

LITERACY WORKS FOR

Commerce, Economics & Business 7-10

BOOK 2

Teacher book

Trish Weekes PhD

Quality literacy
resources for
subject areas

literacyworks.com.au



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Purposes for writing

Notes for teachers

It is important for teachers to know the main purposes for writing in Commerce, Economics and Business. This book covers the main types of writing that students will be asked to do for assessment tasks.

Purpose	Text types	Pages
Giving instructions	procedures <i>Notes for teachers - this page</i>	9-14
Classifying and describing	information report compare and contrast report <i>Notes for teachers - this page</i>	15-35
Explaining	explanations <i>Notes for teachers p36</i>	36-60
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Persuading	recommendations arguments discussion complaint letters letter to an MP <i>Notes for teachers p88</i>	81-96

Procedures

The purpose of a procedure is to give instructions on how to do something. In Commerce, Economics and Business, students will read many procedures for how to do a number of things such as:

- how to manage their money
- how to compare products
- how to run a small business

These kinds of procedures are different from other procedures that students may be familiar with in Science.

- There is no 'equipment' list or materials that are needed.
- The steps may or may not be numbered.
- The steps may be written in paragraph form rather than dot points.
- The steps in the procedures are presented in a way that is similar to recommendations (e.g. you should do this, you must do that).

Information report

An information report is a very common text in Commerce, Economics and Business. A report is not a purpose - a report is a format. The purpose of a report can be to classify types of things, or to describe the features or characteristics of something.

In this subject, there are many types of things that students have to describe and classify, for example, types of courts, levels of government in Australia, types of taxes, and so on. All of these topics can be written about using the report model and formats in this book.

This book also covers different purposes that often have a report format. It is helpful for teachers to focus on the purpose of a report rather than assuming this is easy for students to understand. In this book you can also find out about these kinds of reports:

- compare and contrast report
- evaluation report
- advantages and disadvantages report
- pros and cons report
- cost-benefit report.

Teaching reading and writing in Commerce, Economics & Business

How to teach literacy

Research in secondary schooling shows that there are some proven ways to teach reading and writing so that all students in the class get involved and learn how to write.

The most important idea is that **teachers should write with students**. It is very common for teachers to talk about how to write. They may even show an example and discuss it. However, for most students, just listening is not enough to help them write well.

Reading and listening are not enough to improve student writing. Teachers should practise writing with students using the teaching and learning cycle.

The teaching and learning cycle

The teaching and learning cycle is a proven way of building literacy skills for students in secondary school (see reference list on page 8).

The cycle has 4 stages that can be repeated many times.

1. Setting the context and building the field

The first step in any lesson is 'setting context' and 'building field'. Students need to know about the 'context', that is, why they are learning this topic and how the lesson relates to other knowledge. They also need to know about how the lesson links with assessment and examination requirements. Building the 'field' means to teach key concepts and terminology related to the topic of the lesson. Setting the context and building field can occur many times during the cycle.

2. Deconstruction

After field building, the teacher leads the students in exploring a 'model' text. The model text is a sample of a written text that students will have to create. The model 'text' may be a sentence or a

paragraph or a business report. To deconstruct the model, the teacher explicitly shows the students the language features that are used in the model and how they achieve the purpose of the text. This book contains many such models and deconstructed texts.

3. Joint construction

The next stage is joint construction, when the teacher leads the students in the collaborative writing of a class text. This is the very important stage of 'writing with' students. The teacher and students write together on the board or they can use a computer and projector to write a text together. At first, the teacher controls the writing, with students offering suggestions. The next time, students can hold the pen or control the keyboard, with the teacher supervising. In this way, the teacher gradually releases control to the students as they gain in confidence and skill. Many of the pages in this book can be used as joint construction activities with the teacher leading the class in writing together.

4. Independent construction

In this stage, students apply what they have learnt to a new text they write in pairs or by themselves. This stage also involves planning, writing and gaining feedback from the teacher, as well as editing and publishing.

Follow the cycle many times

These stages should occur many times, as often as you have time for. It would be ideal to write with students once a fortnight. Many teachers say that there is **not enough time** for this kind of writing practice. There is no doubt that time is precious in the classroom and that there is a lot of content to cover. This book argues that teaching reading and writing is critical for all students. After all, there is little point in teaching content, if students are not able to write about the content effectively.

For more about the teaching and learning cycle, please see the reference list on page 8.

How to use this book

Notes for teachers

Book layout

To make it easy for teachers, we have laid out the pages so that answers and worksheets are on facing pages, as shown on the right.

Please note that some pages do not have answers (e.g. model texts).

left hand page

Answers for teachers

Answers are formatted for display to the class

right hand page

Student worksheet

How to use model texts

In your classroom, show or display the model to the class. Use a highlighter to find and underline the features that are covered in the model (name of the feature in each paragraph, topic sentence, definitions, technical terms, present tense verbs). You can ask students to point to the features. You can ask students to find other examples from the model text that are not highlighted already.

Blackline masters

Each page in this book is a blackline master, so you can copy or print it as often as you like. You can purchase a site licence for the book if you would like each student in your class to have their own electronic copy. Contact trish@literacyworks.com.au.

Curriculum links

The activities in this book integrate with:

- NSW syllabus for Commerce
- Australian Curriculum Economics and Business 7-10.

The contents page outlines the curriculum links to help you with your programming.

Not a text book

This book is not a text book that follows the course in sequence. So you do not have to use the pages in order. When you select a page, please check the instructions at the top of the page to find out if there are pages that should be taught together. Also, refer to the table on page 6 to find out the purposes for writing.

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Procedure model

A procedure tells someone how to do something. The subject of Commerce, Economics and Business involves many kinds of instructions and steps for how to do things.

Language features:

- ◆ Formal, objective language is used
- ◆ Technical terms are used (eg. mediation, parties). Definitions are given.
- ◆ Steps are shown in sequence
- ◆ Linking words indicate the time sequence (e.g. firstly, next, then)
- ◆ The writer gives commands using recommending verbs (e.g. should meet, must do)



Identify the aim of the procedure

Steps are described in order in sequence from start to finish:

Step 1

Step 2

Step 3

Step 4

RUNNING A MEDIATION

This procedure explains how to conduct a mediation. Mediation is when an impartial person or outsider conducts a discussion with the aim of resolving a disagreement. If there is a **dispute** or disagreement in the workplace, **mediation** can be an effective way of resolving the dispute between two people (known as **parties**). A mediator is an unbiased person who helps the parties to communicate and reach an agreement.

Firstly, the mediator **should meet** privately with each party to find out their point of view. The mediator **should explain** that the mediation process is confidential and voluntary.

Next, the mediator **must schedule** a face to face meeting with the parties.

On the day of the mediation, the meeting is carefully structured. **First**, the mediator should state the problem. **Then** each party can **speak** about their point of view, without interruption. **Next**, the mediator should help the parties negotiate about possible solutions to the dispute. **After this**, an agreement is reached by the parties.

Lastly, the mediator should debrief with each of the parties to provide support for any agreement. If agreement was not reached in the meeting, negotiations can be held privately after the meeting to try to gain an agreement.

terms are defined

technical terms are introduced and defined

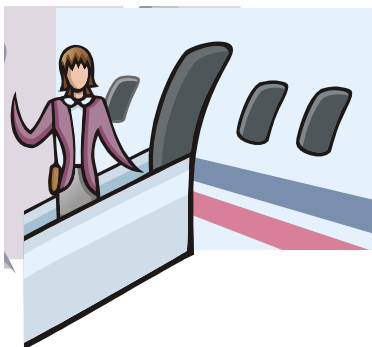
Verbs are used to show what the mediator has to do. The verbs include modal verbs (should, must)

Linking words (in bold) show the sequence of time e.g. firstly, after this, then

Steps in a procedure

Answers for teachers

A procedure tells someone how to do something. The steps are listed in a logical sequence from first to last.



PLANNING A HOLIDAY

The activities listed in the table below are not in the correct sequence. Show the correct sequence by numbering them from 1-9.

Number	Activity
6	Book your transport and accommodation.
9	Go on your trip and have a great time!
7	If you are going overseas, after your flight is booked, apply for a passport and visa for your destination. Visit a doctor for a vaccination if required.
2	Based on your budget, work out where you want to go e.g. overseas, within Australia. Work out how long you can afford to be away.
5	Find out about the best time to visit your destinations. For example, if you are going skiing, make sure you visit in the ski season.
1	Decide on your budget for the holiday and the type of vacation you want (e.g. adventure, beach, skiing etc)
4	Research flights, accommodation and holiday deals on the internet. Make sure you read reviews of the sites you are using and make sure they are reputable.
3	Create a short list of destinations that you will research.
8	Give your itinerary to a friend or family member in case of emergency. If you are leaving your home for a long while, arrange for someone to collect your mail and care for your pets.

Think of three extra things you need to do to plan a trip. Write the extra steps here. When should you do them? Examples - there are many possible answers

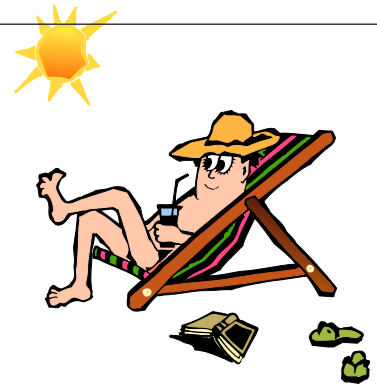
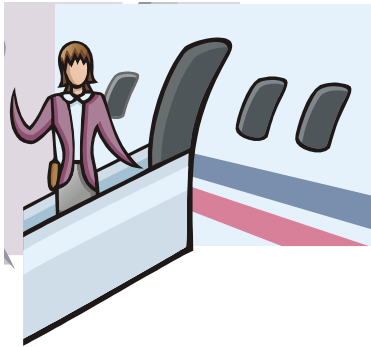
Buy an overseas adapter for recharging your phone while away. (After you book your trip)

Look at your clothes and buy new clothes for your trip if you need them (A week before you go away).

Buy new luggage and pack your bags. (The day before you go away)

Steps in a procedure

A procedure tells someone how to do something. The steps are listed in a logical sequence from first to last.



PLANNING A HOLIDAY

The activities listed in the table below are not in the correct sequence. Show the correct sequence by numbering them from 1-9.

Number	Activity
	Book your transport and accommodation.
	Go on your trip and have a great time!
	If you are going overseas, after your flight is booked, apply for a passport and visa for your destination. Visit a doctor for a vaccination if required.
	Based on your budget, work out where you want to go e.g. overseas, within Australia. Work out how long you can afford to be away.
	Find out about the best time to visit your destinations. For example, if you are going skiing, make sure you visit in the ski season.
	Decide on your budget for the holiday and the type of vacation you want (e.g. adventure, beach, skiing etc)
	Research flights, accommodation and holiday deals on the internet. Make sure you read reviews of the sites you are using and make sure they are reputable.
	Create a short list of destinations that you will research.
	Give your itinerary to a friend or family member in case of emergency. If you are leaving your home for a long while, arrange for someone to collect your mail and care for your pets.

Think of three extra things you need to do to plan a trip. Write the extra steps here. When should you do them?

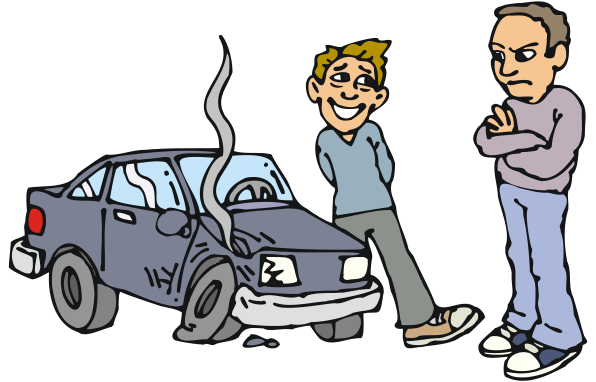
Writing about time in a procedure

Answers for teachers

Some procedures can be written as numbered steps to follow. Other procedures are written in sentence form. Read the procedure below. It has numbered steps. Re-write these steps as a paragraph below.

WHAT TO DO IF YOU HAVE A CAR ACCIDENT

1. Turn off the engine.
2. Check that you are uninjured and that your passengers are safe. If someone is injured, call an ambulance and the police.
3. If it is safe, get out of the car and talk to the other driver. If the road is unsafe, stay in the car.
4. Exchange name, contact details, registration and insurance information with the other driver. Get details from any witnesses.
5. Collect evidence from the scene. Take a photograph of the damage, the scene and skidmarks on the road.
6. Call your insurance company and tell them what happened.
7. Call a smash repairer and get a quote for the damage.
8. If you are not insured, you may have to negotiate with the other driver and pay for the costs of repairs.
9. If negotiations fail, you may have to take court action.



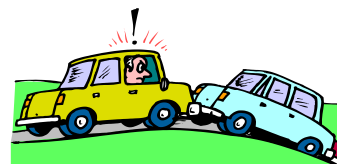
Rewrite the steps above as a paragraph. Use text connectives of time from the shaded box to show the sequence of events. Use a range of different text connectives to make your writing precise and to avoid repetition.

This paragraph is an example of a possible answer.

First, turn off the engine. After that, check that you are uninjured and that your passengers are safe. If someone is injured, call an ambulance and the police. If the road is unsafe, stay in the car. If it is safe, get out of the car and talk to the other driver. Then exchange name, contact details, registration and insurance information with the other driver. At this point, get details from any witnesses. At the same time, collect evidence from the scene. Take a photograph of the damage, the scene and skidmarks on the road. Afterwards, call your insurance company and tell them what happened. Next, call a smash repairer and get a quote for the damage. Subsequently, if you are not insured, you may have to negotiate with the other driver and pay for the costs of repairs. Later, if negotiations fail, you may have to take court action.

Text connectives showing time

first
next
afterwards
at the same time
then
at this point
after that
before that
subsequently
meanwhile
later
until then



Writing about time in a procedure

Some procedures can be written as numbered steps to follow. Other procedures are written in sentence form. Read the procedure below. It has numbered steps.

WHAT TO DO IF YOU HAVE A CAR ACCIDENT

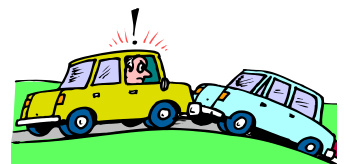
-

Rewrite the steps above as a paragraph. Use text connectives of time from the shaded box to show the sequence of events. Use a range of different text connectives to make your writing precise and to avoid repetition.

[illegible]

Text connectives showing time

first
next
afterwards
at the same time
then
at this point
after that
before that
subsequently
meanwhile
later
until then



Template for a procedure

This page provides a template for writing a procedure. Your teacher will give you a topic.

Aim

- State what is being explained.
- Define key terms that will be used.

Steps

State the steps in order.
Use linking words to
indicate the time
sequence.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page or a sheet of stationery.

Information report model

An information report identifies a thing then describes the types or features of the thing.

Language features:

- ◆ Formal and impersonal language is used (no personal opinions, no emotions and no use of “I” or “we”).
- ◆ Technical terms are used (eg. income, superannuation).
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Each paragraph covers one feature or type of thing.
- ◆ Verbs are in the timeless present tense (eg. earn, includes)
- ◆ There is no cause and effect language.



Identify the thing being described and types or features.

There are separate paragraphs for each type or feature.

Type 1: income from work

Type 2: income from investments

Type 3: income from business ventures

Type 4: income from social security

SOURCES OF INCOME

There are four sources of income for an individual: work, investments, business ventures and social welfare.

Income from work is usually a salary, wage or fee. Workers with an employment contract earn a **salary**, which includes a take-home money and **superannuation**. *Superannuation is money that must be invested to fund retirement. A wage refers to income that is paid at an hourly rate, usually for casual, part time or contract work.* Some workers, such as contractors or tradespeople, earn a set fee for services. Usually the employer keeps some of the salary and they pay it to the government as income tax on behalf of the employee.

Another form of income is investments. An individual can buy an asset, which is something that is expected to increase in value in the future. Investments include financial products such as fixed term deposits, shares and government bonds. Investors can also buy real estate, such as houses, or other valuable objects, such as antiques. Some investments generate income (such as dividends from shares, interest from fixed deposits or rent from a house) while other investments must be sold in order to generate income for the investor.

Business ventures can also generate income. An individual can start their own business and pay themselves a salary or take a share of the business profits. Alternately, someone might decide to invest in a business as an angel investor. An angel investor contributes funds to a business in return for a share of the business and possibly future profits.

The final type of income is social security. The Australian government **pays** money to Australians who **are unable to earn** a salary for various reasons. These payments are called benefits. For example, aged Australians, students, people with disabilities and unemployed people **receive** benefits. Some groups of Australians also receive payments to help them with living expenses, such as families with children.

technical finance and business terms are used

terms are defined
_____ is _____
means
refers to

Topic sentences preview the main ideas in each paragraph. Topic sentences are underlined

The information in each paragraph only refers to the topic sentence.

Verbs are in simple present tense, which is used for things that occur all the time or usually (in bold).

Break an information report into paragraphs

Answers for teachers

Read the report below and complete these activities:

1. There are no sentences marked so add a capital letter at the beginning of each sentence and a full stop at the end of each sentence.
2. Add capital letters for proper nouns (names of places and names of government levels).
3. Draw a double line || to show where each paragraph should start. There are four paragraphs including the first paragraph.
4. Underline the topic sentence of each paragraph.

What is the main idea in each paragraph?

Paragraph 1

There are three levels of government in Australia with different law making responsibilities.

Paragraph 2

The federal government makes laws and collects taxes for the whole of Australia.

Paragraph 3

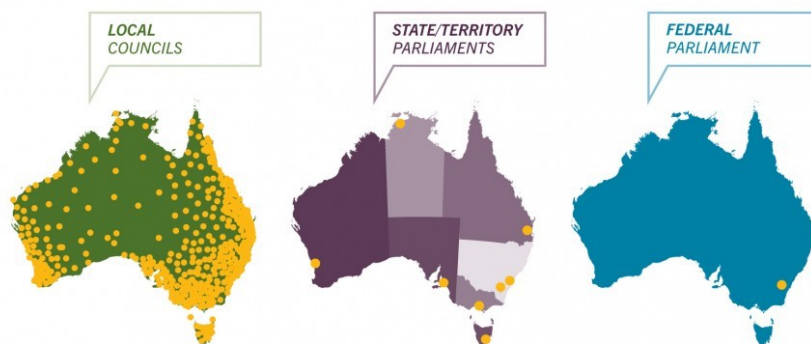
State and territory governments look after state level services and receive most of their funds from the federal government.

Paragraph 4

Local councils look after local issues and collect rates.

THREE LEVELS of LAW-MAKING

Law-making bodies in Australia



LEVELS OF GOVERNMENT

|| There are three levels of government in Australia. Each level has different law making responsibilities. Australia has one federal parliament, six state and two territory parliaments and over 560 local councils. Every adult Australian is able to elect a representative for each of the three levels of government. || At a national level, the federal government makes laws regarding Australia as a whole. It makes laws about defence, immigration, foreign affairs, trade, postal services and taxation. The federal government is located in Canberra. The federal government collects money through income tax, company tax and the goods and services tax (GST). They distribute some of this money to states, territories and local governments. || Each state and territory has its own government. The state governments look after a range of services at a state level, including hospitals, schools, police and housing. States collect some money from taxes but receive most of their funding from the federal government. || Local government handles community needs. Responsibilities of local councils include rubbish collection, sewage, town planning, local roads and looking after parks and public facilities. Local governments collect taxes, known as rates, from households.

Break an information report into paragraphs

Read the report below and complete these activities:

1. There are no sentences marked so add a capital letter at the beginning of each sentence and a full stop at the end of each sentence.
2. Add capital letters for proper nouns (e.g. names of places).
3. Draw a double line || to show where each paragraph should start. There are four paragraphs including the first paragraph.
4. Underline the topic sentence of each paragraph.
5. On the line provided, summarise the main idea of each paragraph.

What is the main idea in each paragraph?

Paragraph 1

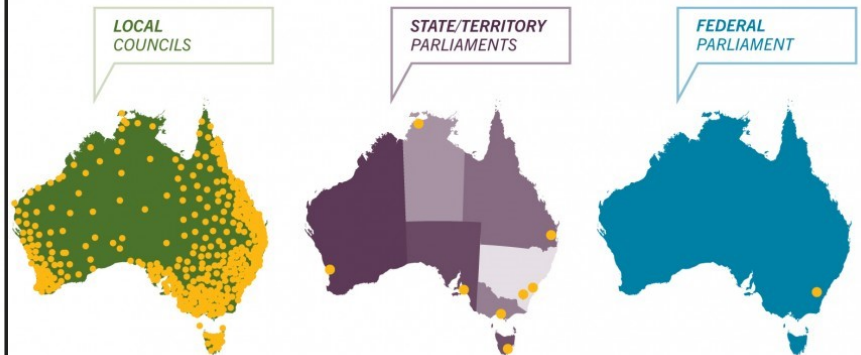
Paragraph 2

Paragraph 3

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Law-making bodies in Australia



LEVELS OF GOVERNMENT

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each level has different law making responsibilities
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state level, including hospitals, schools, police and
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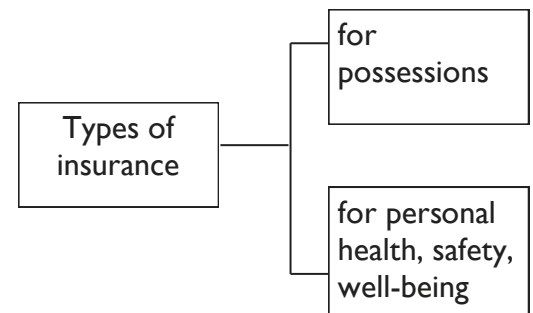
Notemaking for an information report

Answers for teachers

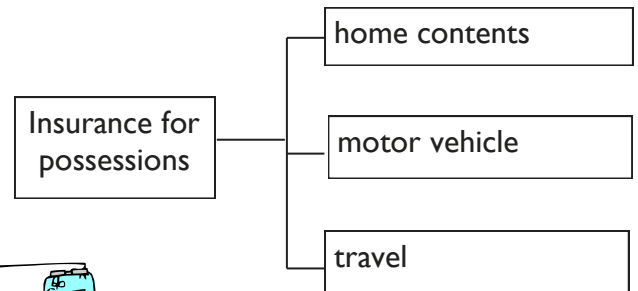
In some subjects, including Science and Commerce, we learn about types of things. A taxonomy is a system for organising information about types of things. Read each paragraph below. Then fill in the taxonomy diagram to show the types of insurance. Creating a taxonomy is a notemaking strategy when reading about types of things in Commerce, Economics and Business.

TYPES OF INSURANCE

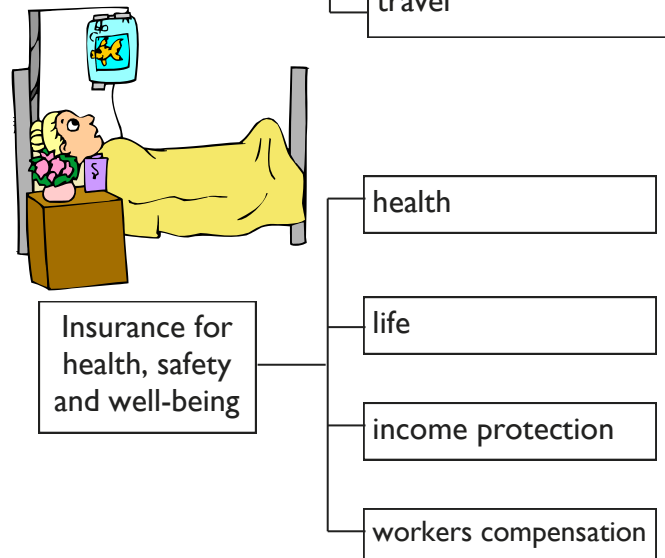
People can buy an insurance policy to provide protection and to minimise the cost of a negative future event. There are two main types of things that can be insured: possessions or personal health, safety and well-being.



To protect possessions, home and contents insurance can insure against damage to a home, furniture and personal belongings. Motor vehicle insurance minimises the cost of damage to a car in a car accident. If you travel and your luggage is lost or damaged, travel insurance can help to pay for any costs.



Several types of insurance can help protect the health, well-being and safety of individuals. Health insurance covers the cost of hospital visits, operations and medical treatment. Life insurance provides money to support a person's family if they die. An income protection insurance policy enables regular payments in case a person is sick, disabled or unable to work. Businesses must take out workers compensation insurance that pays any employees who may be injured in the workplace.



Answer these questions.

1. What are the two main categories of things that can be insured? *Possessions and a person's health, safety and well-being.*
2. Suggest two types of insurance for possessions. *Any two of: home contents, motor vehicle, travel.*
3. Give three examples of insurance to support health, safety and well-being. *Any three of: health, life, income*

protection, workers compensation.

4. What does health insurance pay for? *The cost of hospital visits, operations and medical treatment.*
5. What type of insurance is workers compensation insurance? Who does it protect? *Workers compensation insurance is for health, safety and well-being. It protects workers in case of injury at work, and it also protects employers from having to pay expensive health costs.*

Notemaking for an information report

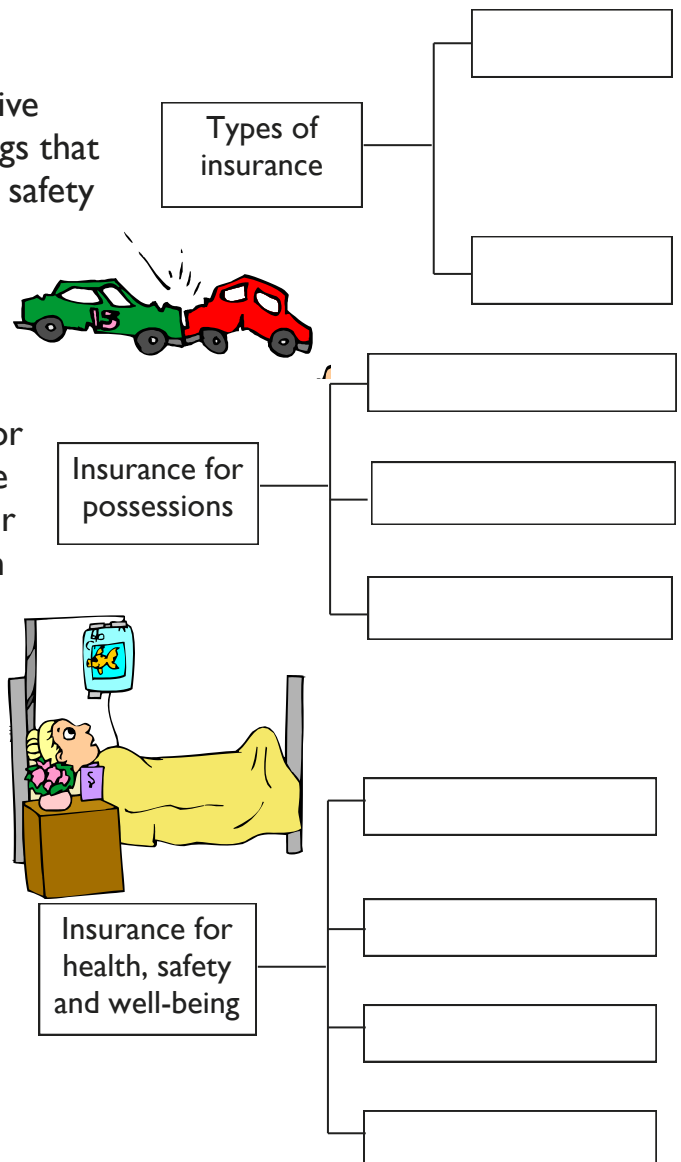
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5. What type of insurance is workers compensation insurance? Who does it protect? _____

Organise ideas under headings

Answers for teachers

In a report, each paragraph should describe:

- **one type of thing**
- **one feature or characteristic.**

This page helps you to practise sorting ideas.

Organise the facts below under 4 headings.

Under each heading, one of these points should be the topic sentence. The topic sentence summarises everything that comes after. Highlight the topic sentence for each paragraph.

Types of taxation in Australia

- Companies must pay 30% of their profits to the government as company tax.
- Three main taxes are paid to the state or territory governments: payroll tax, gambling tax and stamp duty.
- Tax rates vary between states.
- Taxes are funds paid by individuals and companies to the government
- The local government only charges one type of tax: rates.
- Federal taxes include income tax, company tax, excise duty, customs duty and GST.
- When a company imports products from overseas, they may have to pay customs duty.
- Revenue from taxes is used for government spending for services including building infrastructure, funding hospitals and social welfare.
- When someone buys a property or registers a motor vehicle, they have to pay stamp duty to the state government.
- All individuals must pay personal income tax each year, based on their income.
- Council rates help to pay for sewage and waste services in the community.
- Most products and services sold in Australia attract Goods and Services Tax (GST) which is currently 10% of the retail price.
- Companies have to pay payroll tax to the state government based on the total wages they pay to all of their employees.
- Some products, like cigarettes, alcohol and petrol, attract excise duty, so businesses that sell these products must pay extra tax to the government.

Arrange facts under these four headings

Overview of taxes and what they are used for

- Taxes are funds paid by individuals and companies to the government.
- Revenue from taxes is used for government spending for services including building infrastructure, funding hospitals and social welfare.

Federal taxes

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State taxes

- Three main taxes are paid to the state or territory governments: payroll tax, gambling tax and stamp duty.
- Tax rates vary between states.
- Companies have to pay payroll tax to the state government based on the total wages they pay to all of their employees.
- When someone buys a property or registers a motor vehicle, they have to pay stamp duty to the state government.

Local taxes

- The local government only charges one type of tax: rates.
- Council rates help to pay for sewage and waste services in the community.

Organise ideas under headings

In a report, each paragraph should describe:

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Arrange facts under one of these four headings

Overview of taxes and what they are used for

- _____
- _____
- _____
- _____

Federal taxes

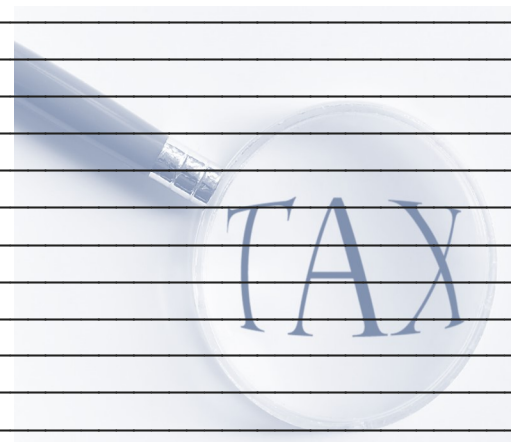
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

State taxes

- _____
- _____
- _____
- _____
- _____

Local taxes

- _____
- _____
- _____
- _____



Write a report using notes

Answers for teachers

On the next page, you are going to write a report about the types of Federal courts in Australia. Use the information and activities on this page to help you plan your report.

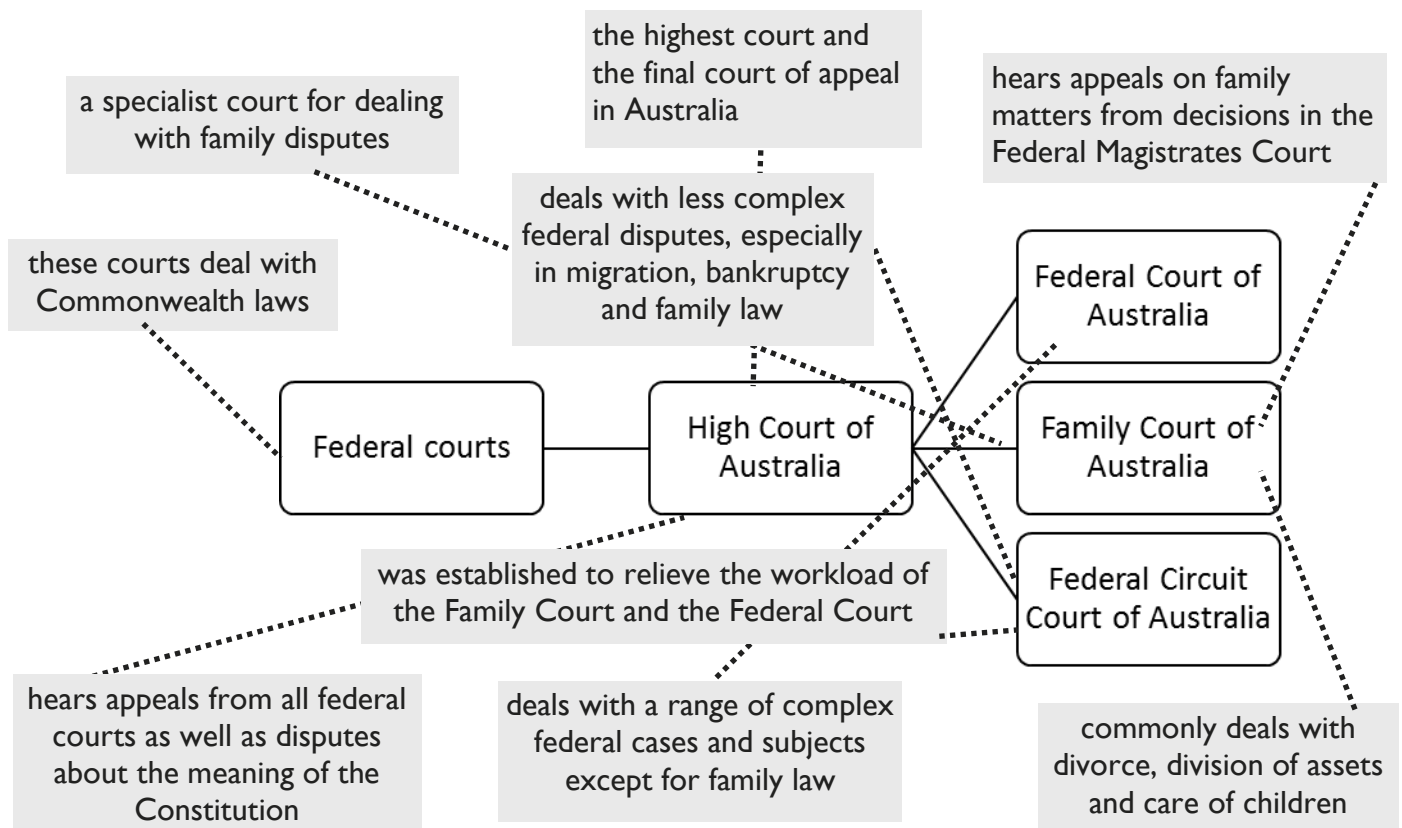
FEDERAL COURTS

Draw a line to match the term in the grey box with a definition on the right

court	a disagreement or argument
appeal	a system of laws or principles for governing a country
federal	a place where justice is dealt with
dispute	related to the national or central government
matter	apply to a court for a decision or law to be changed or reversed
Constitution	a legal case or topic in court



Look at the taxonomy of types of federal courts in Australia. Read the descriptions in the shaded boxes. Draw a line from each box to a type of court.



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a place where justice is dealt with

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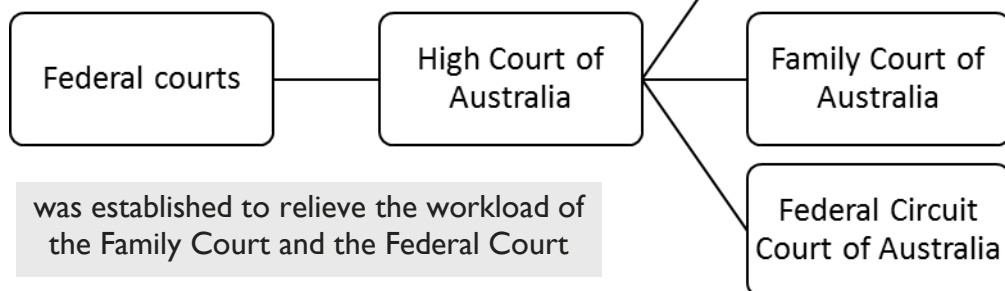
a specialist court for dealing with family disputes

the highest court and the final court of appeal in Australia

hears appeals on family matters from decisions in the Federal Magistrates Court

these courts deal with Commonwealth laws

deals with less complex federal disputes, especially in migration, bankruptcy and family law



was established to relieve the workload of the Family Court and the Federal Court

hears appeals from all federal courts as well as disputes about the meaning of the Constitution

deals with a range of complex federal cases and subjects except for family law

commonly deals with divorce, division of assets and care of children

Write a report

Answers for teachers

Write a report on federal courts in Australia. Use the notes from the previous page and choose the most important facts to include in your report. Start each paragraph with a topic sentence.

General Statement

- Define what is being described in this report.
- List the types of courts that will be described (in order).

Paragraph 1

- Write a topic sentence about the High Court. Write a follow up sentence about the matters that this court deals with.

Paragraph 2

- Write a topic sentence about the Federal Court. Write a follow up sentence about the matters that this court deals with.

Paragraph 3

- Write a topic sentence about the Family Court. Write a follow up sentence about the matters that this court deals with.

Paragraph 4

- Write a topic sentence about the Federal Circuit Court. Write a follow up sentence about the matters that this court deals with.

Federal courts deal with Commonwealth laws in Australia. These courts are places where justice is dealt with. There are four federal courts: the High Court of Australia, Federal Court of Australia, Family Court of Australia and Federal Circuit Court of Australia.

The High Court of Australia is the highest court in the country. It is the final court of appeal. An appeal is a dispute or disagreement about a law or decision. The High Court hears appeals from all federal courts as well as disputes about the meaning of the Constitution. The Constitution is the basic set of laws for governing Australia.

The Federal Court of Australia deals with a range of complex federal cases and subjects. The exception is Family Law, which is dealt with by the Family Court of Australia.

The Family Court of Australia is a specialist court for dealing with family disputes. It hears cases about divorce, division of assets and care of children. This court also hears appeals on family matters from decisions in the Federal Magistrates Court.

The Federal Circuit Court of Australia deals with less complex federal cases. Matters mostly involve migration, bankruptcy and family law. This court was set up to relieve the workload of the other federal courts.

Write a report

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Template for reports

Use the page as a template for writing reports about types of things in Commerce, Economics and Business. Your teacher will give you a topic.

General Statement

- Define what is being described in this report.
- List the types of that will be described (in order).

Paragraph 1

- Write a topic paragraph about the first type. Then describe features or characteristics.

Paragraph 2

- Write a topic sentence about the second type. Then describe features or characteristics.

Paragraph 3

- Write a topic sentence about the third type. Then describe features or characteristics.

Paragraph 4

- Write a topic sentence about the fourth type. Then describe features or characteristics.

Compare and contrast report model

Some reports can compare and contrast two or more things. To compare and contrast, you need to describe similarities and differences.

Language features:

- ◆ Technical terms are used (eg. income, superannuation).
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Similarities are grouped together. Differences are grouped together.
- ◆ Verbs are in the timeless present tense (eg. have, make).
- ◆ Comparative language is used e.g. both, neither, cheaper, heavier etc
- ◆ Linking words are used to compare similar ideas (e.g. likewise, and) and different or contrasting



Identify the things being compared and contrasted.

COMPARE AND CONTRAST A CREDIT CARD AND DEBIT CARD

A credit card and debit card may look similar but they have many important differences. Consumers need to understand the differences between these two cards so they can make informed choices about their personal finances.

Paragraph 1: main similarities

Credit cards and debit cards have many similarities. **Both** are made from plastic with a computer chip embedded in them. **Both** cards provide funds for shopping **and** can be used in EFTPOS machines. **In addition**, credit and debit card accounts are issued by banks and an annual fee is charged to the user.

Language for expressing similarity
e.g. both, and, in addition

Paragraph 2: main differences

However, the differences between the two cards are significant. A credit card uses the bank's money, **but** a debit card uses the consumer's own funds. For a credit card, the bank charges interest on purchases so a credit card is actually like a short term loan. **In contrast**, there is no interest charged for a debit card because the card is accessing the user's own money.

Language for expressing differences
e.g. however, but, in contrast

Paragraph 3: exceptions (optional)

There are some exceptions to the charging of interest. Most credit cards have a 30 day interest free period for a monthly bill. This means that you do not pay interest if you pay within 30 days. If you do not want to pay interest on credit card purchases, you can pay your full debt by the due date.

Topic sentences preview the main ideas in each paragraph. Topic sentences are underlined

The information in each paragraph only refers to the topic sentence.

Using a Venn diagram to compare and contrast *Answers for teachers*

When we compare and contrast, we explore the similarities and differences between two or more things. The paragraph below provides information about two devices to track your fitness when you are exercising. This information will help you to compare and contrast the features of both devices. Read the paragraph and add capital letters and full stops to show where each sentence starts and finishes. There are also two apostrophes of possession to add.

COMPARE AND CONTRAST TWO FITNESS TRACKERS

Two of the latest fitness trackers are the Fitness Breeze and the Move'n'Track. The Fitness Breeze is a watch with a digital readout whereas the Move'n'Track is a pendant (like a plastic blob) that can be fitted into a wrist band or carried in a pocket. The Fitness Breeze is the most expensive, at \$199.95, while the Move'n'Track is much cheaper at \$69. The wrist band that goes with the Move'n'Track costs \$30 so the actual price of the device is \$99. At this price, it is still around half the price of the Fitness Breeze. Both of these devices count your steps and link to iPhone and Android devices so you can monitor your fitness progress. If you want to track your heart rate, only the Fitness Breeze can do this. The weight of the Fitness Breeze is 30 grams. The Move'n'Track is a very tiny 8 grams for the device but 22 grams for the wrist band. You cannot wear either of these devices in the shower or while swimming as they are not waterproof. As for battery life, the Fitness Breeze's battery lasts 5 days before recharging. The Move'n'Track's battery lasts for 6 months but then you need to buy a new one as it cannot be recharged.



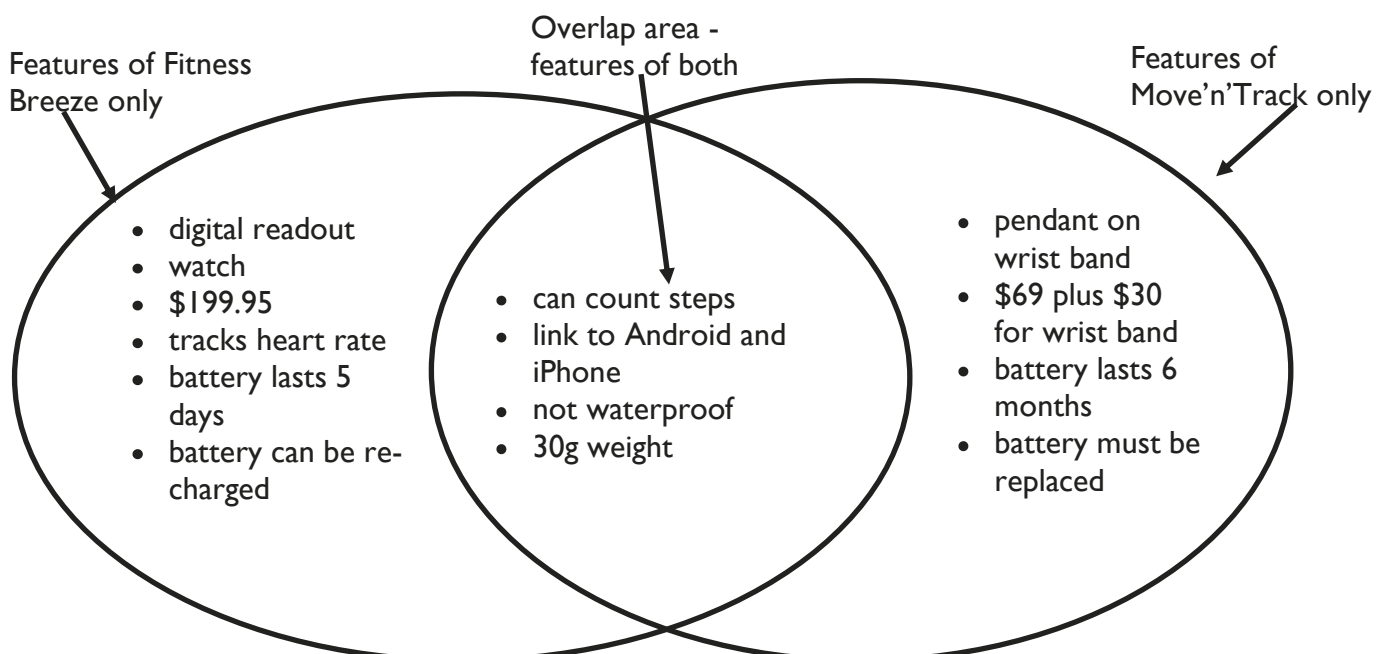
Fitness Breeze

A **device** is the name for an electronic tool.



Move'n'Track

One way of summarising similarities and differences is to add them to a Venn diagram. Each circle represents features of one device only and the overlapping part is for the features they both share. Record the features of the two devices in the Venn diagram.



Using a Venn diagram to compare and contrast

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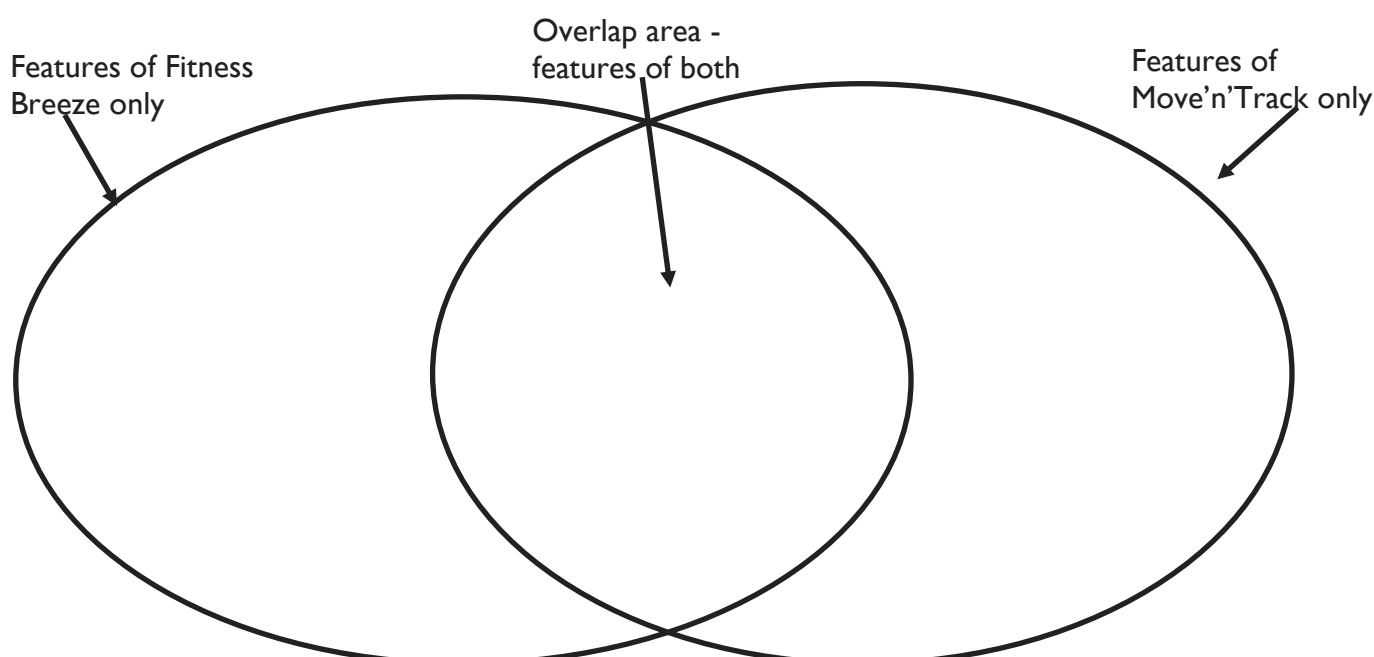
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Linking words for comparing and contrasting *Answers for teachers*

We can use linking words to help describe similarities and differences. Look at the linking words in the box and follow the examples to create sentences that compare and contrast the fitness trackers (from p29).

COMPARING Linking words for similar ideas

similarly
also
likewise
also
in the same way
in the same manner
equally



COMPARING FITNESS TRACKERS

Choose a linking word for comparing and add it to the start of the second sentence. Choose a different word for each example.

e.g. The Fitness Breeze helps track fitness. **Similarly**, the Move'n'Track also measures your fitness performance

1. The Move'n'Track connects with your devices. **Also/likewise/in the same way/in the same manner** the Fitness Breeze can send fitness data to iPhone or Android devices.
2. The Fitness Breeze is very light. **Similarly/also/likewise/in the same manner, equally** the Move'n'Track only weighs 30grams, about the same as the Fitness Breeze.

Add a linking word and write a second sentence to compare the devices. *Sample answers are provided*

3. The Move'n'Track will malfunction if you wear it in the shower. *Similarly/in the same way/likewise/also the Fitness Breeze is not waterproof.*
4. The Fitness Breeze is convenient to wear. *Similarly/ in the same way/ also/ equally, the Move'n'Track is light and easy to wear.*

CONTRASTING

Linking words for opposite or contrasting ideas

however
on the other hand
alternatively
in contrast
on the contrary
instead



CONTRASTING FITNESS TRACKERS

Choose a linking word for contrasting and add it to the start of the second sentence. Choose a different word for each example

e.g. The Fitness Breeze is a watch. **However**, the Move'n'Track is a pendant with a detachable wristband.

1. The Move'n'Track costs \$99 so it is cheap. **However/ in contrast/on the other hand/alternatively/on the contrary/instead** the Fitness Breeze costs \$199.95.
2. The Fitness Breeze has a rechargeable battery. **In contrast/on the other hand/however/alternatively/on the contrary/instead** when the Move'n'Track's battery is used up, it must be replaced.

Add a linking word and write a second sentence to contrast the devices (describe how they are different). *Sample answers:*

4. The Fitness Breeze can monitor your heart rate. *In contrast, the Move'n'Track does not track heart performance.*
5. The Move'n'Track does not have a digital readout. *On the other hand, the Fitness Breeze does have a digital display.*

Linking words for comparing and contrasting

We can use linking words to help describe similarities and differences. Look at the linking words in the box and follow the examples to create sentences that compare and contrast the fitness trackers (from p29).

COMPARING

Linking words for similar ideas

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in contrast
on the contrary
instead



CONTRASTING FITNESS TRACKERS

Choose a linking word for contrasting and add it to the start of the second sentence. Choose a different word for each example

e.g. The Fitness Breeze is a watch. **However**, the Move'n'Track is a pendant with a detachable wristband.

1. The Move'n'Track costs \$99 so it is cheap. _____ the Fitness Breeze costs \$199.95.
2. The Fitness Breeze has a rechargeable battery. _____ when the Move'n'Track's battery is used up, it must be replaced.

Add a linking word and write a second sentence to contrast the devices (describe how they are different).

3. The Fitness Breeze can monitor your heart rate. _____

4. The Move'n'Track does not have a digital readout. _____

Comparing and contrasting with adjectives *Answers for teachers*

Adjectives are describing words that give us more information about a thing.
e.g. **faster** memory, **biggest** capacity.

When we compare and contrast, we can use comparative and superlative adjectives.

Simple adjectives

are words that describe what someone or something is like
e.g. He is a **rich** man.

Comparative adjectives

are words that express degree or amount

e.g. He is **richer** than everyone I know.

Superlative adjectives

are words that express a maximum amount

e.g. He is the **richest** man in Australia.

Most short adjectives follow this pattern:

cheap

(+er)
cheaper

(+est)
cheapest

Longer adjectives follow a different pattern.

effective

(more +)
more effective

(most +)
most effective

Following the rules above, fill in this table. Use the different rules for short and long adjectives.

SIMPLE	COMPARATIVE	SUPERLATIVE
intelligent	more intelligent	most intelligent
strong	stronger	strongest
smart	smarter	smartest
popular	more popular	most popular
expensive	more expensive	most expensive
fast	faster	fastest
environmentally friendly	more environmentally friendly	most environmentally friendly

Read the following sentences. The adjectives have been highlighted in bold. Draw a tick or a cross in the box next to each sentence to indicate if the adjectives have been used correctly or incorrectly.

- To some people, running their own business as an entrepreneur sounds **more excitinger** than working for someone else. ☐
- To others, taking responsibility for an entire business sounds like the **most scariest** idea in the world. ☐
- Entrepreneurs need to be **braver** and **more organised** than their competitors. ☒
- As new ideas are important, entrepreneurs must think of the **most creativest** approaches to solving problems. ☐
- Goal setting and organizational skills are the **importantest** qualities for entrepreneurs. ☐
- The **smartest** entrepreneurs are continuously learning from their mistakes. ☒
- To overcome short term challenges, it is vital that entrepreneurs think of the **longer** term success of their business. ☒
- One of the **more riskier** things that entrepreneurs can do is to sell their own home to finance their business. ☐
- Think carefully before you decide if being an entrepreneur is the **wisest** choice for your future. ☒

Comparing and contrasting with adjectives

Adjectives are describing words that give us more information about a thing.
e.g. **faster** memory, **biggest** capacity.

When we compare and contrast, we can use comparative and superlative adjectives.	Simple adjectives are words that describe what someone or something is like e.g. He is a rich man.	Comparative adjectives are words that express the degree, or amount e.g. He is richer than everyone I know.	Superlative adjectives are words that express a maximum amount e.g. He is the richest man in Australia.
--	--	---	---

Most short adjectives follow this pattern:

cheap	(+er) cheaper	(+est) cheapest
-------	------------------	--------------------

Longer adjectives do follow a different pattern.

effective	(more +) more effective	(most +) most effective
-----------	-----------------------------	-----------------------------

Following the rules above, fill in this table. Use the different rules for short and long adjectives.

SIMPLE	COMPARATIVE	SUPERLATIVE
intelligent		
	stronger	
		smartest
popular		
	more expensive	
	faster	
environmentally friendly		

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- To some people, running their own business as an entrepreneur sounds **more exciting** than working for someone else. ☐
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- Think carefully before you decide if being an entrepreneur is the **wisest** choice for your future. ☐



Prepare for a comparing and contrasting report

This page will help you prepare to write a report that compares and contrasts two things. Choose two consumer products to compare and contrast or follow instructions given by your teacher.

1

Research

Research your products on the internet. Select criteria or features that are most important for your products e.g. size, price. Fill in the table to record facts about your products.

Features or criteria	Product A	Product B

2

Compare and contrast

Look at the table and analyse your results. Highlight the similarities between your products in one colour. In a contrasting colour, highlight the differences.

3

List the main similarities and differences

Now list the main similarities. Then list the main differences. Write the most important ones first at the top of the list.

Main similarities

more important

less important

Main differences

Literacy Works for Commerce, Economics and Business 7-10 Book 2

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Literacy Works

Template for a compare and contrast report

Write a report to compare and contrast two things. You can compare and contrast two consumer products or follow instructions from your teacher.

General Statement	
• Define what is being compared and contrasted.	
Paragraph 1	
• Similarities	
Paragraph 2	
• Similarities	
Paragraph 3	
• Main differences	
Paragraph 4	
• Main differences	
Paragraph 5	
• Optional - exceptions	

Explaining

Notes for teachers

An explanation shows us how or why something happens. Explanations use cause and effect language.

The importance of explaining

Explaining is central to Commerce, Economics and Business. The key idea of the subject is that students learn about the relationship between governments, people and businesses. These relationships are all about cause and effect: influences, factors, reasons and causes, as well as consequences, impacts and outcomes.

One of the most useful literacy teaching strategies for this subject is teaching students about explaining with cause and effect language.

We recommend that teachers explicitly teach students to talk about and write about cause and effect. In the senior years of schooling, in subjects like Business Studies, Business Management, Economics and Legal Studies, cause and effect is even more important.

The table below has a list of the main cause and effect language resources needed in this subject. We do not suggest you teach this to Year 7-10 students all at once. Instead, this information is for your reference.

conjunctions for linking ideas within a sentence	as, because, since, therefore, so, as a result of, so that, in order to, in order that, thus, therefore, so, consequently, for that reason, due to, because of this, as a result (a condition for cause and effect) if, in case, unless, on condition that, as long as
prepositions for starting a phrase	because of, due to, as a result of, for, through
adjectives for describing	contributing, resulting, causal
verb explains what is happening	causes, leads to, results in, contributes to, creates, makes happen, gives rise to, generates, means, brings about, affects, influences, enables, allows for, impacts, helps to, achieves, gains <i>Verbs can appear in many forms depending on their tense e.g. past: 'caused', present: 'cause', future: 'will cause', and depending on number e.g. singular: 'it causes' or plural: 'they cause'.</i>
noun a thing	(a cause) cause, factor, influence, consideration (an effect) effect, consequence, result, outcome, repercussion, payoff, impact (a reason) reason, motive, purpose, basis, motivation, rationale (a purpose) purpose, goal, aim, objective, intention, plan, strategy
text connectives	therefore, so, consequently, therefore, for that reason, because of this, as a result
other useful ways of explaining	to + verb e.g. to find <i>Businesses expand overseas to find new markets.</i> by + verb + ing e.g. by finding <i>Businesses can grow by finding new markets.</i>

Explanation model

An explanation shows us how or why something happens. Explanations use cause and effect language. This example explains the effect of high interest rates.

Language features:

- ◆ Technical terms are used (eg. interest rates, mortgage).
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Factors being explained are grouped together.
- ◆ Verbs are in the timeless present tense (eg. borrows, are)
- ◆ Cause and effect language is used including conjunctions (e.g. because), verbs (e.g. impact on, leads to), nouns (factor, effect), text connectives (e.g. as a result).

Identify what is being explained

Paragraph 1: negative impact of high interest rates

Paragraph 2: positive impact of high interest rates

Conclusion - summarise the main explanations

THE IMPACT OF HIGH INTEREST RATES

High interest rates have positive impacts for savers but negative impacts for borrowers. Interest rates can have serious consequences for decision making and budgets.

High interest rates **cause** loans to be expensive. **If** a person borrows \$10,000 and the interest rate is 10%, the amount they have to pay is \$1000 in interest per year. However, **if** the interest rate is low, such as 5%, the borrower only has to pay \$500 in interest per year. **As a result**, interest rates can **impact on** how much money people have to spend. Some people may have limited funds to spend on luxury goods and services **because** they have to pay high interest rates. People with a large mortgage may find it hard to afford their loan **since** interest rates are high. A serious **effect** could be that they lose their house.

On the other hand, when interest rates are high, savings accounts offer high interest. When interest rates are high, savings can generate high returns on the investment. Term deposits offer high interest rates if money is saved for a long period (e.g. 3 years). For that reason, term deposits are a good investment when interest rates are high.

Therefore, it is important for investors and savers to consider interest rates before they make decisions to borrow or save. High interest rates are a significant influence on personal finances.

Use cause and effect language (in bold)

Topic sentences preview the main ideas in each paragraph. Topic sentences are underlined

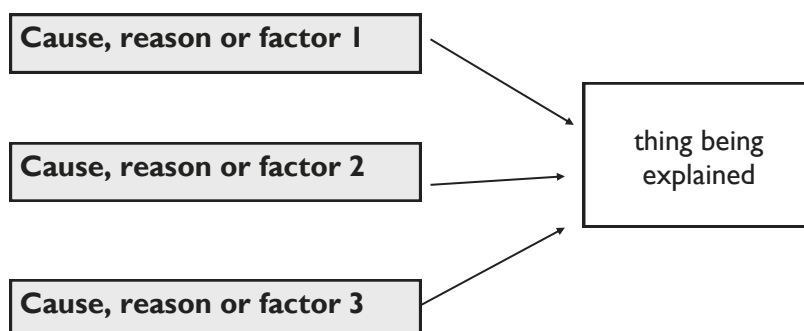
The information in each paragraph only relates to the topic sentence.



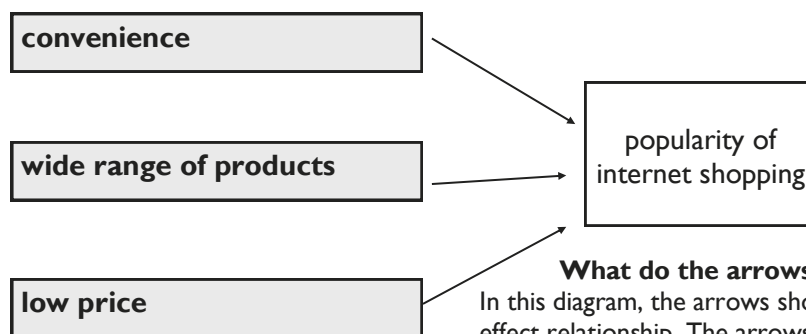
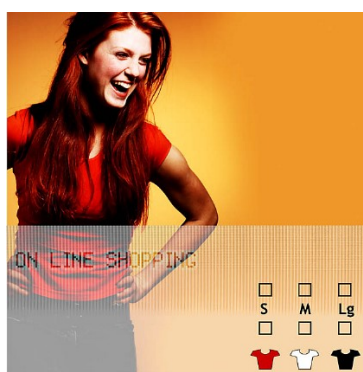
Think of causes or reasons

Answers for teachers

Some explanations are **factorial explanations**. This means that they explain the factors or causes that make something happen. In Commerce, Economics and Business, you have to consider many causes, influences, factors and reasons. We can draw a diagram of this type of explanation.



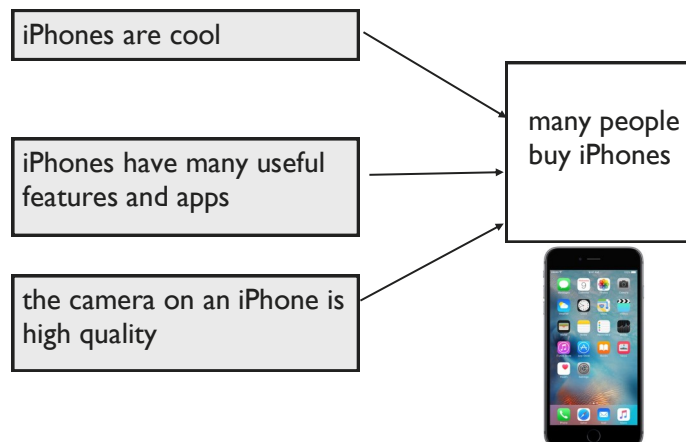
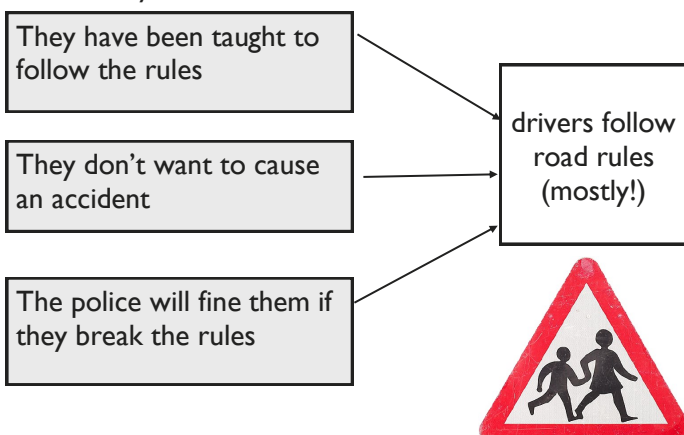
Here is an example of an explanation of why internet shopping is popular. In this case, internet shopping is the thing being explained, and we need to give reasons or causes for why this is popular.



What do the arrows mean?
In this diagram, the arrows show a cause and effect relationship. The arrows link a cause e.g. convenience, and an effect (popularity of internet shopping)

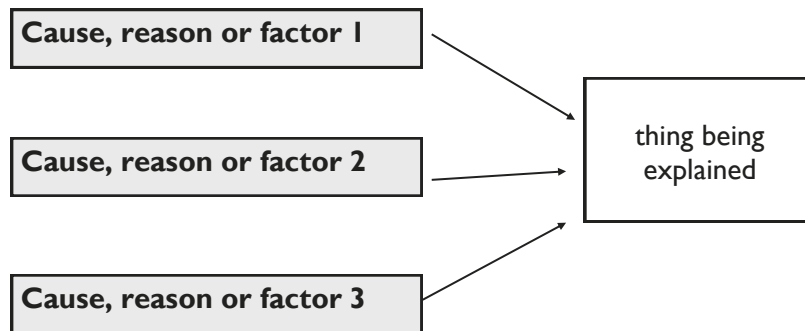
Students of Commerce, Economics and Business need to think of reasons and factors. Think up reasons for these two things and write the causes in the empty boxes. These answers are suggestions - there are many possible correct answers.

Reasons why drivers follow road rules

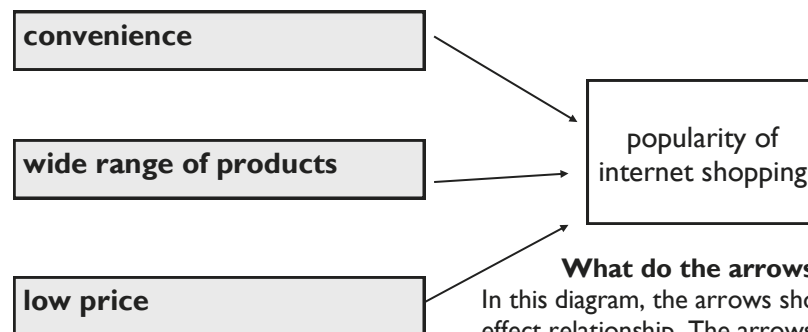
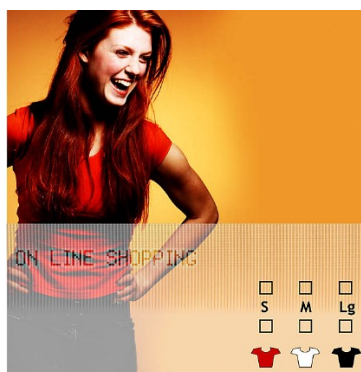


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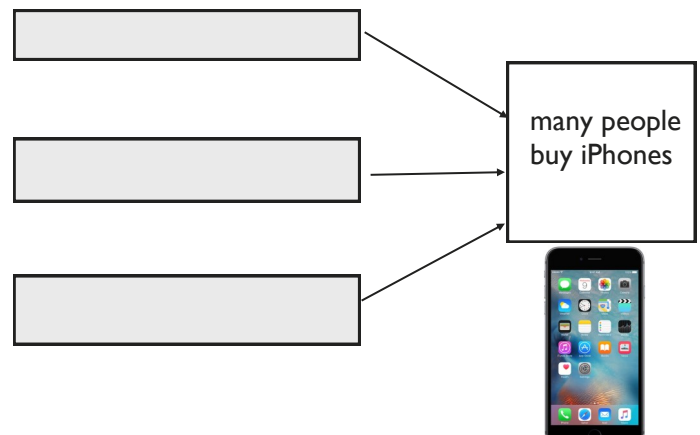
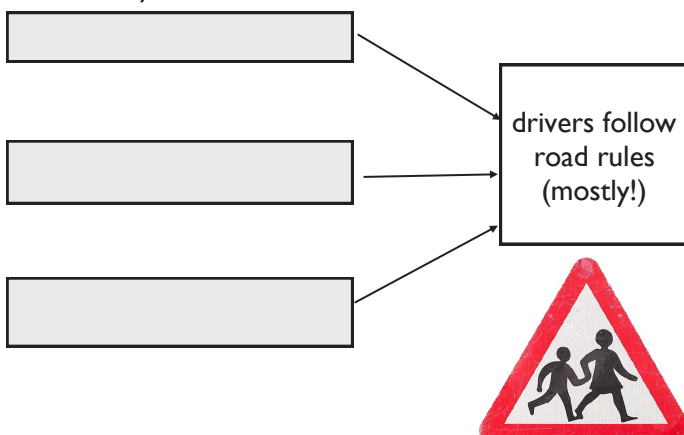
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Students of Commerce, Economics and Business need to think of reasons and factors. Think up reasons for these two things and write the causes in the empty boxes.

Reasons why drivers follow road rules



Think of causes or reasons 2

Answers for teachers

Read this paragraph and use the information to fill in the boxes. What is being explained? What are the four causes or reasons? Write them in the boxes.

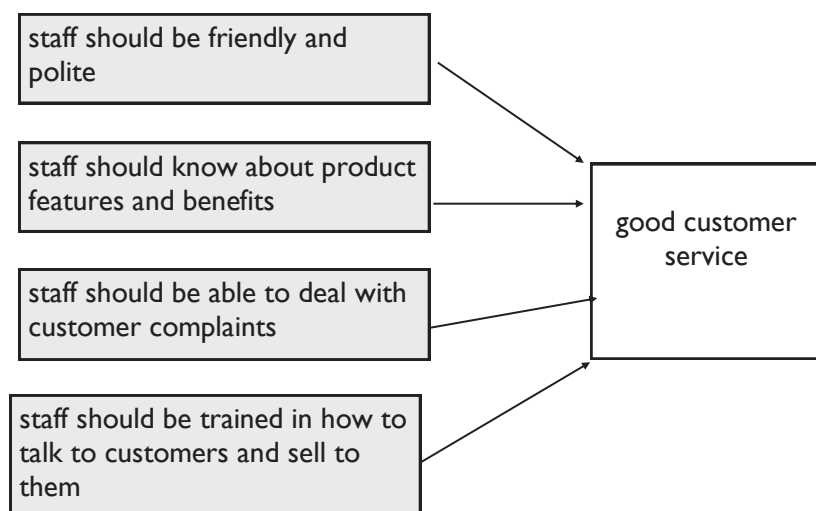
WHY IS CUSTOMER SERVICE IMPORTANT?

Good customer service is very important for businesses. Staff members should be friendly and polite so that customers feel welcomed and supported. Product knowledge is essential for good customer service because customers often have questions about the products and services being sold. Employees need to understand the features and benefits of the product or service in order to persuade the customer to buy. Employees also need to know how to deal with customer complaints and problems. A customer complaint may lead to an opportunity for sales. Staff need to be trained in how to talk to customers and sell to customers so they can provide good customer service.

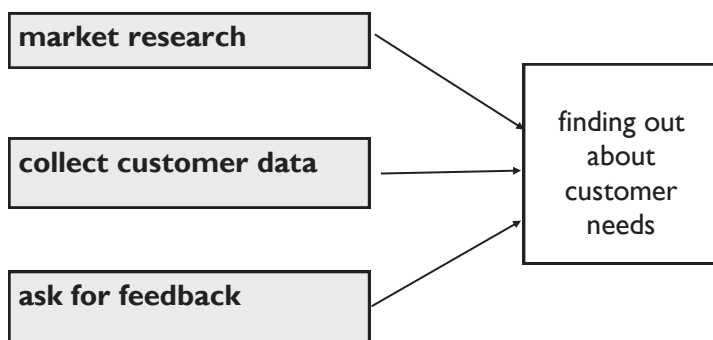


In the paragraph above, find these examples of cause and effect language and underline them.

so
so that
in order to
because
lead to



This diagram shows three ways a business can find out about customer needs. Use the cause and effect language in the shaded box to finish this paragraph about how a business can understand customer needs. You will have to use your knowledge of business to think about how the three factors relate to understanding customer needs. The first one has been done for you.



In order to understand customer needs, a company can conduct market research. Market research investigates what customers want so that businesses can meet this need.

(Suggested answers)

Businesses can collect customer data because they can find out who their customers are and what they like to buy.

Businesses can ask for feedback in order to identify how the business can improve and better meet the needs of their customers.

Think of causes or reasons 2

Read this paragraph and use the information to fill in the boxes. What is being explained? What are the four causes or reasons? Write them in the boxes.

WHY IS CUSTOMER SERVICE IMPORTANT?

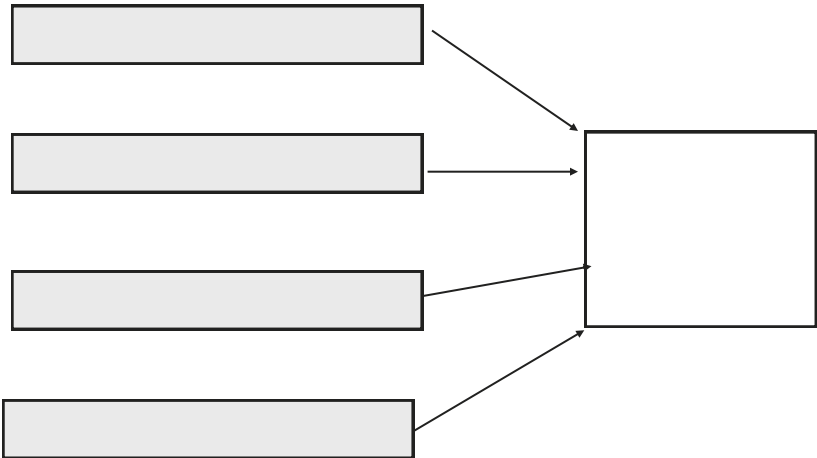
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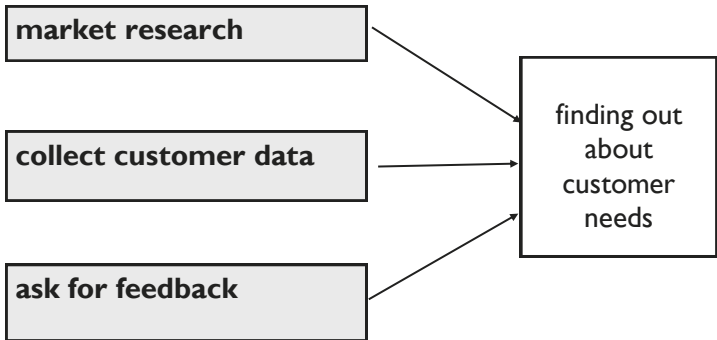
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so
so that
in order to
because
lead to

Hint: What do staff need to do?



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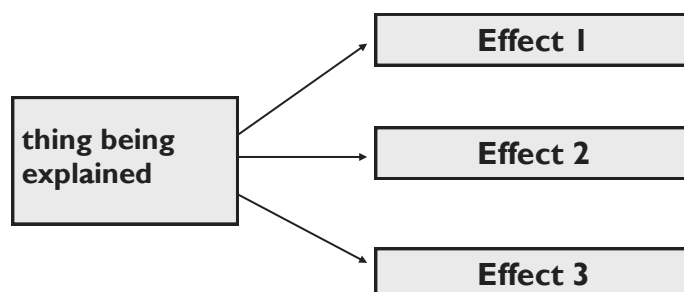


In order to understand customer needs, a company can conduct market research. Market research covers what customers want so that businesses can meet this need.

Think of consequences or effects

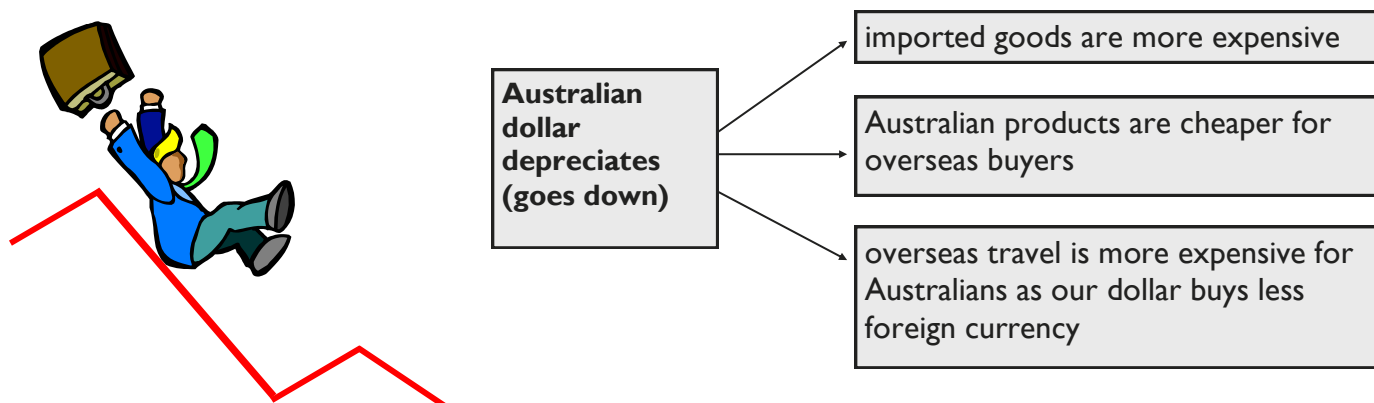
Answers for teachers

Some explanations are consequential explanations. This means that they explain consequences or effects or outcomes. We can draw a diagram of this type of explanation.

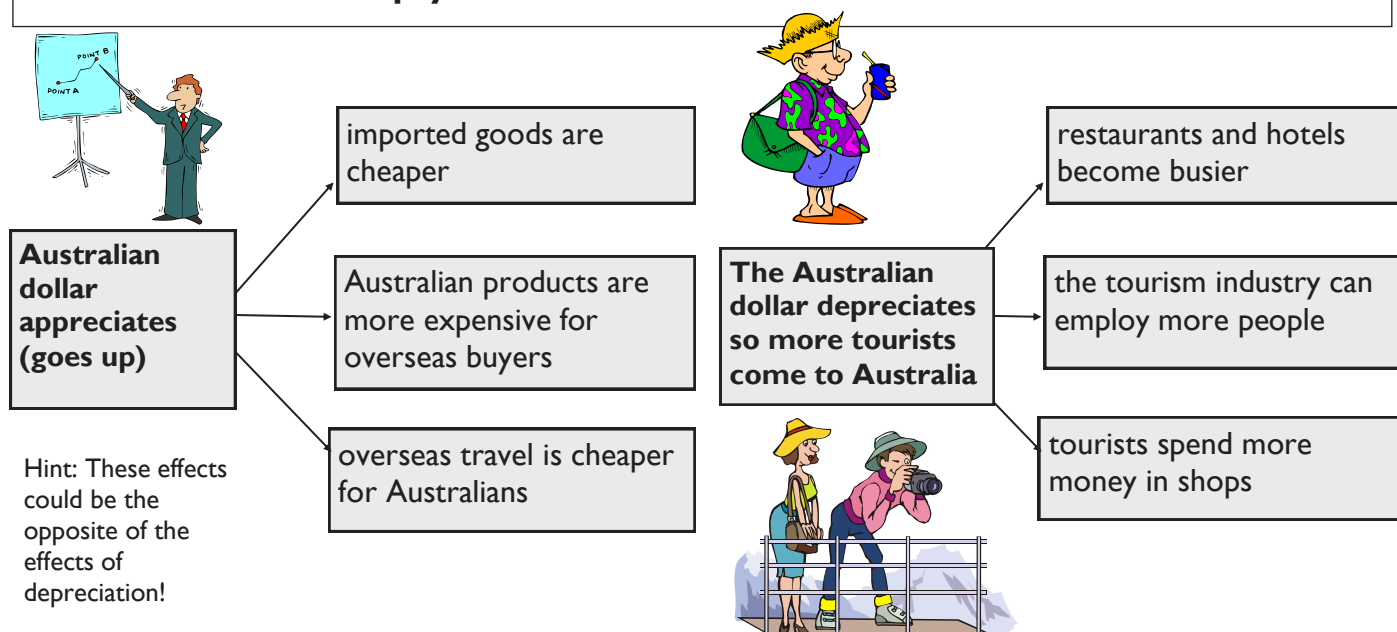


EFFECTS OF DEPRECIATION OF THE AUD

Here is an example of an explanation of the consequences of depreciation of the Australian dollar (AUD). All currencies are measured in relation to other currencies. For example, if the Australian dollar depreciates, it means that one Australian dollar may only be worth 70 US cents.

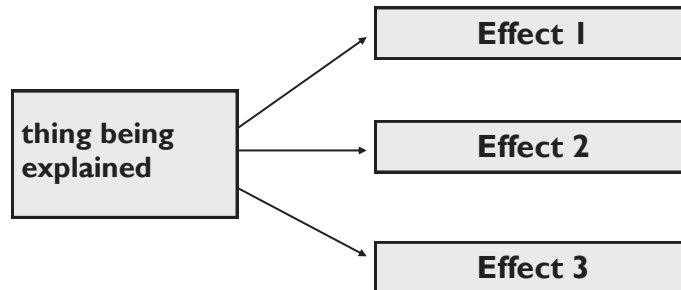


Based on your knowledge of this subject, think of consequences or effects and write them in the empty boxes.



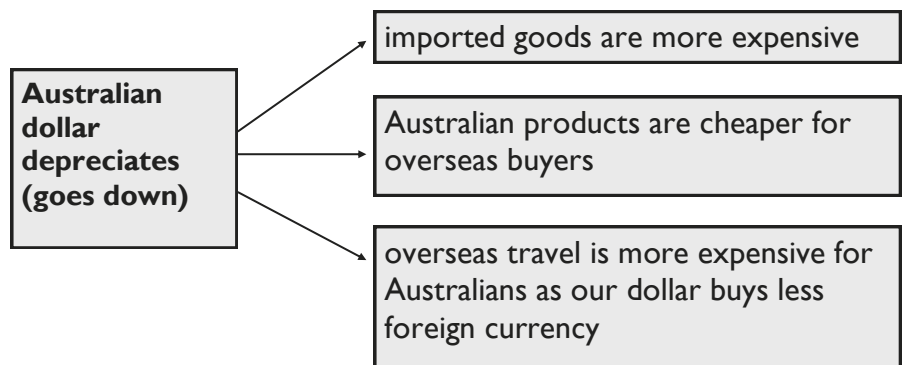
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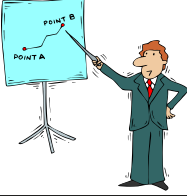


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Based on your knowledge of this subject, think of consequences or effects and write them in the empty boxes.




Australian dollar appreciates (goes up)

Hint: These effects could be the opposite of the effects of depreciation!



The Australian dollar depreciates so more tourists come to Australia



Consequential explanations

Answers for teachers

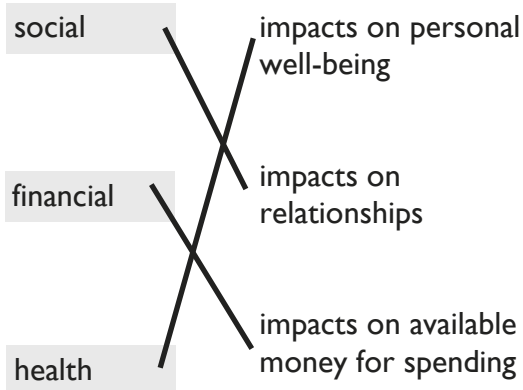
CONSEQUENCES OF DEBT

Read this explanation about the consequences of debt and follow these instructions:

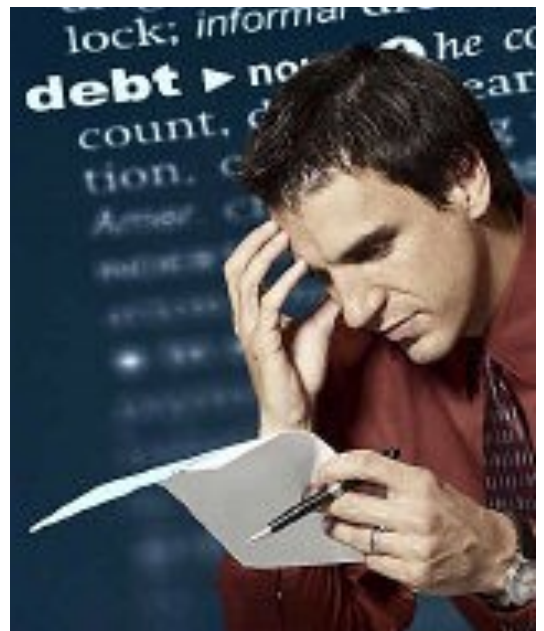
1. **Underline the topic sentence in each paragraph.**
2. **Find these examples of cause and effect language and circle them.**

verbs: lead to, result in, cause, contribute to, impact on
conjunctions: if, because, since, so
nouns: consequences, outcome, effect
text connectives: consequently

3. **Draw a line to match the type of consequence (in a shaded box) with its definition**



4. **Next to each paragraph, write the type of consequence (social, financial or health).**



Personal debt is when someone owes a large amount of money that they cannot repay. If someone has a large debt they cannot pay, such as a big credit card bill or a loan for an expensive car, there could be serious **consequences**.

Type of consequence

A large debt may lead to limited funds for basic expenses. If you have a large amount of debt, you may not be able to pay for basic needs such as rent and food. Lack of funds may **result in** a person with a debt (a debtor) being evicted from their home. Another **outcome** is that purchased items, such as a car, may be repossessed. This means that the lender will take the car away from you **because** you cannot afford to pay for it. Another effect is that some debt will remain **since** you will have to pay for the lender's costs.

financial

Debt can also cause significant social stress. The debtor may ask friends for loans or gifts of money **as** they need funds for daily expenses. Asking for money may **contribute to** tension with friends. Socialising costs money **so if** someone has no money to spend, they may stop spending time with friends. **Consequently**, debt can damage personal relationships.

social

Debt can impact on a person's health and well being. Being in debt is worrying **because** it seems like there is no solution. Debt can **cause** someone to lose sleep, become sick and stressed and, in severe cases, debt can even **lead to** mental illness.

health

Consequential explanations

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social

impacts on personal well-being

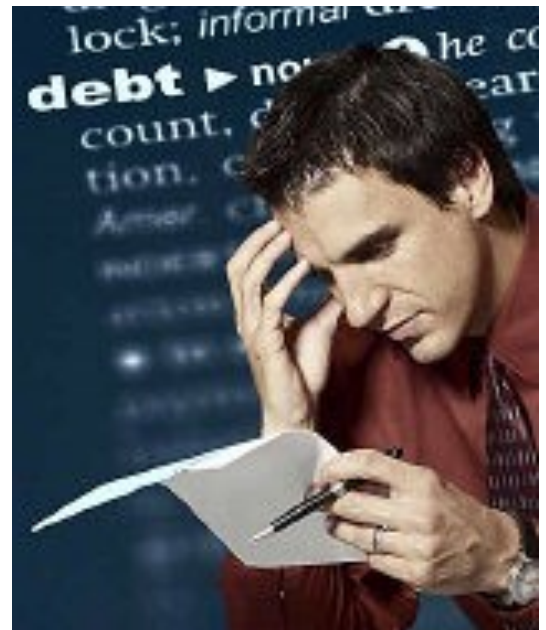
financial

impacts on relationships

health

impacts on available money for spending

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Cause and effect language: conjunctions

Answers for teachers

When we explain, we use cause and effect language. Cause and effect can be expressed through conjunctions. We can show cause and effect relationships by using conjunctions like 'because' or 'so' to link ideas. For example, these sentences use conjunctions to help explain why businesses expand:

Businesses expand because they want to increase profits.

Businesses expand so they can increase profits.

A **conjunction** is a 'word that joins other words, phrases or clauses together in logical relationships' (ACARA 2013).

Conjunctions of cause and effect

because, so, since, therefore, as, as a result of, so that, in order to, in order that, as long as, if, in case, unless, on condition that, thus

Look at the list of conjunctions of cause and effect in the box. Put a cause and effect word on the line in the paragraph so that the sentences make sense.



REASONS FOR LAWS

There are several options for many of the answers

Laws are important **because/since/as** they help our society to run smoothly. Everyone in the community is expected to follow laws **so that** there is order and fairness in our community. **If** there were no laws, people could do anything they liked. Some people may take advantage of weaker members of the society **because/since/as/if** they are greedy and selfish. Laws protect all members of society **so** there is equality. People follow laws **in order to** live in harmony with others. Some laws stop people from doing things such as drink driving **because/as/since** safety is important to our society. There are laws that prohibit assault and murder **so that** human life can be protected. In this way, some laws restrict an individual's freedom **so that/so** the freedom of most people is respected. Laws are important **in order to** have a just, safe and harmonious society.

Add a conjunction then finish these sentences.

1. Some people break the law **because they do not understand the rules.**
2. Too many strict laws are problematic in a society **since people need to have some freedom to make choices about how they live.**

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Add a conjunction then finish these sentences.

1. Some people break the law _____

2. Too many strict laws are problematic in a society _____

More cause and effect language: nouns and verbs *Answers for teachers*

Besides conjunctions, cause and effect can also be shown by verbs and nouns.

Nouns show what is involved: e.g. *factor, goal, result, reason*.

Verbs express what is happening: e.g. *leads to, causes, impacts*.

Nouns for showing cause and effect

cause, factor, influence, consideration, reason, motive, purpose, basis, motivation, rationale, goal, aim, objective, intention, plan, effect, way, strategy, consequence, result, outcome, repercussion, payoff

Verbs for showing cause and effect

causes, leads to, results in, contributes to, creates, makes happen, gives rise to, generates, means, brings about, affects, influences, enables, allows for, impacts, achieves, gains

Read this paragraph. Find and circle every verb group or noun group that shows cause and effect.



Place the cause and effect words you have found under the correct heading to show if they are conjunctions, verbs or nouns.

WHY DO CONSUMERS NEED PROTECTION?

Consumers need to be protected **because** some businesses are dishonest. Some unethical businesses lie to customers **in order to** make more sales. A business may promise the customer something that is not actually true **so that** the customer will be persuaded to buy the product. For this **reason**, consumer law protects customers against false and misleading promises from businesses.

Some unethical businesses produce poor quality goods with the **motivation** of reduced costs and more profits. Poor quality parts and materials may **contribute to** a faulty product or one that breaks quickly. An **outcome** of poor quality parts could be injury. For example, a chair made from shoddy materials may break. This could be dangerous **since** someone may fall off and be injured. One **purpose** of consumer law is to protect customers from unsafe and poor quality products.

Some criminals start businesses with the **intention** of exploiting customers with scams. Customers must be aware of scams **so** they do not become victims. For example, **if** a product is much cheaper than other products, it could be a scam. Consumer education **leads to** greater awareness of scams. Telephone sales **cause** many problems with scams, **so** consumers should be aware of this. Australian consumer law cannot protect people from overseas scams **as** each country has its own laws.

Conjunctions

because	so
in order to	if
so that	as
since	

Nouns

reason
intention
outcome
purpose
motivation

Verbs

contribute to
leads to
cause

More cause and effect language: nouns and verbs

Besides conjunctions, cause and effect can also be shown by verbs and nouns.
Nouns show what is involved: e.g. *factor, goal, result, reason*.
Verbs express what is happening: e.g. *leads to, causes, impacts*.

Nouns for showing cause and effect
cause, factor, influence, consideration, reason, motive, purpose, basis, motivation, rationale, goal, aim, objective, intention, plan, effect, way, strategy, consequence, result, outcome, repercussion, payoff

Verbs for showing cause and effect
causes, leads to, results in, contributes to, creates, makes happen, gives rise to, generates, means, brings about, affects, influences, enables, allows for, impacts, achieves, gains

Read this paragraph. Find and circle every verb group or noun group that shows cause and effect.



WHY DO CONSUMERS NEED PROTECTION?

Consumers need to be protected because some businesses are dishonest. Some unethical businesses lie to customers in order to make more sales. A business may promise the customer something that is not actually true so that the customer will be persuaded to buy the product. For this reason, consumer law protects customers against false and misleading promises from businesses.

Some unethical businesses produce poor quality goods with the motivation of reduced costs and more profits. Poor quality parts and materials may contribute to a faulty product or one that breaks quickly. An outcome of poor quality parts could be injury. For example, a chair made from shoddy materials may break. This could be dangerous since someone may fall off and be injured. One purpose of consumer law is to protect customers from unsafe and poor quality products.

Some criminals start businesses with the intention of exploiting customers with scams. Customers must be aware of scams so they do not become victims. For example, if a product is much cheaper than other products, it could be a scam. Consumer education leads to greater awareness of scams. Telephone sales cause many problems with scams, so consumers should be aware of this. Australian consumer law cannot protect people from overseas scams as each country has its own laws.

Place the cause and effect words you have found under the correct heading to show if they are conjunctions, verbs or nouns.

Conjunctions

_____	_____
_____	_____
_____	_____
_____	_____

Nouns

Verbs

This page is intentionally blank.

Explaining in a PEEL paragraph model

Learning about the stages of a paragraph can help you to write effectively. One possible structure for a paragraph is PEEL.

P
E
E
L

POINT

State the main point. Preview the main ideas in the paragraph. Be brief. Do not include examples here.

EXPLAIN

Write more detail about the point. Use cause and effect language to explain.

EXAMPLE

Give an example of the point or use a case study or scenario to illustrate the point.

LINK

Link back to your main point or to an assignment question.

On the next few pages, we will write PEEL paragraphs about reasons for consumer decision making. Read this model paragraph about one factor that influences consumer decision making: individual choice.

P

POINT

The main point is clearly stated: that individual taste is an influence on consumer decisions.

E

EXPLAIN

The point is explained using cause and effect language (underlined).

E

EXAMPLE

Two examples are given: a student who likes sport and a student who likes computer games. The main point is applied to these two case studies. As you can see, there can be one or two sentences in each stage of the paragraph.

L

LINK

The final sentence makes a link back to the main point.

One factor that impacts on consumer decisions is individual preference, also known as 'taste'. Due to each person's unique personality, they may be interested in different things, resulting in a wide range of possible decisions. For example, if a student is interested in sports, he or she may want to purchase sports equipment and watch sporting events. Another student may be interested in computer games so he or she may purchase games and spend time playing them. Therefore, personal taste is one of the factors that impacts on consumer decisions.

Writing PEEL paragraphs

Answers for teachers

This page has two PEEL paragraphs. There are some sections missing so add words to complete the paragraph.

FACTORS THAT IMPACT CONSUMER DECISION MAKING

1. convenience

P

POINT

Consumers also appreciate convenience and make decisions based on the most convenient option.

E

EXPLAIN

Time is valuable so consumers want to do their shopping in the most efficient way. They also want to be able to compare prices quickly and easily, and find out about the features of products they want to buy.

E

EXAMPLE

For example, if a consumer wants to buy a phone, he or she could go to several shops to check the price. Instead, they could choose a more convenient option and research phones on the internet. They can then find the best package deal for a phone on the internet, without leaving home.

L

LINK

Due to these reasons, convenience has an impact on consumer decision-making.

The paragraph below is about how price impacts on consumer decision making. There are more sections missing here so complete the paragraph.

FACTORS THAT IMPACT CONSUMER DECISION MAKING

2. price

P

POINT

Another factor that impacts on consumer decisions is price.

E

EXPLAIN

Consumers want value for money. Therefore, they will look for the cheapest price for the product they want to buy. Even for luxury goods, consumers are still interested in extra benefits that give them the best value for their purchase.

E

EXAMPLE

For example, if a consumer wants to buy a car, they will try to find the best price and extra benefits such as accessories. When car dealers offer customers more value, such as extra insurance or free car mats, this can help persuade a consumer to buy.

L

LINK

As a result, price is a significant influence on consumer decision making.

Writing PEEL paragraphs

This page has two PEEL paragraphs. There are some sections missing so add words to complete the paragraph.

**FACTORS
THAT
IMPACT
CONSUMER
DECISION
MAKING**

**1.
convenience**

P

POINT

Consumers also appreciate convenience and make decisions based on the most convenient option.

E

EXPLAIN

Time is valuable so consumers want to do their shopping in the most efficient way. They also want to be able to _____

E

EXAMPLE

For example, if a consumer wants to buy _____, they could go to several shops to check the prices. Instead, they could choose a more convenient option and _____

L

LINK

Due to these reasons, _____ has an impact on consumer decision-making.

The paragraph below is about how price impacts on consumer decision making. There are more sections missing here so complete the paragraph.

**FACTORS
THAT
IMPACT
CONSUMER
DECISION
MAKING**

**2.
price**

P

POINT

Another factor that impacts on consumer decisions is price.

E

EXPLAIN

Consumers want value for money. Therefore, _____

E

EXAMPLE

For example, if a consumer _____

L

LINK

As a result, price is a significant influence on _____

Writing about factors

Answers for teachers

After you have completed the **PEEL** paragraphs on the previous pages, you are ready to write entire paragraphs. You can continue each sentence on from the previous one, without using boxes. Finish these **PEEL** paragraphs about two more factors that impact on consumer decisions: marketing and gender.

FACTORS THAT IMPACT CONSUMER DECISION MAKING

3.
marketing

P

POINT

Marketing plays a role in consumer decisions.

E

EXPLAIN

Customers often choose what to buy based on marketing campaigns that are targeted at them. Marketers are experts in persuading people to buy goods and services.

E

EXAMPLE

For example, television ads are very effective pieces of marketing aimed at persuading consumers to purchase various goods and services, such as cars, phones and holidays.

L

LINK

Since consumers are heavily influenced by marketing communications, marketing is a significant factor in consumer decisions.

FACTORS THAT IMPACT CONSUMER DECISION MAKING

4.
gender

P

POINT

Gender also impacts on the types of decisions that consumers make. While some types of decisions are common to males and females, some consumer decisions based on their gender.

E

EXPLAIN

Females and males are often interested in different products and services, and different behaviour and customs in our culture.

E

EXAMPLE

For example, some clothing is gender specific. Females wear dresses and high heeled shoes, while males wear ties and flat shoes, so this impacts on what purchases females and males make.

L

LINK

These examples show that gender has a major impact on the types of consumer purchase decisions people make every day.

Writing about factors affecting consumer decisions

After you have completed the PEEL paragraphs on the previous pages, you are ready to write entire paragraphs. You can continue each sentence on from the previous one, without using boxes. Finish these PEEL paragraphs about two more factors that impact on consumer decisions: marketing and gender.

FACTORS THAT IMPACT CONSUMER DECISION MAKING

3.
marketing

P

POINT

Marketing plays a role in consumer decisions.

E

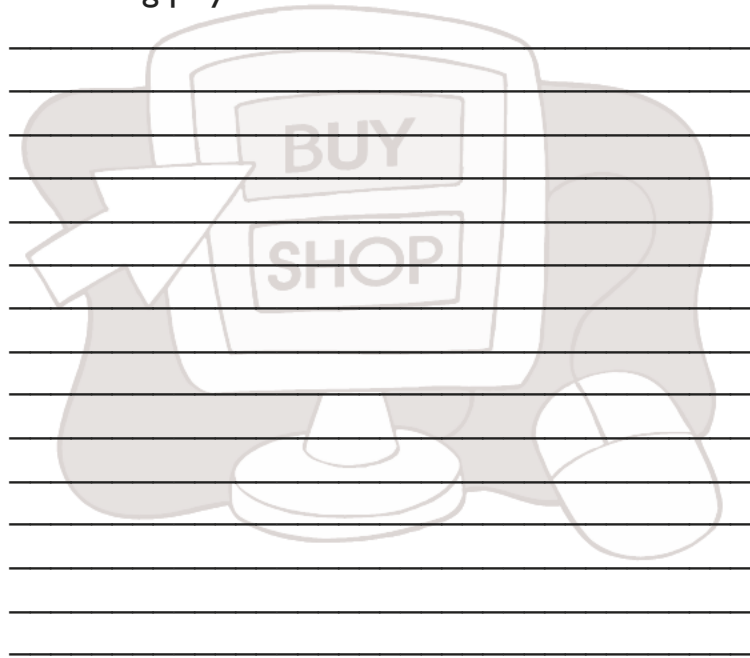
EXPLAIN

E

EXAMPLE

L

LINK



FACTORS THAT IMPACT CONSUMER DECISION MAKING

4.
gender

P

POINT

Gender also impacts on the types of decisions that consumers make. While some types of decisions are common to males and females, some consumer decisions based on their gender.

E

EXPLAIN

E

EXAMPLE

L

LINK



Prepare to write an explanation

Answers for teachers

THE EFFECTS OF A RECESSION

Choose a conjunction from the box and write it in the arrow. Then finish each sentence by writing an effect. You will have to use your knowledge to finish the sentences.

Recession means that the economy is contracting (not growing). A recession is caused by a lack of spending. A recession usually has low inflation and high unemployment.

inflation is a rise in prices; more money is needed to buy goods and services.

Conjunctions for effects

so and as a result consequently
and because of this and for that reason and due to this

businesses cannot afford new machinery	SO	production may be inefficient and machines may break down	impact on businesses
consumers buy less goods and services	and as a result	businesses do not sell as many products and services	impact on businesses
businesses may go bankrupt	consequently	the business owners and staff become unemployed	impact on businesses
some people may not be able to afford mortgages or loan repayments	and because of this	they may lose their homes and have to rent accommodation	impact on consumers
there are fewer jobs advertised	and for that reason	more jobseekers have to compete for each advertised position	impact on consumers
the government collects less money from taxes	hence	they have less money to spend on infrastructure and social services	impact on the economy overall
unemployment rises	and as a result	the government has to pay more social welfare.	impact on the economy overall

In order to write an explanation, you will have to group the ideas together in paragraphs. The cause and effect sentences above are related to one of these categories:

- impacts on businesses
- impacts on consumers
- impacts on the economy overall.

Choose a category for each of the sentences above.

Prepare to write an explanation

THE EFFECTS OF A RECESSION

Choose a conjunction from the box and write it in the arrow. Then finish each sentence by writing an effect. You will have to use your knowledge to finish the sentences.

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inflation is a rise in prices; more money is needed to buy goods and services.

Conjunctions for effects

so and as a result consequently
and because of this and for that reason and due to this

businesses cannot afford new machinery



consumers buy less goods and services



businesses may go bankrupt



some people may not be able to afford mortgages or loan repayments



there are fewer jobs advertised



the government collects less money from taxes



unemployment rises



Category

In order to write an explanation, you will have to group the ideas together in paragraphs. The cause and effect sentences above are related to one of these categories:

- impacts on businesses
- impacts on consumers
- impacts on the economy overall.

Choose a category for each of the sentences above.

Explain the effects of a recession

Answers for teachers

Write an explanation about the effects of a recession. Use the notes from page 57. Each paragraph will be about a different type of impact (consumer, business or the economy). This is an example of a possible answer.

General Statement

- Define what is being explained in this report. Define 'recession'

Recession means that the economy is not growing. A recession is caused by a lack of spending. A recession usually has low inflation and high unemployment. A recession impacts on businesses, consumers and the economy in general.

Effect 1

- Write a topic sentence about the first type effect (on business). Explain the impact of a recession on businesses.

A recession has a significant impact on businesses. Consumers buy less goods and services so businesses do not sell as many products and services. Consequently, there is less demand and as a result, businesses may go bankrupt. If they go bankrupt, the business owners and staff may become unemployed. In a recession, businesses cannot afford new machinery so production may be inefficient too.

Effect 2

- Write a topic sentence about the second type of effect (on consumers). Explain the impact of a recession on consumers.

Consumers are also affected by a recession. There are fewer jobs advertised and for that reason, more jobseekers have to compete for each advertised position. Some people may not be able to afford mortgages or loan repayments and because of this, they may lose their homes and have to rent accommodation.

Effect 3

- Write a topic sentence about the third type of effect (on the economy). Explain the impact of a recession on the economy.

The economy overall is also impacted by a recession. Unemployment rises and as a result, the government has to pay more social welfare payments. However, the government collects less money from taxes so they have less money to spend on social services and infrastructure.

Conclusion

Write a summary of the three main effects. Identify why the government tries to avoid recession.

A recession has serious impacts on businesses, consumers and the economy overall because of reduced spending and high unemployment. The government tries to avoid a recession so that they can maintain employment and consumer confidence.

Explain the effects of a recession

Write an explanation about the effects of a recession. Use the notes from page 57. Each paragraph will be about a different type of impact (consumer, business or the economy). Start each paragraph with a topic sentence.

General Statement

- Define what is being explained in this report. Define 'recession'

Effect 1

- Write a topic sentence about the first type effect (on business). Explain the impact of a recession on businesses.

Effect 2

- Write a topic sentence about the second type of effect (on consumers). Explain the impact of a recession on consumers.

Effect 3

- Write a topic sentence about the third type of effect (on the economy). Explain the impact of a recession on the economy.

Conclusion

Write a summary of the three main effects. Identify why the government tries to avoid recession.

Template for explanations

Use this page to write explanations. You may explain causes of something, or the effects of something, or both. Use cause and effect language. Your teacher will give you a topic to explain.

General Statement

- Define what is being explained. Introduce the main causes and effects.

Cause or effect 1

Use cause and effect language.

Cause or effect 2

Use cause and effect language.

Cause or effect 3

Use cause and effect language.

Cause or effect 4

Use cause and effect language.

Conclusion

- Optional - summarise the main causes and effects

Evaluating

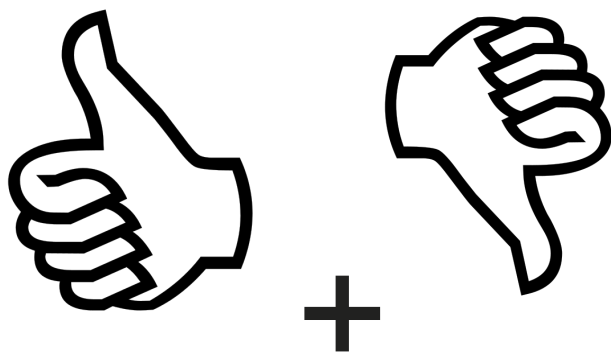
Notes for teachers

What is evaluating?

Evaluating means judging someone or something.

Why is an evaluation like an explanation?

An evaluation gives a judgement, but the evaluation needs to be backed up and supported with reasons. This means that **an evaluation always has an explanation too**. So, you need to use cause and effect language in supporting any evaluations.



evidence / reasons

How is an evaluation different to an information report?

A report describes or classifies something without giving a judgement of someone or something. A compare/contrast report simply presents similarities and differences without any evaluations.

However, some reports will require students to achieve both purposes:

describe/classify and evaluate.

In this case, students will need to write a hybrid text. The first part might be an information report that describes and classifies something. The final sentence of each section, or the final paragraph may be an evaluation which presents a judgement with evidence and reasons to back it up.

What do students struggle with?

When attempting to evaluate, there are two main areas where students struggle:

1. Being objective and impersonal

Students tend to use informal, everyday terms rather than the specialised language of Commerce, Economics and Business. Students may use their own opinions (e.g. I think it is good) rather than objective criteria for judgement. Students may also be overly emotional and not polite enough in their critique of individuals. This book aims to explicitly teach students what kinds of words they can use for evaluating. It also provides golden rules for evaluating (on page 62).

2. Supporting evaluations with evidence and reasons

Secondly, students do not back up their evaluation with evidence. All evaluations (and recommendations too) need to be supported by evidence and reasons. Therefore, evaluations need to explain as well as make judgements. As explaining is so important, you will need to teach cause and effect language when evaluating.



Types of evaluations

Evaluations are similar to pros and cons, advantages and disadvantages and cost-benefit analyses. This is because the writer has to make a judgement about the positive and negative aspects. Often, they have to take a position on whether the thing being evaluated is more negative than positive, or vice versa.

Golden rules for evaluating

Answers for teachers

When we evaluate, we need to follow these golden rules.

DON'T

be emotional

The manager made some stupid mistakes.

assume that your ideas can stand alone

Expansion is the best strategy.

give personal opinions

I don't think this is a good idea.

DO

be polite and impersonal

Some decisions by the manager have not been effective.

give reasons for every evaluation

Expansion is the best strategy so the business can find new markets and sales in other states.

make your evaluations objective and impersonal

This may not be the most effective strategy for the following reasons: ...

Create reasons to support these evaluations. Use your knowledge of this subject and follow the golden rules above when writing your reasons.

1 State your evaluation or judgement of a person, action or decision using the language of evaluation.

1. Consumers who budget can make wise decisions

2. It is important for young people to learn how to manage money effectively

3. Babysitting can be a useful activity for students

4. Using a pre-paid mobile phone plan is a smart strategy for spending

5. It can be a smart strategy to track small expenses (coffees, lunches etc) using an app

6. The ASIC Smart Money website is a useful site for students

2 Explain reasons for your evaluation using cause and effect language.

because they know exactly how much money they have available for spending.

since they will have to make big decisions about finances in their future.

as it is possible to earn pocket money and learn useful work skills.

due to the fact that the payment limit prevents a consumer from overspending.

because the small expenses can add up to a significant debt.

because it lists a number of practical strategies for managing money and being a wise consumer.

Golden rules for evaluating

When we evaluate, we need to follow these golden rules.

DON'T

be emotional

The manager made some stupid mistakes.

assume that your ideas can stand alone

Expansion is the best strategy.

give personal opinions

I don't think this is a good idea.

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be polite and impersonal

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2 Explain reasons for your evaluation using cause and effect language.

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6. The ASIC Smart Money website is a useful site for students

Positive and negative evaluation

Answers for teachers

In Commerce, Economics and Business, evaluation is used to make judgements and recommendations. We do not use emotional words for evaluations. Instead we use words like the ones below. Sort the words in the shaded box into two categories: positive evaluations and negative evaluations.

effective	poor	unsatisfactory	efficient
inefficient	inadequate	incompetent	sustainable well-planned
innovative	unimpressive	advantageous	expensive
disorganised	impressive	appropriate	unclear time-effective
successful	unfocused	strategic	ground-breaking
competent	practical	illogical	rushed ineffective
understaffed	undercapitalised		
short-sighted	unskilled	viable	
inexperienced	unimportant	high quality	
cost-effective	environmentally-friendly		
suitable	weak	well-designed	




Positive evaluation words

effective	efficient
high quality	cost-effective
time-effective	successful
environmentally-friendly	sustainable
innovative	suitable
viable	advantageous
impressive	appropriate
strategic	ground-breaking
competent	practical
well-designed	well-planned

Negative evaluation words

unsatisfactory	ineffective
inefficient	inadequate
incompetent	unimpressive
weak	expensive
disorganised	unclear
unfocused	illogical
rushed	poor
understaffed	undercapitalised
short-sighted	unskilled
inexperienced	unimportant

Positive and negative evaluation

In Commerce, Economics and Business, evaluation is used to make judgements and recommendations. We do not use emotional words for evaluations. Instead we use words like the ones below. Sort the words in the shaded box into two categories: positive evaluations and negative evaluations.



effectivepoorunsatisfactoryefficient

inefficientinadequateincompetentsustainablewell-planned

innovativeunimpressiveadvantageousexpensive

disorganisedimpressiveappropriateunclear time-effective

successfulunfocusedstrategicground-breaking

competentpracticalillogicalrushedineffective

understaffedundercapitalised

short-sightedunskilledviable

inexperiencedunimportanthigh quality

cost-effectivenvironmentally-friendly

suitableweakwell-designed



Positive evaluation words

Negative evaluation words

Positive and negative evaluations

Answers for teachers

Underline all the evaluation words in these two texts. Then answer the questions below.



Text 1

Woolworths continues to be innovative and strategic in finding new ways to delight our customers. We are ensuring that our business is sustainable and profitable for shareholders. Our commitment is to create a customer-focused culture. Sales for the past year were \$47.8 billion, decreasing from the year before. However, we feel confident that the next year will bring increased sales and profits for our business, and a bright, promising future for our valuable shareholders.

1. Is evaluation of Woolworths mostly positive or negative? positive
2. List five words that evaluate Woolworths in this text. innovative, strategic, sustainable, profitable, confident
3. Who do you think wrote this text? How do you know? Woolworths management wrote this - it is one sided and only positive even though there are decreased sales.

Text 2

The performance of Woolworths has been disappointing. The losses in their ill-fated hardware business are causing headaches for management and shareholders. These losses have been caused by poor decision-making and short-sighted planning. The management team failed to deal with the challenges facing the company and they have been unpredictable and inefficient. It is time for the board of Woolworths to take responsibility for mismanagement.

1. Is evaluation of Woolworths mostly positive or negative? negative
2. List five words that evaluate Woolworths in this text. disappointing, ill-fated, short-sighted, unpredictable, inefficient
3. Who do you think wrote this text? How do you know? This was written by someone outside the company because it is completely negative and critical of the company. It could be written by a journalist or a competitor.

These sentences use evaluations that are too emotional and informal for writing about Commerce, Economics and Business. Re-write them using evaluative language from p65. Make your sentences formal and academic.

These sentences are examples. There are many possible correct answers

1. Woolworths made a pathetic and terrible decision to start a hardware business.

Woolworths made a poor and shortsighted decision to start a hardware business.

2. Using a celebrity chef is an awesome idea for advertising.

Using a celebrity chef is an innovative idea for advertising.

3. The company needs to do some heaps better planning and marketing

The company needs a more strategic and long term approach to planning and marketing.

4. It would be unreal if a new boss came in who was less of an idiot.

It would be advantageous if a new, experienced Chief Executive Officer was appointed.

Positive and negative evaluations

Underline all the evaluation words in these two texts. Then answer the questions below.



Text 1

Woolworths continues to be innovative and strategic in finding new ways to delight our customers. We are ensuring that our business is sustainable and profitable for shareholders. Our commitment is to create a customer-focused culture. Sales for the past year were \$47.8 billion, decreasing from the year before. However, we feel confident that the next year will bring increased sales and profits for our business, and a bright, promising future for our valuable shareholders.

1. Is evaluation of Woolworths mostly positive or negative? _____
2. List five words that evaluate Woolworths in this text. _____
3. Who do you think wrote this text? How do you know? _____

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The performance of Woolworths has been disappointing. The losses in their ill-fated hardware business are causing headaches for management and shareholders. These losses have been caused by poor decision-making and short-sighted planning. The management team failed to deal with the challenges facing the company and they have been unpredictable and inefficient. It is time for the board of Woolworths to take responsibility for mismanagement.

1. Is evaluation of Woolworths mostly positive or negative? _____
2. List five words that evaluate Woolworths in this text. _____
3. Who do you think wrote this text? How do you know? _____

These sentences use evaluations that are too emotional and informal for writing about Commerce, Economics and Business. Re-write them using evaluative language from p65. Make your sentences formal and academic.

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4. It would be unreal if a new boss came in who was less of an idiot.

Evaluate according to criteria

Answers for teachers

A criterion is a standard against which something is judged. The plural of criterion is criteria. We use criteria to make decisions every day. Developing criteria is a useful way of making decisions and evaluations. Use the facts in the box to evaluate a shared flat.

Facts about the Davis Street flat

- two bedrooms and large living area
- new kitchen
- old bathroom (with some leaks)
- 2km from a railway station
- 20m from a bus stop
- ground floor
- large block of 24 apartments
- no security
- \$590 per week



Justin's criteria for choosing a flat

1. convenient for public transport
2. new kitchen and bathroom
3. two bedrooms
4. small security block
5. \$500 per week

EVALUATION OF THE DAVIS ST FLAT

Use the facts in the box to provide evidence and supporting statistics for your evaluation. Finish the evaluation with a judgement about whether the flat is suitable for Justin's needs. Use evaluative language from p65.

Topic sentence

- Preview the criteria for evaluation

The Davis Street flat meets some but not all of Justin's criteria. He is looking for a conveniently located flat that has a new kitchen and bathroom. He also wants two bedrooms in a small security block and he is prepared to pay \$500 per week.

Evaluation

Evaluate the flat according to the five criteria in order.

The Davis Street flat meets the first criterion because it is conveniently located. It is 20 metres from a bus stop which should meet Justin's needs. Justin also requires a new kitchen and bathroom. The Davis Street flat has a new kitchen but the bathroom is old and not suitable for Justin's needs. The flat has two bedrooms which exactly meets the third criterion. However the fourth criterion is not met. Justin requires a small block but the Davis Street flat is in a larger block of 24 units and it does not have a security system. Finally, the rent is \$590 which is more than Justin's budget of \$500.

Judgement

Make a judgement about whether the flat is suitable for Justin.

This flat is not a perfect match for Justin's criteria because it is more expensive, in a large block and it does not have a new bathroom. However, if Justin is prepared to compromise, the flat does meet three of his criteria: convenience, new kitchen and size (two bedrooms).

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Topic sentence

- Preview the criteria for evaluation

Evaluation

Evaluate the flat according to the five criteria in order.

Judgement

Make a judgement about whether the flat is suitable for Justin.

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Advantages and disadvantages report model

Students of Commerce, Economics and Business are often expected to analyse advantages and disadvantages, pros and cons, benefits and limitations, strengths and weaknesses, risk and return, costs and benefits.

Language features:

- ◆ Technical terms are used (eg. interest rates, mortgage).
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Advantages are grouped together; disadvantages are grouped together.
- ◆ Verbs are in the timeless present tense (eg. borrows, are)
- ◆ Linking words for opposite or contrasting ideas help the reader to know when different ideas are introduced
- ◆ Cause and effect language can help explain advantages and disadvantages.

Identify the issue being evaluated

Paragraph 1: award

Issue is defined then advantages and disadvantages are covered.

Paragraph 2: enterprise agreement

Issue is defined then advantages and disadvantages are covered.

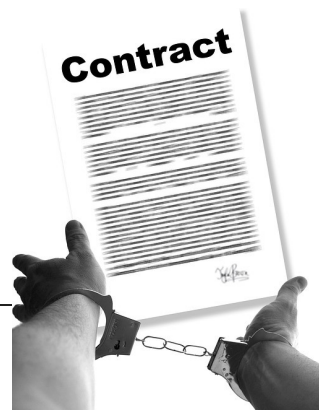
Summarise the main advantages and disadvantages

The two main types of employment contracts, awards and enterprise agreements, have various benefits and disadvantages.

An award sets out employment conditions for a specific industry or occupation. It includes the type of work, minimum wages, overtime and penalty rates. There are 122 industry and occupation awards for industries such as building and construction, and hair and beauty. The advantage of an award is that it is simple and, as a result, small business owners can easily set up fair working conditions. **On the other hand**, an award is not flexible for individual situations. *Furthermore*, an individual's particular needs may not be met by an award. *Another disadvantage* is that awards are negotiated by the union, so the workers may have to follow the union's agenda.

An enterprise agreement (Australian workplace agreement) sets out minimum employment conditions for a business or a group of businesses. A benefit of enterprise agreements is that they are flexible and can be tailored to a particular workplace or to the needs of a group of workers. Workers can negotiate for increased salaries in return for increased productivity, which has benefits for many workers.. **However**, the negotiation process for enterprise agreements can be stressful and time consuming. *In addition*, some workers may be disadvantaged by the outcomes of an enterprise agreement if their individual needs do not match the group of workers covered by the agreement.

Awards and enterprise agreements have different costs and benefits, **As a result**, it is important for workers to be informed so they can choose the best option for their needs.



Linking words connect opposite or contrasting ideas (**in bold**)

Linking words connect and add similar ideas (*in italics*)

Use cause and effect language to explain the reasons for advantages and disadvantages

Advantages and disadvantages

Answers for teachers

In Commerce, Economics and Business, we often study things that have both positive and negative sides, depending on who you are, what you want and short term and long term perspectives. This page considers the advantages (positive aspects) and disadvantages (negative aspects) of superannuation.

Superannuation is a government scheme that is compulsory for all Australian workers. Employers invest 9.5% of a worker's salary into an investment fund for the worker's retirement.

Tick the box to indicate if the statement is an advantage (positive) or a disadvantage (negative)	Advantage	Disadvantage
Workers can only access superannuation funds when they retire, not for any other reason, even if there is a personal emergency.		✓
Superannuation encourages people to save money for their future.	✓	
Employees can contribute extra funds to their superannuation so they save more.	✓	
Superannuation funds are taxed at a lower tax rate than regular income.	✓	
Superannuation is intended to allow people to have a comfortable lifestyle when they retire.	✓	
Superannuation takes pressure off the government and tax payers to support retirees through pensions	✓	
If super is invested in the stock market, there are risks that people could lose their money.		✓
Super funds charge administration fees and these reduce the value of the investment.		✓
The value of superannuation increases over time.	✓	
Workers have no choice about whether they have superannuation or not.		✓

Use some of the statements above to write a paragraph about the advantages and disadvantages of superannuation. Use cause and effect language. Also use linking words for opposite ideas:

on the other hand
however
in contrast

Superannuation has advantages and disadvantages. In terms of advantages, superannuation encourages people to save money for the future. Employees can contribute extra funds to their superannuation so they can save even more. Superannuation funds are taxed at a lower rate than regular income so the value of superannuation increases over time. Superannuation takes the pressure off the government to support retirees through pensions. However, there are some disadvantages. Workers can only access their superannuation when they retire and not for any other reason, even if there is a personal emergency. If super is invested in the stock market, there are risks that people could lose their money. Super funds charge administration fees and these reduce the value of the investment too. Superannuation is compulsory so there is no personal choice for workers.

Advantages and disadvantages of superannuation

In Commerce, Economics and Business, we often study things that have both positive and negative sides, depending on who you are, what you want and short term and long term perspectives. This page considers the advantages (positive aspects) and disadvantages (negative aspects) of superannuation.

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Superannuation takes pressure off the government and tax payers to support retirees through pensions		
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Super funds charge administration fees and these reduce the value of the investment.		
The value of superannuation increases over time.		
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Use some of the statements above to write a paragraph about the advantages and disadvantages of superannuation. Use cause and effect language. Also use linking words for opposite ideas:

on the other hand
however
in contrast

Superannuation has advantages and disadvantages. In terms of advantages, _____

Pros and cons of sources of finance

Answers for teachers

Imagine that a young person, Chris, wants to buy a car. Chris needs to consider two sources of finance: savings or credit (a loan). Each of these options has positive and negative aspects, which we sometimes call pros and cons. Fill in the table below then write a paragraph to discuss the pros and cons.

saving



PROS of saving up for a car

- you can avoid interest payments
- saving is a good habit for the future
- savings makes you independent because you do not have to rely on anyone else
- savings stops you from buying something you cannot afford

CONS of saving up for a car

- it takes a long time to save enough money
- you may be tempted to take money from your savings for other purposes

credit (loan)



PROS of borrowing money

- you can have the car now and you do not have to wait
- loan repayments are like forced savings
- paying back a loan is a good discipline for future savings

CONS of borrowing money

- you end up paying a lot of money in interest so the car is more expensive
- finance from car dealers can be very expensive compared with banks
- if you miss a repayment, the bank may penalise you or they can even repossess your car

Write a paragraph about the pros and cons of sources of finance for a new car. You do not have to recommend an option. Instead, you should analyse and evaluate the advantages and disadvantages of each. Use the linking words from the boxes below to link similar ideas and opposite ideas.

Linking words for similar ideas

similarly also
in addition likewise
another reason....
furthermore

Linking words for opposite ideas

in contrast but
however despite this
on the other hand
on the contrary

Don't forget to use cause and effect language too!

Buying a car is a big decision for a young person because there are pros and cons of saving compared with loans. Savings are not usually attractive because it can take a long time to save enough money for a car. In addition, it can be tempting to dip into savings for other short term needs. However, saving money for a car will ensure that you can afford the vehicle. Saving is cheaper than a loan because there is no interest to repay and saving creates good financial habits for the future. However, there are benefits to a loan. A loan can enable you to have the car now, when you need it. Regular loan payments are a good discipline for future savings. On the other hand, loans can be a problem if the interest rate is high. This makes the car very expensive. Also, if you miss a repayment, the bank can penalise you or even repossess the car.

Pros and cons of sources of finance

Imagine that a young person, Chris, wants to buy a car. Chris needs to consider two sources of finance: savings or credit (a loan). Each of these options has positive and negative aspects, which we sometimes call pros and cons. Fill in the table below then write a paragraph to discuss the pros and cons.

saving

[illegible]

credit (loan)

[illegible]

Write a paragraph about the pros and cons of sources of finance for a new car. You do not have to recommend an option. Instead, you should analyse and evaluate the advantages and disadvantages of each. Use the linking words from the boxes below to link similar ideas and opposite ideas.

Linking words for similar ideas

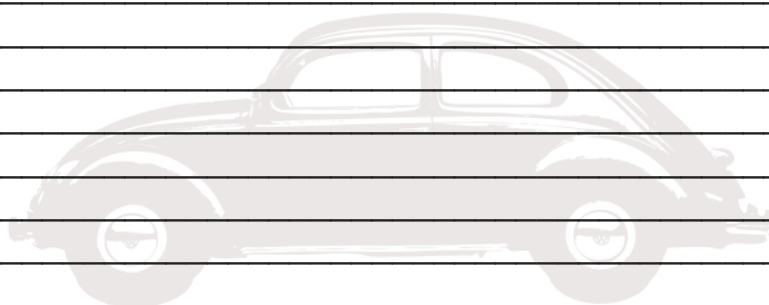
similarly also
in addition likewise
another reason....
furthermore

Linking words for opposite ideas

in contrast but
however despite this
on the other hand
on the contrary

Don't forget to use cause and effect language too!

Buying a car is a big decision for a young person because there are pros and cons of loans and saving. _____

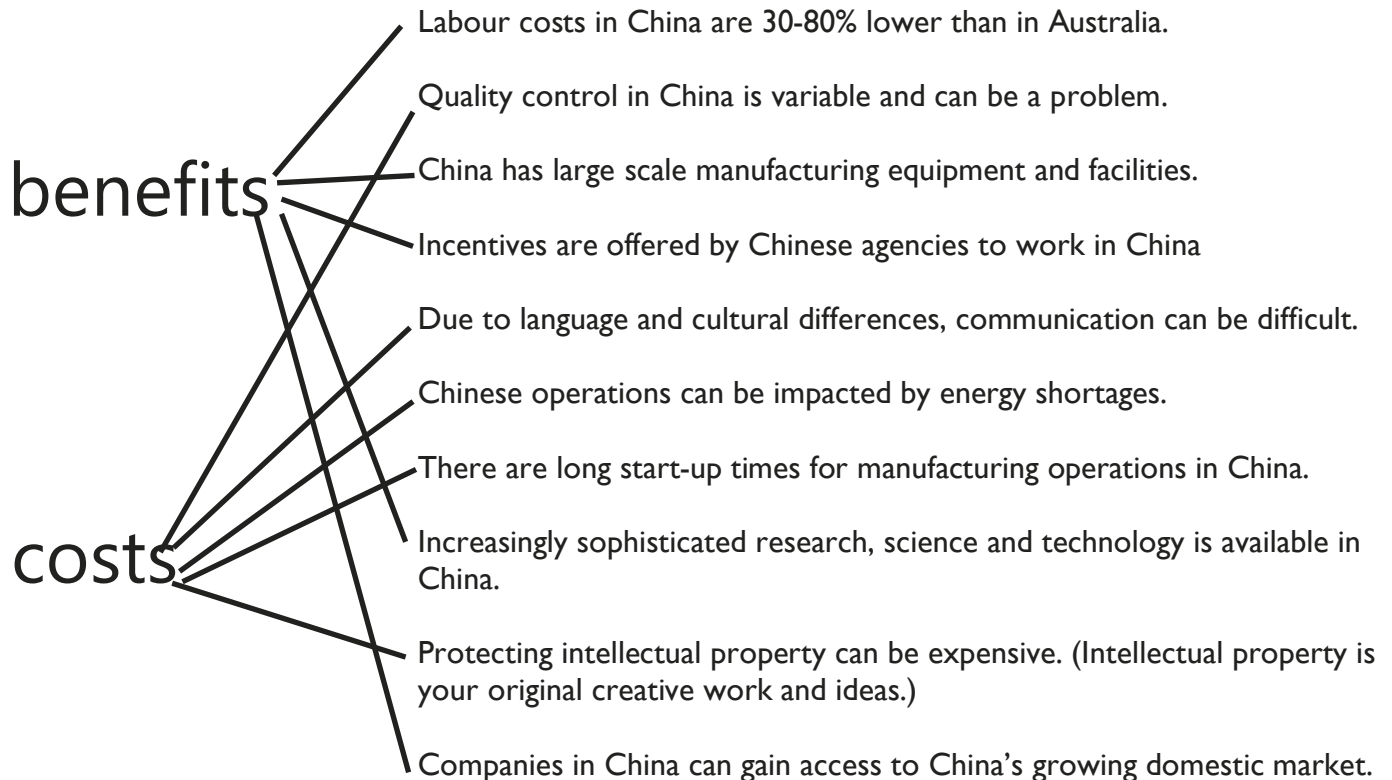


Cost-benefit analysis

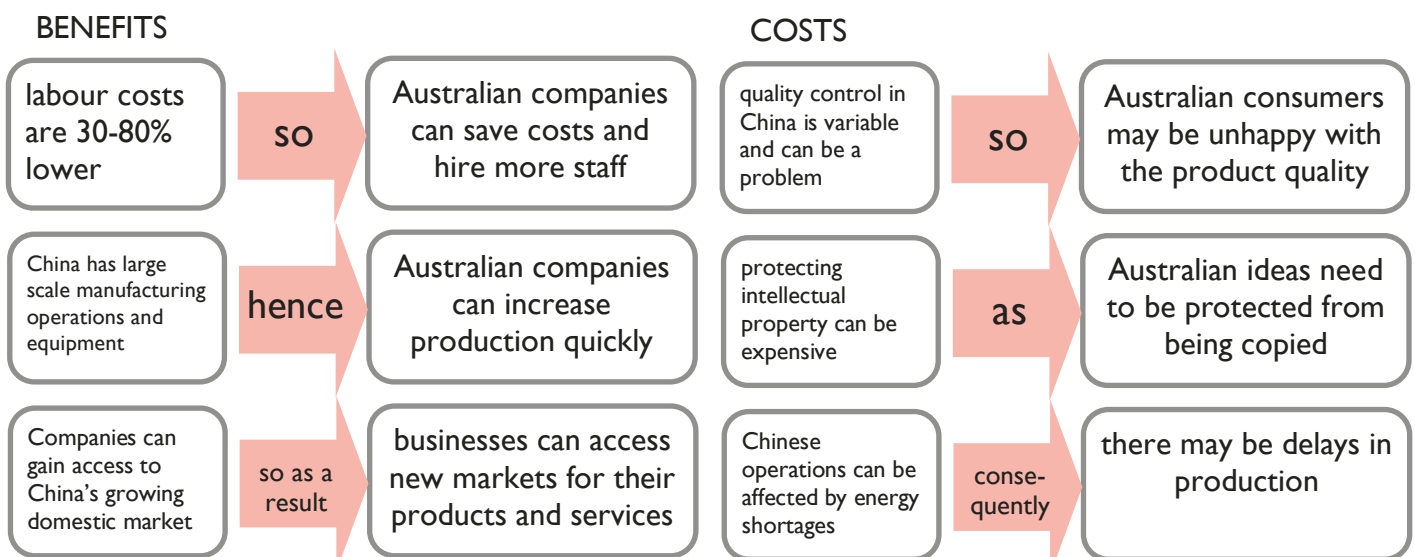
Answers for teachers

MANUFACTURING IN CHINA

Many Australian companies have moved their manufacturing operations to China to save money. However, the benefits and costs must be weighed up. Draw a line to identify a statement as a benefit (advantage) or cost (disadvantage).



Choose 3 costs and 3 benefits. You will write about these in your cost-benefit analysis. For each cost and benefit, write about the **EFFECT** on profits for Australian companies. Write a conjunction of cause and effect in the arrow.



Cost-benefit analysis

MANUFACTURING IN CHINA

Many Australian companies have moved their manufacturing operations to China to save money. However, the benefits and costs must be weighed up. Draw a line to identify a statement as a benefit (advantage) or cost (disadvantage).



benefits



costs

Labour costs in China are 30-80% lower than in Australia.

Quality control in China is variable and can be a problem.

China has large scale manufacturing equipment and facilities.

Incentives are offered by Chinese agencies to work in China

Due to language and cultural differences, communication can be difficult.

Chinese operations can be impacted by energy shortages.

There are long start-up times for manufacturing operations in China.

Increasingly sophisticated research, science and technology is available in China.

Protecting intellectual property can be expensive. (Intellectual property is your original creative work and ideas.)

Companies in China can gain access to China's growing domestic market.

Choose 3 costs and 3 benefits. You will write about these in your cost-benefit analysis. For each cost and benefit, write about the EFFECT on profits for Australian companies. Write a conjunction of cause and effect in the arrow.

BENEFITS

COSTS

	→		→	
	→		→	
	→		→	

Cost-benefit analysis

Answers for teachers

MANUFACTURING IN CHINA

Write an report that provides a cost benefit analysis of manufacturing in China. Use the notes and information from page 77.

General Statement

- Define what is being explained in this report (that is, costs and benefits of manufacturing in China)

This is an example of a report. It is not necessary for students to write about all the costs and benefits.

Manufacturing in China is an attractive option for many Australian companies. However, there are costs associated with manufacturing in China, along with significant benefits.

Benefits

- Write a topic sentence about the main benefits. Use your cause and effect sentences from page 77. Explain the impact of the benefits on profits for Australian companies.

The benefits of manufacturing in China involve lower costs and access to large scale operations as well as potential new markets. Labour costs in China are 30-80% lower than in Australia so Australian companies can save costs and hire more staff. China has large scale manufacturing operations and equipment hence Australian companies can increase production quickly. In addition, China's growing domestic market offers opportunities for Australian companies to access new customers for their products and services. All of these features can lead to reduced costs and increased profits for Australian companies.

Costs

- Write a topic sentence about the main costs. Use your cause and effect sentences from page 77. Explain the impact of the costs on profits for Australian companies.

On the other hand, there are potential costs of manufacturing in China, including poor quality control, disregard for intellectual property and energy shortages. Quality control in Chinese manufacturing is variable and can be a problem so product quality may not be satisfactory. Therefore, this can raise costs for Australian companies. In addition, protecting intellectual property can be expensive as Australian ideas need to be protected from copying by Chinese competitors. Chinese operations can be affected by energy shortages so this can cause delays for manufacturing. These factors can increase the costs of manufacturing in China.

Conclusion

Write a summary of the most important costs and benefits you have identified for Australian companies.

Australian companies must weigh up the costs of manufacturing in China rather than solely focusing on benefits. Costs may rise due to the need for quality control and protection of intellectual property. Energy shortages may also cause delays in manufacturing. These costs must be evaluated against cheaper labour costs, access to large scale operations and access to Chinese markets.

Cost-benefit analysis of manufacturing in China

MANUFACTURING IN CHINA

Write an report that provides a cost benefit analysis of manufacturing in China. Use the notes and information from page 77.

General Statement

- Define what is being explained in this report (that is, costs and benefits of manufacturing in China)

Benefits

- Write a topic sentence about the main benefits. Use your cause and effect sentences from page 77. Explain the impact of the benefits on profits for Australian companies.

Costs

- Write a topic sentence about the main costs. Use your cause and effect sentences from page 77. Explain the impact of the costs on profits for Australian companies.

Conclusion

Write a summary of the most important costs and benefits you have identified for Australian companies.



Template for a report on advantages and disadvantages, pros and cons

Use this page to write reports about advantages and disadvantages or pros and cons. Your teacher will give you a topic.

General Statement

- Define what is being explained. Introduce the main advantages and disadvantages.

Advantage 1

Advantage 2

Disadvantage 1

Disadvantage 2

Conclusion

- Optional - summarise the main advantages and disadvantages

Recommendation model

A recommendation persuades someone to do something. Reasons and evidence are provided to support the recommended actions.

Language features:

- ◆ Modal language is used to recommend (e.g. should, must, could)
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Recommendations are supported by reasons.
- ◆ Recommendations are polite and formal, avoiding emotions.
- ◆ Cause and effect language is used to explain reasons for recommendations.



Identify what is being recommended

Recommendation 1
Issue is defined then explained using cause and effect language

Recommendation 2

Recommendation 3

Recommendation 4

Conclusion restates the main

BUYING A FIRST CAR

Young people **need to be** aware of many considerations before buying their first car. They **need to** consider affordability in the long term as well as reliability.

Car buyers **need to** be realistic about the type of car they can afford. Even though a young person **may** dream of owning the latest sports car, it is **probable** that they may not be able to afford it. Instead, a used car is **likely to be** more realistic for a first car.

A young person **should** shop around to find the cheapest loan deal. The source of finance **can** make a huge difference to affordability. This is because loans from a bank often have lower interest rates than finance offered by car dealers. Therefore, it is critical that they do not sign anything until it has been checked by a more experienced adult so that they **can** avoid being taken advantage of.

Next, car buyers **need to** factor in the running costs of a car. Each year, a car **must be** registered which **can** be expensive. Insurance **has to** be purchased too. Also, petrol **can** cost around \$50 per week. Regular servicing is also **needed**, at around \$300 per year. Maintenance **could** cost even more if new tyres are needed or if something breaks. Therefore, running costs **should** be considered before a car is purchased.

It is essential that young people buy a reliable car. Before purchasing, the car **should be** inspected by a mechanic so that any potential problems are identified. The purchaser should check the car maintenance records **to make sure that** the car has been serviced regularly by the past owners.

Buying a car is a big decision for a young person. Most importantly, a first car **should be** affordable and reliable.

Modal language is used to recommend (in bold)

Use cause and effect language to explain the reasons for recommendations

Formal recommendations tend to use a combination of strong modality (e.g. must, need to) and weaker modality (e.g. can, could) to show that we don't know everything!

Recommending using modal language *Answers for teachers*

Modal language helps the writer to take a position or to present a point of view.

Stronger language has **higher modality** e.g. *must, should*.

Weaker language has **lower modality** e.g. *may, could*.

The table below shows useful modal language for recommending.



Language for recommending	Higher modality	Medium modality	Lower modality
modal verbs (note: modal verbs are combined with other verbs e.g. <i>must go, will go, can go</i>)	must, ought to, need to, has to, had to, are required to, are obligated to	will, would, should	can, may, could, might
modal adverbials (note: adverbials give us more information about what is happening)	certainly, definitely, always, never, absolutely, in fact	probably, usually, generally, likely, unlikely	possibly, perhaps, maybe, sometimes
modal nouns	certainty, necessity, requirement, obligation	probability	possibility
useful sentence starters	It is essential that... It is necessary that... It is required that... The business must ...	It is likely that... This suggests that... The business should ...	It is possible that... The business could consider ...

Read this paragraph. Find and underline the modal language. Is the modal language in this text high medium or low? Why?
High modality - because these laws are compulsory so businesses have to follow them.

LEGISLATION FOR SMALL BUSINESSES

Small businesses have many laws that they must follow. All businesses have to pay income tax on their earnings to the Federal government. It is essential that businesses deduct income tax from employees' wages. Businesses also must arrange for superannuation to be paid on employee wages. Another obligation is to collect Goods and Services Tax (GST) and to pay it to the Australian Tax Office. It is necessary that businesses have policies and procedures for dealing with unfair dismissal and anti discrimination legislation, so that employees are always dealt with fairly. State government laws require companies to register their business name. Businesses are obligated to protect the safety of their workers and take out workers compensation insurance. At a local level, businesses need to follow land use laws as well as parking regulations.

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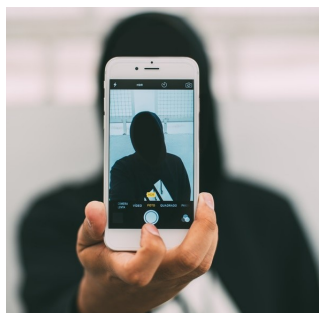
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How to recommend

Answers for teachers

In Commerce, Economics and Business, a recommendation needs to be supported by a reason or evidence. So we need to combine cause and effect language with modal language to make a recommendation.

Read this 3 step model for writing a recommending sentence in Commerce, Economics and Business



1 State what should happen using modal language

2 Use a conjunction to show cause and effect

3 Explain the reason why the person/business should follow your recommendation.

Students **should** use prepaid mobile phone plans

in order to

avoid large bills at the end of the month.

MANAGING MOBILE PHONE COSTS

Finish these sentences. Write a recommendation in the first box, add a cause and effect conjunction (see p47,49) and add a reason to support the recommendation.

Recommendation
1. manage mobile phone costs

Students should manage their mobile phone costs carefully

so

they will not spend more than they can afford.

2. check how much credit you have every few days

Students must check how much credit they have every few days

in order to

monitor costs and make sure they are not overspending.

3. not download large files (such as videos) onto your phone

It is essential that students do not download large files

as

these can use up a large portion of the monthly data allowance.

4. use local hot spots and wi fi in cafes rather than your own data

Students can use local hot spots and wi fi in cafes

since

free wi fi is a way of saving money on mobile phone use.

5. use SMS or FaceTime rather than making phone calls

Students could use SMS or FaceTime rather than calling

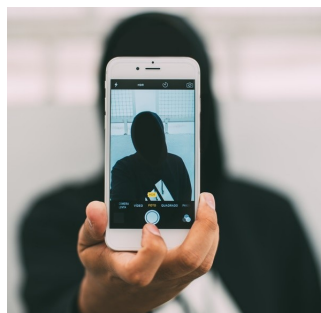
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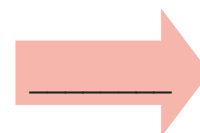
so

they will not _____

2. check how much credit you have every few days



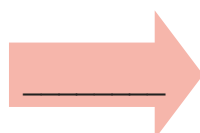
3. not download large files (such as videos) onto your phone



4. use local hot spots and wi fi in cafes rather than your own data



5. use SMS or FaceTime rather than making phone calls



Supporting a statement with evidence

Answers for teachers

WORKPLACE HEALTH AND SAFETY

In Commerce, Economics and Business, we need to support recommendations with evidence, facts and reasons. Draw a line to match each argument or recommendation with the evidence that supports it.

Arguments or recommendations

Evidence, facts, reasons

Workplace health and safety is a serious and important issue for the Australian economy

Businesses can benefit from effective workplace health and safety

A workplace injury can significantly impact an individual

An injury can cause stress to the family and friends of an injured worker.

Nearly 200 people die at work each year in Australia.

After an injury, individuals may have to change their career or even stop work altogether.

Effective workplace health and safety can improve the image of a company.

Injured workers are a huge cost to the Australian economy, both in insurance payouts and in lost productivity. The cost is estimated at around \$60.6 billion per year.

Investing in workplace health and safety can result in lower costs (e.g. reduced insurance premiums).

Each year, there are nearly 531,000 serious injuries in the workplace nation wide.

Workplace health and safety can reduce absenteeism from sickness or injury, leading to increased productivity.

Individual workers are burdened with hidden costs of injury, such as stress and loss of confidence.

Source: Safe Work Australia

Supporting a statement with evidence

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Source: Safe Work Australia

Persuading

Notes for teachers

What is persuading?

Persuading means trying to change someone's mind or encourage them to think something or take action.

Types of persuasive texts

There are many types of texts that have the purpose of persuading someone. For example, all advertising is trying to persuade us by various methods. However, this book focuses on the types of writing that students in Years 7-10 are most likely to do in Commerce, Economics and Business.

There are two types of persuasive texts:

1. expositions present one side of a position
2. discussions that present all the sides of an argument before finally taking a position

Expositions covered in this book are:

- recommendations
- complaint letters
- letter to an MP.

These are expositions because they only take one side of the argument.

Discussions are also covered in this book, where different viewpoints are presented objectively

Recommendation

The purpose of a recommendation is to advise someone about what they should do, and why. Usually, a recommendation is prepared by a business expert for a client. In Commerce, Economics and Business, students are sometimes required to take the role of a business expert and give recommendations.

Recommendations must be supported by reasons and evidence. Therefore, recommendations have elements of an explanation as they use cause and effect language.

Exposition

An exposition is the official name of a persuasive text where the writer/speaker takes one side of an argument.

The usual structure of an exposition is:

Thesis statement - outline the main point of view or position

Arguments - present arguments that support the thesis

Reinforce the thesis - restate the main position.

Discussion

A discussion is a persuasive text because its purpose is to persuade the reader or audience. A discussion has a different structure from an exposition. Rather than presenting one side of the argument only, a discussion presents two or more sides to an argument objectively. Then, at the end, the writer or speaker takes a position in the final paragraph.

The usual structure of a discussion is:

Present the topic to be discussed

Arguments from one viewpoint

Arguments from an alternate viewpoint

Position - the writer decides which argument they will support and presents their judgement



Recommending in a PEEL paragraph model

Learning about the stages of a paragraph can help you to write effectively. One possible structure for a paragraph is **PEEL**.

P

POINT

Make your recommendation. Use modal language. Do not include reasons or examples here.

E

EXPLAIN

Explain the reasons for the recommendation. Use cause and effect language.

E

EXAMPLE

Give an example to illustrate the point. Use cause and effect language to show the causes and effects that impact on the example.

L

LINK

Link back to your main point or to an assignment question.

On the next few pages, we will write **PEEL** paragraphs about recommendations. Look at this model paragraph about a recommendation for students to protect their identity online.

P

POINT

The main point is clearly stated: that students **should** protect their identity.

E

EXPLAIN

The point is explained. This section answers the question 'Why should students protect their identity?'

E

EXAMPLE

Two examples are given of situations where students must be careful: giving personal details and purchasing products online. Cause and effect language is used to explain the reasons.

L

LINK

The final sentence makes a link back to the main point of protecting identity.

Students should take care to protect their identity online. Identity theft is a major problem because some criminals can steal personal details and use them to commit theft. When a student is online, he or she must not give their name, address or phone number to any websites. Online fraud is a major problem so students need to check with an adult before providing personal information. If purchasing something over the internet, students should ensure the retailer has a secure server so payment details will not be stolen. In these ways, students can protect themselves from identity theft and fraud.

Writing recommendation paragraphs *Answers for teachers*

This page has two **PEEL** paragraphs that recommend ways students can find a part time job.

WAYS STUDENTS CAN FIND PART TIME WORK

1. develop a curriculum vitae

P

POINT

Students who are interested in part time work should develop a curriculum vitae (or resumé) that highlights their skills.

E

EXPLAIN

A curriculum vitae is more than a list of jobs, because it also covers skills, proof of training and volunteering experience. These can persuade an employer to hire a person if their skills suit the job that is available.

E

EXAMPLE

For example, if a student wants to work in a sports store, they should tailor their curriculum vitae to suit the job. They could highlight any experience they have related to sports or in working with and helping people. Any sales experience should also be explained in detail.

L

LINK

Due to these reasons, a curriculum vitae is an important tool for a job seeker.

The paragraph below recommends another job seeking strategy for students who are looking for part time work.

WAYS STUDENTS CAN FIND PART TIME WORK

2. use contacts

P

POINT

Students searching for part time work could take advantage of their local contacts and networks.

E

EXPLAIN

Local contacts could include family friends, neighbours or families of people you know. These contacts can be approached in a casual and informal way to find out about job opportunities. It is easier to find work with someone you know.

E

EXAMPLE

For example, if a student has a shopping centre nearby, they could visit the shopping centre to find out if anyone they know is working in a shop or running a shop. Another example is if a student knows that a family friend has a small business, they could ask if there is any holiday work available.

L

LINK

As a result, local networks are a valuable way of finding work.

Writing recommendation paragraphs

This page has two **PEEL** paragraphs that recommend ways students can find a part time job.

WAYS STUDENTS CAN FIND PART TIME WORK

1.
develop a
curriculum
vitae

P

POINT

Students who are interested in part time work should develop a curriculum vitae (or resumé) that highlights their skills.

E

EXPLAIN

E

EXAMPLE

For example, if a student wants to work in a sports store, they should _____

L

LINK

Due to these reasons, _____ is an _____ tool for a job seeker.

The paragraph below recommends another job seeking strategy for students who are looking for part time work.

WAYS STUDENTS CAN FIND PART TIME WORK

2.
use contacts

P

POINT

Students searching for part time work could take advantage of their local contacts and networks.

E

EXPLAIN

E

EXAMPLE

For example, if a student has a shopping centre nearby, they could _____

Another example is _____

L

LINK

As a result, local networks are a valuable way of finding work

Template for recommendations

Use this page to write a recommendation. Use cause and effect language and use evidence to support your ideas. Your teacher will give you a topic.

Thesis Statement

- Define what is being recommended.
Introduce the main reasons.

Recommendation 1

- Provide reasons using cause and effect language

Recommendation 2

- Provide reasons using cause and effect language

Recommendation 3

- Provide reasons using cause and effect language

Recommendation 4

- Provide reasons using cause and effect language

Conclusion

- Optional - summarise the main reasons and recommendations

Arguing - complaint letter model

All consumers need to know how to write a complaint letter. This page shows a model of an email complaint letter and instructions for what to put in each section of the letter.



Example of a complaint letter

Dear Manager

Re: complaint about faulty study desk purchased at Desk World on 15 July 2017.

I am unhappy with the quality of a study desk I bought at Main Street on 15th July. I am writing to arrange a replacement.

The drawer in the desk does not open and shut properly and one of the legs is broken. The desk was delivered on 18th July and I noticed this problem as soon as I unpacked it from the box. I rang your store on 18th July and spoke to Trevor who told me to write this letter to you.

I would like you to replace it with a desk of the same quality as the sample and arrange for return of the faulty desk at no cost.

I have attached a scan of my receipt as proof of purchase.

I would like to have this problem fixed quickly please. If I do not hear from you within 10 days, I will lodge a formal complaint with Consumer Affairs.

You can contact me on 123 456 789 to discuss this matter further.

Yours sincerely
Thao Nguyen

Call the person by their job title or their name, if you know it. Be polite and formal (e.g Dear Mr Jones).

Re: is short for 'with reference to'. It means 'about'
This line explains the topic of your complaint and helps the business identify exactly what it is about. Include the product name, place of purchase and date. Make this line bold so it stands out.

State that you have a problem with goods or services bought from the business at a particular location. Ask for what you want the company to do to fix your problem.

Explain the problem including when you discovered it and any other steps you have taken to get it fixed. If you contacted the store, note who you spoke to.

State exactly what you would like the company to do to fix the problem.

State that you have attached a copy or scan of the receipt as proof of purchase.

Provide a deadline for the business to respond. Describe what you intend to do if the business fails to fix the problem, such as making a formal complaint to the consumer protection agency.

Provide your contact details, and sign off politely and formally using your full name.

Arguing - write a complaint letter

Pretend that you bought a faulty laptop computer from a store called Computer World on High Street in your town. Compose a letter to the manager to request a replacement. Refer to the model on page 93.

Call the person by their job title or formal name.

State the topic of your complaint and exactly when and where you bought the product (Re: ____).

State your problem. Ask for what you want the company to do to fix your problem.

Explain the problem including when you discovered it and any other steps you have taken to get it fixed. If you contacted the store, note who you spoke to. (You will have to invent this section!)

State that you have attached a receipt.

Provide a deadline for the business to respond. Describe what you intend to do if the business fails to fix the problem, such as making a formal complaint to the consumer protection agency.

List your contact details.

Sign off politely (Yours sincerely)

[illegible]

Discussion model

Students of Commerce, Economics and Business are often expected to present different sides of an argument then take a position or make a decision

Language features:

- ◆ Both sides of the argument are presented objectively
- ◆ A topic sentence previews the main information in each paragraph.
- ◆ Cause and effect language explains reasons for main arguments

Identify issue for discussion

Preview both sides
Do not take a position

Viewpoint 1

Present one side of the argument or one point of view



Viewpoint 2

Present a different argument or point of view



Final position

Restate the arguments and take a position

IS CASH ON THE WAY OUT?

Have you ever wondered if the days of cash are numbered? As technology becomes more advanced, there are opposing views on the future of cash. Some people argue that we do not need cash at all due to the convenience of e-commerce. **However**, others argue that there will always be a need for cash as people are emotionally attached to it.

Some experts believe that cash will eventually be phased out altogether. Payment technology has rapidly developed so that consumers can purchase nearly any products or services using cards. On the internet, cards or internet banking are the only ways to pay. 'The rise of e-commerce has changed our relationship with cash,' says Mark Fennell, technology reporter for the Australian Broadcasting Network. 'We don't need cash as much any more. You can even pay for purchases using some smart phones.' Tap and go technology has changed the way we make transactions now, making it so easy and convenient to buy even cheap items without cash. Other countries are already planning to be cashless. Denmark has set a deadline of a cashless society by 2030, so other countries are likely to follow this trend.

On the other hand, others argue that there will always be a role for cash in our society. An important role of cash is that it helps people to keep track of how much money they have. People tend to be more aware of how much money they have in a purse or wallet rather than in a series of credit card or savings accounts. Also, older people have a stronger relationship with cash and many older people are uncomfortable with electronic transactions. Some people are reluctant to use cards and ATMs because of additional fees and charges. Cash currency also has a role in shaping national identity as each country's currency is distinctive. *Consequently* many people are emotionally attached to Australia's colourful notes. *For these reasons*, Matt Hopkins, developer of the personal finance hub 'Hip Pocket', argues that cash use will decline but not die out altogether.

Although electronic transactions will become even more popular, it seems that there will always be a need for cash. People are emotionally attached to cash and *for this reason*, it will never die out completely.



Linking words for opposite ideas (in bold)

Topic sentences preview the main ideas (underlined)

Quotes from people who take one side of the argument

Evidence and facts support each side of the argument.

Cause and effect language explains reasons (in italics)

Analysing a discussion text

A graphic organiser can help you to understand a discussion and to plan to write your own. Using the discussion from page 95, add key information into the graphic organiser below.

Topic being discussed	
Viewpoint 1 Reasons why cash will die out	Viewpoint 2 Reasons why cash will NOT die out
Final position - which argument was supported?	

Here is a list of persuasive techniques. Fill in the table to show how these techniques were used in the discussion on page 95.

Persuasive device	Is this used in the text on p95? if it is used, find an example
Rhetorical question (a question that is posed to make the reader think - it does not really require an answer)	
Modal language	
Addressing the reader directly (i.e. you)	
Using positive evaluative language	
Using linking words to signpost ideas for the reader	

Planning a discussion

Use the graphic organiser below to plan a discussion. You will need to introduce a topic, then present two different points of view in an objective way. Finally, you will come to a position in the final section.

Topic being discussed

Viewpoint 1

Viewpoint 2

Final position - choose one side of the argument and restate it here

Template for discussions

Use this page to write a discussion. You can use the graphic organizer on page 96 to help plan your arguments and organize the information. Your teacher will give you a topic.

Introduce the topic
State the topic that will
be discussed.

Viewpoint 1

- Outline the arguments
of one side of the
discussion.

Viewpoint 2

- Outline different
arguments that
represent a different
point of view

Take a position

Choose one of the
arguments that you will
side with and restate it
here.

Arguing - write to a Member of Parliament - model

In a democracy, it is our right to contact our Member of Parliament (MP) to ask that they take action on issues that are important to us. This is a sample letter that argues that an MP should take action on funding to schools.

Re: is short for 'with reference to'. It means 'about'

This line explains the topic and helps the staff in the MP's office work out which issue it refers to.

Dear (name of MP)

Re: NSW government's decision to cut \$1.7 billion from school funding.

I am writing to state my opposition to the government's decision to cut school funding. This is a poor decision that will have a negative impact on over a million students. As a student at Mountain High School, I am concerned that the state government's plan to reduce funding to all schools by 3% will impact the quality of my education.

My school provides **high quality education**. Even so, we need **more funding**, not less. We need **new computers** in our library and many of our classrooms are old and need updating. And despite this, we have heard that there will be even less funding for schools. We **deserve** an education policy that **builds on the great learning and teaching** happening in our schools, not one that undermines it.

School education is an investment in our children, the future of New South Wales and our nation. The government is shortsighted in taking this action. It will take years to undo the damage caused by these funding cuts. In fact, we need to **invest significantly more**, not less, in education.

I am extremely disappointed that such a decision has been proposed without any consultation with school communities. .

As a future voter in your electorate, I urge you to take a stand on this critical issue and argue our case to have the decision overturned. It will take years to undo the damage caused by these funding cuts.

Yours sincerely

Thomas Taylor

Be polite 'Dear Mr Mrs....'

State that you have a concern about the government policy. Use facts and figures to show that you understand the issue.

Present reasons why you think the government should change its decision.

Use evaluative language. Positively evaluate what you want (in bold).

Negatively evaluate the decision / policy (underlined).

Be polite and formal..

State how you feel (politely).

Provide your contact details, and sign off politely and formally using your full name. Provide a contact address so they can reply to you.

Organise your letter in short paragraphs.

Propose what you would like the MP to do. Reinforce your idea about what should happen.

Arguing - write to an MP or councillor

Write a letter to a Member of Parliament. You can choose your own issue or choose one of the suggestions below.



1 Write to your Federal Member of Parliament. Argue that the government needs to take action to reduce carbon emissions.

Call the person by their job title or formal name.

State the topic of your letter (Re: ____).

State that you have a concern about the government policy or decision. Use facts and figures to show that you understand the issue.

Present reasons why the government should change its decision. Argue your case politely using evaluative language.

Propose what you would like the MP to do.
Reinforce your idea about what should happen.

List your contact details.

Sign off politely (Yours sincerely)

2 Write to your local council representative. Imagine that the council has just closed your local swimming pool. Argue for it to be reopened.

[illegible]