



HASS: Economics and Business - Year 7

Through repeated interaction with the Banquer High platform, completion of the quizzes, and supported learning activities through the lesson plans students will cover or partially cover the following:

Content Group	Content Description	Explanation
Knowledge and understanding	Why opportunity cost exists as decisions are made to allocate limited resources to meet unlimited needs and wants [AC9HE7K01]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students manage limited income across competing needs and wants – such as choosing to save, invest, or spend – which requires them to identify, compare, and explain the opportunity costs involved in their decisions.
	The reasons businesses exist and how different types of businesses provide goods and services [AC9HE7K02]	Relevant Banquer Topics: Careers, Stock Exchange By interacting with fictional companies in the Stock Exchange and applying for roles through Careers, students recognise business types and explain how they operate to provide goods and services within the marketplace.
	The reasons individuals work, the types of work they are involved in, and how they may derive an income [AC9HE7K04]	Relevant Banquer Topics: Careers, Budgeting Students create résumés, apply for jobs, and earn income, simulating real work experiences. They describe types of work and explain reasons

		individuals engage in employment, including financial and long-term goals.
	The rights and responsibilities of individuals and businesses in relation to consumer and financial products and services [AC9HE7K05]	Relevant Banquer Topics: Banking, Credit & Debit, Superannuation, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Through managing financial products, students compare providers, understand terms, and demonstrate responsible behaviour like repayments and claims. These activities help them explain the rights and responsibilities of consumers and providers.
Skills - Questioning & Reasoning	Locate, select and organise information and data from a range of sources [AC9HE7S02]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students access and organise financial data within the platform – including account balances, investment returns, insurance terms, and income statements. They select relevant information to inform financial decisions and manage budgeting.
Skills - Interpreting and Analysing	Interpret information and data to identify economic and business issues, trends and economic cause-and-effect relationships [AC9HE7S03]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students analyse trends in their personal financial performance – such as debt accumulation, investment outcomes, or insurance claims – and identify cause-and-effect relationships (e.g. overspending leads to overdraft, diversified portfolios perform more consistently).

Skills - Evaluating, concluding and decision-making	Develop a response to an economic and business issue, identifying potential costs and benefits. [AC9HE7S04]	Relevant Banqer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities. Students evaluate financial options and make decisions (e.g. choosing insurance coverage or investment strategy) based on identifying and weighing potential costs and benefits. The platform provides clear outcomes that help students justify their responses.
Skills - Communicating	Create descriptions and explanations, using economic and business knowledge, concepts and terms, and referencing information and data from sources [AC9HE7S05]	Relevant Banqer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students draw on in-platform terminology (e.g. interest, premium, net wealth) and simulated financial data to describe their decisions and explain outcomes. With teacher facilitation, they can link these reflections to economic concepts and vocabulary.



HASS: Economics and Business - Year 8

Through repeated interaction with the Banquer High platform, completion of the quizzes, and supported learning activities through the lesson plans students will cover or partially cover the following:

Content Group	Content Description	Explanation
Knowledge and understanding	How markets influence decisions about the allocation of resources to the production of goods and services, and the effect of prices on these decisions [AC9HE8K01]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students engage in a simulated economy where prices (e.g. rent, insurance premiums, interest rates) influence financial decisions. As consumers, investors, and renters, they evaluate how prices affect choices and resource allocation.
	The importance of Australia's system of taxation and how this system affects decision-making by individuals and businesses. [AC9HE8K04]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students earn income and see tax automatically deducted from their wages, reinforcing awareness of income tax as a financial reality. Teachers can extend this by discussing broader tax structures and business implications.
	Processes that individuals and/or businesses use to plan and budget to achieve short-term and	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange,

	long-term financial objectives [AC9HE8K05]	Supporting activities Students build and adjust budgets over time to meet short- and long-term financial goals (e.g. affording rent, saving for a house, building retirement funds). They evaluate their financial situation regularly and respond to new circumstances, practising goal-based planning.
Skills - Questioning & Reasoning	Locate, select and organise information and data from a range of sources [AC9HE8S02]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, risk Supporting activities Students engage with multiple in-platform data sets, such as account balances, share prices, and insurance terms. They organise and use this data to make informed decisions about budgeting, investment, and risk.
Skills - Interpreting and Analysing	Interpret information and data to identify economic and business issues, trends and economic cause-and-effect relationships [AC9HE8S03]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students interpret financial results over time – such as interest accrued, insurance claims, or investment returns – and identify why outcomes occurred. These simulations promote understanding of trends and cause-effect relationships in real economic contexts.
Skills - Evaluating, concluding and decision-making	Develop a response to an economic and business issue, identifying potential costs and benefits [AC9HE8S04]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students weigh up the pros and cons of decisions such as renting vs saving,

investing vs repaying debt, or choosing insurance cover. They practise cost–benefit thinking and learn to justify their financial choices.

**Skills -
Communicating**

Create descriptions and explanations, using economic and business knowledge, concepts and terms, and referencing information and data from sources [\[AC9HE8S05\]](#)

Relevant Banquer Topics: **Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange,** Supporting activities

Students use economic terminology and data (e.g. balance, premium, dividend, super contribution) to describe their decisions and outcomes. With teacher scaffolding, these experiences support authentic economic explanation and vocabulary use.



HASS: Economics and Business - Year 9

Through repeated interaction with the Banquer High platform, completion of the quizzes, and supported learning activities through the lesson plans students will cover or partially cover the following:

Content Group	Content Description	Explanation
Knowledge and understanding	The role of Australia's financial sector and its effect on economic decision-making by individuals, businesses and global markets [AC9HE9K01]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students interact with simulated financial institutions and products – including banks, credit providers, insurers and super funds – and observe how financial choices affect outcomes. They begin to understand the influence of financial services on personal and business-level decision-making.
	How economic decision-making involves the interdependence of consumers, businesses, the financial sector and government [AC9HE9K02]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students experience interdependence through their roles as consumers, employees, investors and account holders. They observe how changes in interest rates, income, or fees impact both individual and systemic decisions.
	How individuals and businesses manage consumer	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange,

	and financial risks and rewards [AC9HE9K05]	Supporting activities Students evaluate risk and reward when taking on debt, investing, or choosing insurance coverage. They must decide how much risk to assume and respond to real-time consequences such as stock losses or claim rejections.
Skills - Questioning & Reasoning	Locate, select and analyse information and data from a range of sources [AC9HE9S02]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students access and interpret data within the simulation, such as budgets, performance reports, balances, and interest. They select relevant information to make financial decisions, and analysis can be supported with external data tasks.
Skills - Interpreting and Analysing	Interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impacts [AC9HE9S03]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students observe the outcomes of their financial decisions – such as changes in credit card balances, investment performance, or budget shortfalls – and identify patterns and consequences over time.
Skills - Evaluating, concluding and decision-making	Develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of action [AC9HE9S04]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students make choices such as whether to insure assets, invest savings, or borrow using credit. They evaluate trade-offs, anticipate outcomes, and revise

decisions using criteria such as cost, risk, and long-term benefit.

**Skills -
Communicating**

Create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge research findings [\[AC9HE9S05\]](#)

Relevant Banquer Topics: **Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange,**
Supporting activities

Students use economic language and simulate financial reasoning to justify their decisions. With support, they can build arguments around risk, opportunity cost, or financial strategy based on their in-platform experiences and external research.



HASS: Economics and Business - Year 10

Through repeated interaction with the Banquer High platform, completion of the quizzes, and supported learning activities through the lesson plans students will cover or partially cover the following:

Content Group	Content Description	Explanation
Knowledge and understanding	Factors that influence major consumer and financial decisions, and the short- and long-term consequences of these decisions [AC9HE10K03]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students experience first-hand the consequences of financial decisions – from taking on credit or skipping insurance to saving or investing early. They compare outcomes and learn how immediate actions impact their long-term financial position.
	The importance of Australia's superannuation system and how this system affects consumer and financial decision-making [AC9HE10K04]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students are introduced to superannuation contributions, fund selection, and compound growth. They explore how super affects take-home income, investment strategy, and long-term savings goals.

Skills - Questioning & Reasoning	Locate, select and analyse information and data from a range of sources [AC9HE10S02]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students use in-platform data (e.g. net worth, cash flow, investment returns) to inform decisions. This is best supplemented with external data sources when conducting broader analysis.
Skills - Interpreting and Analysing	Interpret information and data, explaining economic and business issues, trends and economic cause-and-effect relationships, and make predictions about consumer and financial impacts [AC9HE10S03]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students evaluate the impact of their choices over time (e.g. changing income, investment trends, or debt accumulation). They begin to predict outcomes and explain causal links using their own financial data.
Skills - Evaluating, concluding and decision-making	Develop and evaluate a response to an economic and business issue, using cost-benefit analysis or criteria to decide on a course of action [AC9HE10S04]	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities Students decide how to respond to financial scenarios (e.g. buying a home, insuring income, borrowing) based on expected costs and benefits. They observe outcomes and adjust strategies based on what worked.
Skills - Communicating	Create descriptions, explanations and arguments, using economic and business knowledge, concepts and terms that incorporate and acknowledge and	Relevant Banquer Topics: Banking, Credit & Debit, Careers, Superannuation, Budgeting, Renting, Home Ownership, Insurance, Stock Exchange, Supporting activities

research findings [[AC9HE10S05](#)]

Students apply financial concepts such as interest, return, premium, and net wealth when explaining their decisions. With guided tasks, they can connect simulation outcomes to broader arguments and external research.