



**ECONOMICS & BUSINESS EDUCATORS NSW**

(An affiliate member of Business Educators Australasia Inc.)

**SERVING MEMBERS SINCE 1966**

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## **Submission to NSW Education Standards Authority (NESA)** **- Re 2018 Draft Commerce Syllabus**

Economics and Business Educators NSW (EBE NSW) welcomes the opportunity to respond to the NESA feedback process with regards to the Commerce Years 7 – 10 Draft Syllabus (consultation period 23 July 2018 – 2 September 2018).

EBE NSW is a company limited by guarantee operating as a teacher association. The association represents and supports government school and non-government school teachers of Economics, Business Studies, Legal Studies and Commerce in schools in NSW and overseas in Australian International Schools. EBE NSW is an affiliate member of the national umbrella association, Business Educators Australasia, as well as being a member of the Professional Teachers' Council NSW. It has been operating since 1966. The association focuses on professional growth, networking opportunities for teachers and advocacy in relation to the subjects above.

EBE NSW considers the subject matter in the Commerce syllabus as essential knowledge for a 21<sup>st</sup> century teenager. A contemporary curriculum requires knowledge of developments in the areas of economics, business and law. At the 2018 EBE NSW Annual Conference – “Transforming your world through economics, business and legal education”, Gigi Foster from the School of Economics at the University of NSW, in her presentation titled “Principles and practices of society - building teaching in economics”, presented a student’s perspective on Commerce: “Commerce is important and enjoyable because it’s relevant to my own life. I might take HSC economics as an add-on to Commerce. I want to understand how the systems work in the world.” Ms Foster explained that the student had not known about what to do when looking for a place to live, how to move out of her family’s house, etc. – how to start life. This was why she chose the Commerce elective in Year 9.

This submission is based on feedback obtained through consulting with EBE NSW members. The EBE NSW 2018 NESA Draft Commerce Syllabus consultation meeting was held on 27 August 2018 at Auburn, NSW. EBE NSW directors have also completed a thorough analysis of the draft syllabus from the perspective of a classroom teacher.



## **Concerns with regards to consulting with EBE NSW**

EBE NSW is of the view that deep consultation and communication with our association (the peak association for Commerce teachers in NSW and overseas in Australian International Schools) did not occur from the outset during the consultation period for the draft Commerce syllabus as per the NESA Syllabus Development Process on the NESA website:

<http://educationstandards.nsw.edu.au/wps/portal/nesa/k-10/understanding-the-curriculum/curriculum-development/syllabus-development-process>

Subsequently these concerns were communicated to Minister Rob Stokes (NSW Education Minister) in a letter dated 8 August 2018.

## **Concerns with the consultation period**

EBE NSW has considerable concerns with regards to the consultation period for the NSW NESA draft Commerce syllabus. We referred to this aspect of the syllabus development project in our letter to Minister Rob Stokes on 8 August 2018. NESA released the draft Commerce syllabus on 23 July 2018 and consultation ended on 2 September 2018. This was a consultation period of six weeks for a syllabus that was last reviewed in 2003.

At the Economics and Business Educators NSW NESA Draft Commerce Syllabus Consultation Meeting on 27 August 2018, teachers overwhelmingly expressed that they did not feel they had enough time to adequately communicate their feedback about the draft Commerce syllabus to NESA. They were very concerned as they had feedback about the draft syllabus that they believed was important as it was related to effective implementation of the syllabus in their classrooms. As a professional teacher association for Commerce teachers, EBE NSW is also of the view that it has had insufficient time to prepare its submission based on consultation with its members – Commerce teachers in the classroom.

EBE NSW was not given enough time by NESA to organize a teacher association consultation meeting. Progress was hindered when NESA declined an invitation to attend our consultation meeting. This meant that EBE NSW directors had to spend time to prepare taking on the role of NESA at our consultation meeting in terms of informing members about changes to the syllabus and opportunities for them to have their say, as well as answer questions from members that would have been best addressed by a member of the draft Commerce syllabus project team at NESA.

Commerce teachers are time poor, teaching hundreds of young people in classrooms each week as well as attending to tasks outside the classroom. Term 3 is a busy term for teachers as they mark trial HSC examinations and spend one last term with their HSC students before their NESA HSC examinations. There are many Commerce teachers who are keen to participate in NESA's syllabus development projects and offer their expert opinions as classroom teachers/end users of NESA products. However six weeks was not enough time for



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teachers to explore the thick draft Commerce syllabus document, attend consultation meetings, go back to their schools and professional teacher association and reflect on the consultation meetings and prepare their submissions. We note that the last NESAS HSIE draft syllabus consultation meeting was held on 28 August 2018 leaving those teachers with only a few days to attend to the above activities, given the end of the consultation period on 2 September 2018. At least one other NESAS HSIE draft syllabus consultation session was closed to further registrations due to maximum capacity, we believe, leaving teachers in that geographical area in a very difficult position in terms of finding the time to attend another consultation session, which may have posed challenges of distance.

In addition some Commerce teachers also teach or may have an interest in History Elective, Geography Elective and/or Work Studies (given they sit in the Human Society and its Environment learning area). For these courses, NESAS also released draft syllabuses with the same consultation period as Commerce. This means Commerce teachers may have been preparing more than one submission.

The length of the consultation period was highly unreasonable and inadequate and failed to reflect NESAS's syllabus development process principles based on reasonable timelines and consultation with teachers and key groups such as teacher professional associations. EBE NSW believes it is critical that adequate effort be made by NESAS to allow teachers to explore draft syllabuses and make careful and considered submissions – as they are the end users of the syllabus with young people in their classrooms. Only then can we be certain that processes have been followed to ensure a quality syllabus has been developed to the highest standards for our young people in classrooms around NSW and overseas in Australian International Schools.

In a letter to NESAS, dated 31 August 2018, EBE NSW raised the above concerns and requested that NESAS extend the consultation period of six weeks for all the four HSIE syllabuses being reviewed to at least the end of Term 3, 2018 given the above concerns. EBE NSW was disappointed that NESAS refused to extend the consultation period for all stakeholders. NESAS did grant an extension to EBE NSW which explains our late submission.

### **“Online translation”**

While NESAS communicated to stakeholders that the Commerce Years 7 – 10 Syllabus, which was first published in 2003, was being converted to an interactive online format and that stakeholders did not have to study a full rewrite of the syllabus, the end product did in fact contain significant changes that stakeholders needed time to digest, discuss and consider with regards to their implications for Commerce students in the classroom. These changes included changes to the structure of the course, new topics, the cutting out of topics and the inclusion of some Australian Curriculum: Economics and Business and Australian Curriculum: Civics and Citizenship content (the first time this content has been given attention to in NSW through a Commerce related course). New Commerce programs will have to be written by Commerce teachers based on the new syllabus.



## **Concerns that a full rewrite of the Commerce syllabus did not occur**

As expressed in our submission to NESAs (29 January 2018) during the initial feedback process about the review of the Commerce syllabus prior to the writing of the draft syllabus, it is concerning that there was not a full rewrite of the Commerce syllabus considering that it has been in operation since 2003 and that the Australian Curriculum, Assessment and Reporting Authority (ACARA) released the Australian Curriculum: Economics and Business and the Australian Curriculum: Civics and Citizenship some time ago, which other states and territories in Australia have adopted. This has implications with regards to currency, relevance and collaboration between teachers on a national basis in these subject areas. EBE NSW notes that Recommendation 7 of the 2016 BOSTES NSW review contained explicit recommendations re the approach to be taken going forward in relation to the implementation of the Australian Curriculum in NSW (“adopt and adapt”; greater agility etc.).

## **NSW continues to not have Commerce related mandatory subject matter in the K-10 curriculum**

EBE NSW regrets that the draft Commerce syllabus only includes parts of the ACARA Australian Curriculum content in the area of Economics and Business and Civics and Citizenship and that this content is contained within an elective, non – compulsory course, rather than working towards ensuring the important knowledge and skills in the above curriculum is made mandatory in the junior secondary years as per other states and territories (EBE NSW also notes the clear absence of specific subject matter in this area in K-6 as a result of the abandonment of this curriculum previously present in the K-6 HSIE syllabus).

There is substantial research that makes clear the case for mandatory learning of Commerce related subject matter within the social sciences learning area in the K-10 curriculum. Taking one aspect of the Commerce course, Financial Economist, Annamaria Lusardi, summarises well the importance of financial literacy when she says that “financial literacy is equivalent to reading and writing. It’s not possible to participate effectively in today’s society without it”.

## **Revised Core**

EBE NSW welcomes the inclusion of Economics subject matter in the Core section of the draft syllabus which is currently contained as an option in the Commerce syllabus. The importance of maintaining and improving the economic literacy of young people is a vital purpose of the Commerce syllabus. The inclusion of a core economics topic exposes junior students to the discipline of Economics and provides students who intend to study economics in Years 11 and 12 with a foundation of knowledge and skills to further build on.

However the inclusion of Economics subject matter has not been reflected in the rationale, aim, objectives and outcomes (see below). The same problem exists for the political subject matter (noting the new core topic “Law, Society and Political Involvement”). Although in other parts of the syllabus direct reference has been made to economics subject matter (“economic world” – page 22, “global economy” and “global economic contexts” – page 24) and political



subject matter (“political world”, “political environment”, “political decisions” – page 22 and “political decisions” under “Sustainability” on page 24).

## **Rationale**

First paragraph requires the addition of “economic issues” and “political issues”. Last paragraph requires the addition of “economic strategies” and “political strategies”.

## **Aim**

On page 14 in the “Aim”, “economic issues” and “political issues” need to be added.

## **Objectives**

On page 15, “economic matters” and “political matters” need to be added to “Knowledge and Understanding”.

On page 15 “economic issues” and “political matters” need to be added to “Skills”.

On page 15 “economic issues” and “political issues” needs to be added to “Values and Attitudes”.

## **Outcomes**

“Economic contexts” and “political contexts” needs to be added on page 16 to COM4-1, COM4-2 and COM5-2.

“Economic concepts and terminology” and “political concepts and terminology” needs to be added on page 16 to COM5-1.

The “Skills” section needs to be consistent with the “Knowledge and Understanding” section, referring to economic, political, consumer, financial, business, legal and employment “decisions”, “problems and issues”, “goals” and “information”.

It is important that the outcomes connect clearly to the content being focused on in each topic, to enable teachers to plan and report effectively.

## **Stage Statements**

“Economic matters” and “political matters” need to be added to the first paragraph of “Stage 4” and “Stage 5” on page 19.

“Economic, political, consumer, financial, business, legal and employment information” is needed in the second paragraph of “Stage 4” and “Stage 5” on page 19.



## **Course Structure and Requirements**

The 100-hour course needs to have mandated any TWO of the core topics, and a minimum of THREE options. To require all four Core Study topics to be completed in the 100-hour course is demanding on the course delivery, which could mean completing all core topics in one year. Furthermore limiting the 100-hour course to a minimum of ONE option limits the opportunity for flexibility and extension and limits the scope for options to be explored based on the students' interests.

In the proposed Commerce syllabus, courses are structured in the following ways:

- 100 hours with the Core Study and a minimum of ONE option
- 200 hours with the Core Study and a minimum of FIVE options.

Essentially, this means that students study the entire Core Study in their first year of Commerce (usually Year 9), with a focus on options in their second year of studying Commerce (usually Year 10).

This is a significant change from the existing syllabus which allows schools to study two core topics in the first 100 hours, then the remaining core topics in the second 100 hours.

Many smaller schools (often in regional areas) arrange their electives on a staged basis: Stage 5 students (Year 9 and 10) study in a class together, thus allowing for subjects to run that otherwise would not be viable. So there is essentially a "Year A" Commerce course, followed by a "Year B" Commerce course. Some students may only study "Year A" or "Year B" (100 hours). Other students may study "Year A" followed by "Year B" (200 hours), or "Year B" followed by "Year A" (200 hours). It does not matter whether Year A or Year B is studied first.

The proposed Commerce syllabus would mean that staged teaching is no longer possible. This shift would be detrimental to smaller regional schools. It would be preferable for half of the Core Study to be set for the first 100 hours, followed by the remaining half of the Core Study to be set for the second 100 hours.

The addition of Political Involvement into a Core Study is critical to the learning of Civics and Citizenship.

## **Inquiry-based activities**

While EBE NSW agrees that "inquiry – based activities" (page 22) are central to the study of Commerce, the purpose in highlighting this teaching and learning method as a distinct part of the syllabus is not clear, omitting other relevant Commerce teaching and learning strategies. In addition, it is not clear as to why the "Supreme Court of New South Wales" is listed as an example but not other courts.



Elements of the “inquiry – based activities” section would be more suited to a “site studies” section ( as per the NESA Years 7 -10 History Syllabus – page 29). There are numerous appropriate fieldwork tasks that would be relevant to the achievement of the Commerce learning outcomes. It is important that site studies for Commerce are strongly recommended in the syllabus as is the case in other NESA syllabuses.

EBE NSW suggests that the following sites be listed in a “Site Studies” section of the syllabus:

- Local businesses
- Community organisations
- Courts and tribunals
- NSW Parliament House
- Federal Parliament
- Local council chambers
- Government House – NSW
- Government House – Canberra
- Royal Australian Mint
- Financial institutions
- Reserve Bank of Australia
- Police and Justice Museum
- Australian Electoral Commission
- Museum of Australian Democracy at Old Parliament House

## **Learning Across the Curriculum**

### **Aboriginal and Torres Strait Islander Histories and Cultures**

In order to capture the “political” aspects of the course, the following needs to be added to the last sentence in the first paragraph on page 24: “and Aboriginal and Torres Strait Islander peoples’ participation in Australia’s democratic processes”. This can be covered in the classroom by looking at examples of politicians in parliament from an Aboriginal and Torres Strait Islander background, for example.

### **Sustainability**

The first line of the Sustainability section on page 24 needs to include “economic, consumer and employment decisions”.

### **Critical and creative thinking**

“Economies” needs to be part of the first sentence in the “Critical and creative thinking” section on page 24. “Economic” world needs to be added in the last sentence.



## **Ethical understanding**

“Economic” decisions needs to be added to the first sentence of the “Ethical understanding” section on page 25.

## **Information and Communication Technology Capability**

Replace “commercial world” with the “economic, political, consumer, financial, business, legal and employment “ world in the Information and Communication Technology Capability section on page 25. ICT is present in more aspects of the world, not only the commercial world.

## **Intercultural understanding**

Replace “commercial issues” with “economic, political, consumer, financial, business, legal and employment “issues in the “Intercultural Understanding” section on page 25. This will make this section consistent with the issues in other parts of the syllabus and capture more fully the course content. For example, “commercial” issues can be interpreted as not covering legal and political issues. Later in this section “economic”, “political”, “consumer” and “employment” interactions need to be included.

## **Literacy**

“Economic”, “consumer”, and “employment” concepts need to be added to the first paragraph of the Literacy section on page 25. Later in this section “Economic”, “consumer”, and “employment” matters need to be added. “Commercial issues” in this section needs to be replaced with “economic, political, consumer, financial, business, legal and employment “ issues to capture the full syllabus.

## **Numeracy**

It is noted that attention is appropriately given to economics subject matter in this section. However economic understanding relates to the other learning outcomes as well, as stated above. Economic subject matter is inherently different from the other subject matter in the syllabus and it needs to be identified as such.

## **Personal and Social Capability**

Add “economic, political, consumer, business, legal and employment “ decisions to the first line of the Personal and Social Capability section on page 25, to capture all the types of decisions students are asked to consider in the Commerce syllabus. Add “consumer” and “employment” issues to the last line of this section.



## **Civics and Citizenship**

The term “political involvement” needs to be included in the last sentence in the Civics and Citizenship section.

## **Difference and Diversity**

Replace “commercial issues” with “economic, political, consumer, financial, business, legal and employment “issues in the “Difference and Diversity” section on page 26.

## **Work and Enterprise**

Add “economy” to the first sentence of the Work and Enterprise section on page 26: “....., and how the law and the economy has an impact.....”.

## **Content for Years 7 – 10**

### **General comments**

#### **Implications of selecting “bits and pieces” from the Australian Curriculum**

Some content has been borrowed from the ACARA Australian Curriculum: Economics and Business and Australian Curriculum: Civics and Citizenship but there has been a failure at times to transfer the progressive understanding that the Australian Curriculum builds over a matter of years. As such, some of the learning is disjointed or not realistic given some background understanding that is missing.

#### **Dot points and dash points**

The syllabus, in most parts, moves away from the “must cover” dash points related to dot points in the current Commerce syllabus and in the senior Economics, Business Studies and Legal Studies syllabuses to leaving teachers with optional dash points (“for example”) underneath each dot point. It is concerning that some of the dash points that are essential to achieving the learning expressed in the dot point may be left out by teachers who are able to pick and choose what they would like to cover (this puts beginning Commerce teachers in an even more difficult position as they have little guidance in the syllabus about what is important to cover). Critical knowledge to understand the dot point should not be presented as optional. It is very probable that progression of learning could be hindered as teachers may leave out a dash point that is important for students to learn in order to progress to the next dot point in a particular topic.

For example in the “Consumer Decisions” topic, “legal rights and responsibilities of consumers, including protection through legislation.....” is presented as an “example” that teachers could use when teaching about “consumer protection”. This is, in fact, essential



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knowledge which should be mandatory. Similarly in the “Law, Society and Political Involvement” topic, the “roles and responsibilities of the three levels of government” is presented as an “example” that teachers could use when teaching about the “structure of government and legal frameworks”. Again, this is essential knowledge which should be mandatory. There are numerous other examples of this problem in the draft syllabus.

The above has implications for quality control in relation to the teaching of the syllabus in NSW schools and overseas in Australian International Schools. While “for example” dash points may be appropriate when the syllabus directs teachers to explore “issues”, they are not appropriate for essential knowledge and skills that will enable students to develop their understanding of a related dot point. It is critical that students have exposure to the essential dash points that will enable them to achieve the related dot points.

EBE NSW suggests that dash points underneath each dot point become compulsory (except for “current issues” sections) and that a de-cluttering process occurs to cut down to the essential dash points for the activation of each dot point.

EBE NSW notes that dot points and compulsory related dash points have provided teachers who teach the current Commerce, Economics, Business Studies and Legal Studies syllabuses with guidance and structure with regards to what to teach with regards to these courses in order for students to achieve the course learning outcomes.

## **Core 1: Consumer Decisions**

### **Content – The nature of commerce**

Incorporate the “economic problem” concept in “The nature of Commerce” section.

Include “superannuation” in the “Financial management” section.

## **Core 2: The Economic and Business Environment**

### **Content – The nature of markets**

Students need an understanding of what a market is and what resources are before they can understand types of markets and government intervention in markets. In this core topic there is also no understanding of the economic environment-the business cycle, sectors of the economy, key economic indicators and economic tools used by the government. This is key information to give students understanding with which to filter political rhetoric.

Concept of “market failure” and how and why the government intervenes in the market (including providing goods and services and to address market failure) needs to be incorporated into this section.



## **Content – Interactions within markets**

The concepts of “demand” and “supply” need to be incorporated into this section.

The concept of “globalisation” in relation to Commerce needs to be taught first. Students are studying Commerce for the first time. Specify – trade, financial flows, technology, transport and communication and labour flows.

## **Content – The role of enterprise**

A lot of the content in this section is seen as too high order for Stage 4 and Stage 5 students learning about the “role of enterprise” for the first time.

This area needs an introduction to the concept of the business environment - what is a business, types of businesses, role of an entrepreneur and a definition of innovation.

## **Core 3: Work and Work Futures**

### **Name of this topic**

The naming of the topic “Work and Work Futures” would be better named “Employment and Work Futures” to add consistency with the employment term used in the rationale, aims, objectives and outcomes.

### **Content – The Workplace**

Leave out “alternative sources of income” wording as the examples here are legitimate sources of income for some people. “Types of income” needs to be a separate dot point and compulsory dash points needed underneath this dot point communicating to teachers which types of income to cover.

### **Content – Rights and responsibilities in the workplace**

“The responsibilities of various participants in a particular workplace...” overlaps with “employer responsibilities to workers and the government...”. Teachers need a specific list of rights and responsibilities to cover, organized in a clear and structured manner.

“Superannuation” needs to be included in this section:

- the extent to which Work Health and Safety (WHS) legislation, Equal Employment Opportunity and anti-discrimination laws have improved the conditions of workers.



Words to include in glossary:

- intrapreneur
- superannuation
- superannuation accrual
- infrastructure

### **Content – Current issues**

This section overlaps with this dash point which appears earlier in the topic:

- the ways in which different groups in society have been affected by one current employment relations issues

More examples of issues needed – workplace conflict, workplace health and safety, unfair dismissal.

### **Core 4: Law, Society and Political Involvement**

#### **Content Focus**

In order to acknowledge the importance of the political component to this topic it would be useful to add this term and make process a plural in the Content Focus. Also it is not clear whether the use of the term strategies is the study of how legal and political personnel use strategies to resolve contentious issues or is it that students will use strategies to resolve contentious issues. “Australian Citizens” leaves out other people who may also participate in the democratic process. It would be useful to change this term to individuals and groups as this provides scope for other groups such as refugees, non-citizens, and residents which need to be considered with regards to their participation and influence of political and democratic processes. Revised Content Focus:

Students develop an understanding of how laws affect individuals and groups and regulate society, and how these individuals and groups participate in and influence legal, political and democratic processes. Students consider various legal and political perspectives and learn how strategies are used to resolve contentious legal and political issues. They investigate current issues in order to account for differing points of view and gain an understanding of the role of active citizenship.



**Content – Structure of government and legal frameworks**

This area needs to start with legal frameworks before structure of government, so “describe the role and structure of law and legal frameworks” topic needs to be placed before “describe the role and structure of local, state and federal governments.” As a consequence of this change, the title for this section – “Structure of government and legal frameworks” also needs to be reversed (“Structure of legal frameworks and government”). This is to enable students to gain an understanding of the role of law and areas of law before the division and separation of powers is introduced.

It would be useful to have a “role of law in society” dash point before “the need for laws in society”.

It is vital to consider the key differences between common and statute law. However the use of “comparison between common and statute law, using legal cases” could be clarified. It should more accurately state for students to “compare the features of statute law and common law, including role of the courts in applying and interpreting the law and making the law through precedent”.

The use of the term “their” in “significance of customary law for Aboriginal and Torres Strait Islander Peoples and changes in their recognition over time” needs to be modified as it is not clear what “their” is referring to. Instead this dash point needs to state “the significance of customary law for Aboriginal and Torres Strait Islander Peoples and changes in its recognition over time.” This then implies that “its” is referring to the changes in customary law over time.

**Content – Political action, law reform and decision – making**

Change how a bill becomes a law using a contemporary example” to “how a bill becomes a law using contemporary examples”.

Add reasons to “why laws change” and instead of “case studies” use “contemporary legal and political examples”.

It is important to note the role of the NSW Law Reform Commission and the Australian Law Reform Commission with regards to the “political actions and processes that may lead to legislative change/law reform”. They could be named after “processes that may lead to legislative change/law reform.”

A dash point is needed before “the process by which referendums to change the Australian Constitution are initiated and decided” where students gain an understanding of the role of the Australian Constitution. Students need to learn what the Australian Constitution is before they learn about how it can be changed.



There is overlap between “methods an individual or group has taken to influence politicians...” and “key pressure groups and the strategies they use to achieve their goals”. “Key pressure groups” and “lobby groups” is terminology used for the same kind of groups, so one of these should be used as an example only. It would be clearer to express “and evaluate their effectiveness” to “and an evaluation of their effectiveness.”

### **Content – Participation in the democratic process**

It would be beneficial to include the role of Prime Minister and Cabinet and how governments are formed explicitly in this section.

### **Content – Access to the legal system**

Using the words “when they come into contact with the law” (first dash point) implies for students that the law is outside of themselves. Rather individuals and groups are inherently always regulated by the legal system. Instead it should state “the legal rights and responsibilities of individuals and groups”.

The “role and selection of juries” would be better placed under the “Structure of government and legal frameworks” as juries are part of the court system.

Add “distance” as an “aspect” to the last dash point – “the importance of being able to access the law.....”.

### **Content – Current issues**

The dash point “a political or legal issue currently of interest to young people and the proposing of actions a young person or persons may take to influence how it may be regulated” needs to be changed so it is expressed more clearly - “a political or legal contemporary issue of interest to young people including actions that could be taken to influence this issue”.

### **Option 1 – Our Economy**

It is important that content in this topic (and in any of the options) does not duplicate content in related core topics. This will help Commerce students remain engaged and curious during the study of the options.

Some of the content in this option belongs in the “The Economic and Business Environment” core topic.

There is potential for this topic to explore economic thinking rather than more content related to how the economy works. For example economic models or ways of thinking, utility, marginal analysis, opportunity cost, demand and supply, productivity, circular flow,



comparative advantage, why we trade, pluralist economic thought, environmental economics, and behavioural economics.

### **Content – Economic change**

Foundation knowledge is needed first in relation to “the impact of changes in the economy on consumer and business confidence, interest rates and exchange rates”. Students need to learn about what interest rates and exchange rates are first, before learning about their impact.

### **Content – The global investor**

Re “trends in the growth of international financial flows over the last decade” and “advantages and disadvantages of investing money internationally compared with domestic investment” - do students have enough of an understanding of exchange rates and interest rate differentials?

### **Content – Performance of the Australian Economy**

Re the dash point “factors that influence the economic performance of the Australian economy, including government economic policies such as fiscal/budgetary policy”. This needs to be changed to “factors that influence the economic performance of the Australian economy, including basic elements of fiscal and monetary policy”. This would give Commerce students some exposure to these important government economic policies that influence the performance of the economy. The explicit reference to monetary policy is also helpful as it relates to many of the economic performance indicators that are discussed in the “Our Economy” option.

Re “impact of changes in the global economy on the Australian economy, e.g. changes in economic conditions in the economy of a major trading partner; changes in exchange rates” - do students have enough of an understanding of exchange rates?

### **Option 2 – Investing**

#### **Content – Reasons for investing**

Add “superannuation” to “the range of ways to finance investment, including through savings and borrowings”.



## **Option 4 – Running a business**

### **Content – Planning for success**

“Debt and equity finance” needed re “the range of options for financing a business, including the preparation of a loan application or a simple prospectus”.

### **Content – Maintaining financial records**

Re “the ways businesses respond to changing economic conditions” – “changing economic conditions” are not covered in the core. This will prove difficult to teach as students do not have this level of understanding.

## **Option 5: Law in Action**

### **Content Focus**

It is important to acknowledge that students have legal rights and responsibilities as a result of being a member of society, not only when they are “in contact with the law.” Instead it should state – “Students examine the legal rights and responsibilities of individuals in society and the range of options available for dispute resolution”.

### **Content - Contact with the law**

It is useful to include the nature of legal capacity, however there is no need to name Australia, as it is very useful to make comparisons with overseas jurisdictions ( allows for higher order thinking to occur). Instead Australia could be included in the second dash point - “areas of the law that affect young persons in Australia”.

It is important to consider the ways in which individuals may come in contact with the criminal law. However reordering of the examples would help the understanding of the topic as well as distinguishing between individuals and young people and adding to the term ‘punishment’. For example start with the elements which must be proven for someone to be convicted of a crime, the role of individuals as the accused, a witness or a victim, using a range of cases, then how young persons are treated in the criminal justice system, and appropriate sentencing and punishment for a range of crimes.

It is important to include the role of civil law, however re-order the examples and start with an introduction to the impact of civil law on young persons which would replace “situations where the civil law can hold young people responsible for their actions.” Then followed by the other dash points - “how the same incident may give rise to both criminal and civil action”, “ the capacity of a young person to enter into different types of contracts”, “ situations where businesses can be found to be negligent in a legal sense” and “remedies for negligence”.



**Content - Rights and responsibilities of individuals**

This is a critical topic for students to understand and an opportunity to introduce the concept of human rights. This could include an example of the meaning of human rights and international sources of law.

There is repetition of the terms “commercial, family and work” regarding “situations” (first dash point) , then legal “protections” (last dash point).

It would be more suitable to include “offender, victim, defendant/plaintiff or witness” in the previous section ( “Contact with the law”).

**Content - Resolving disputes**

The first dash point needs to be split into two:

- the roles of law enforcement agencies (e.g. the police, the Australian Taxation Office), courts and tribunals
- alternative dispute resolution methods (e.g. mediation, restorative justice, circle sentencing)

There is no need to mention “mediation” and “conciliation” as these two terms are commonly used interchangeably. One of these terms is sufficient (our preference would be “mediation”).

**Content - Current Issues**

It would be useful to add as an example a legal case in the media of a young person involved in a civil or criminal case

**Option 7 - Towards Independence**

**Content focus**

Replace first sentence with:

Students investigate economic, political, consumer , financial, business, legal and employment issues which may affect them in the future.

**General comment**

There needs to be section in this topic based on “political involvement”. Moving towards independence for young people involves enrolling to vote and voting when they are 18 years



of age. Young people can join political parties. Students need to be made aware of challenging the state and how they can do this. This is a good example of an option topic extending knowledge and skills in a core topic ( in this case “Law, Society and Political Involvement”).

## **Option 8 – School – developed Option**

### **General comments**

This topic is welcomed and will assist teachers to differentiate their Commerce lessons and practice the teaching skill of variability.

The following directive is appropriate for teachers who may use this topic to give their students a head start for Year 11 and Year 12 Economics, Business Studies or Legal Studies:

“The topic selected in this option must not overlap, duplicate significantly or be a preparation for the Business Studies, Economics or Legal Studies Stage 6 syllabuses”.

Teachers would benefit from a NESA support document for this option to assist them in approaching this option over a period of 15 – 25 hours in their scope and sequence.

### **Identifying the research topic**

Replace first dot point with:

“identify a specific area of interest or a current issue relating to economics ,business, consumers, finance, law, politics or employment”.

### **Additional option topic needed**

EBE NSW supports the addition of an option topic based on “taxation and superannuation”. This area is essential learning for all young Australians so they can develop as “active and informed citizens” (Melbourne Declaration on Educational Goals for Young Australians). Taxation and superannuation is an important aspect of financial literacy. Young people need to begin learning about these complex concepts early within the humanities learning area in order to effectively navigate the taxation and superannuation systems throughout their lives. Once students enter the workforce, they will have unavoidable, regular and lifelong encounters with taxation and superannuation. Busy and time poor Commerce teachers would be well supported when teaching about taxation and superannuation as the Australian Taxation Office provides free (accessible to all teachers and students) resources to schools related specifically to the teaching and learning of taxation and superannuation to young people (see <https://www.ato.gov.au/General/Education-zone/>).



## **Glossary**

The glossary is limited. It has potential to be a useful part of the syllabus for teachers (especially beginning Commerce teachers) and students. However it needs to cover more of the concepts and terms in the topics in the syllabus.

The meaning of “accessibility” should consist of a legal example - people may find it difficult to access the legal system because of issues such as cost, time, distance and language.

## **Future directions**

EBE NSW would strongly suggest that NESAs connect strongly to communities of practice in education as the new Commerce syllabus continues to be developed, in particular EBE NSW as the peak professional teacher association for Commerce teachers in NSW. This will ensure that NESAs’ work with regards to the development of the new Commerce syllabus is grounded in the practice of the classroom teacher and more closely linked to student outcomes in the area of economics, business and law. The end user of the NESAs product will be Commerce teachers in the classroom. This requires careful attention considering that structures like the Quality Teaching Council at NESAs that no longer operate, have to some extent caused the removal of practicing teachers from the area of governance of their profession.

“Hasten slowly” would be the advice of EBE NSW with regards to the new Commerce syllabus implementation timeline, especially as new syllabuses in other areas of the Human Society and its Environment learning area are being implemented by HSIE teachers at present. EBE NSW holds the view that as a minimum one year is required for familiarization, planning, program writing and professional development with regards to a new syllabus. Support documents from NESAs based on the new Commerce syllabus would be useful for Commerce teachers as they implement the new syllabus.

EBE NSW would welcome future opportunities for NESAs to communicate directly with its Board of Directors and members and to participate in consultation and development re the new Commerce syllabus.

Joe Alvaro  
President – Economics and Business Educators NSW

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