

LITERACY WORKS FOR

# Commerce, Economics & Business 7-10

BOOK 2

Student book

Trish Weekes PhD

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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

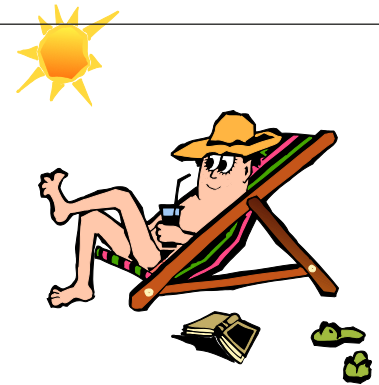
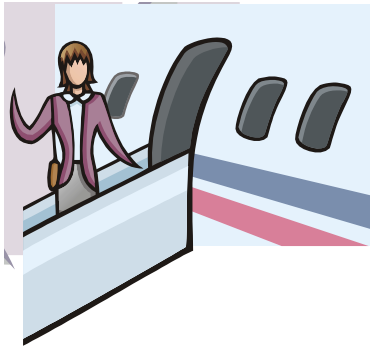
technical terms are introduced and defined

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

**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?**

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# 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.**

## Text connectives showing time

first

next

afterwards

at the same time

then

at this point

after that

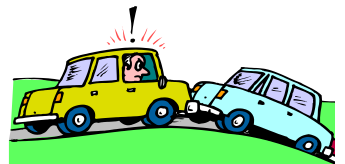
before that

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.

[illegible]

## 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 has a slight shadow on the right side, suggesting it's resting on a surface.

# 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

#### 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.

technical finance and business terms are used

terms are defined  
\_\_\_\_\_ is \_\_\_\_\_  
means  
refers to

### Type 2: income from investments

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.

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

### Type 3: income from business ventures

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 information in each paragraph only refers to the topic sentence.

### Type 4: income from social security

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.

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

**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

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Paragraph 2

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Paragraph 3

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Paragraph 4

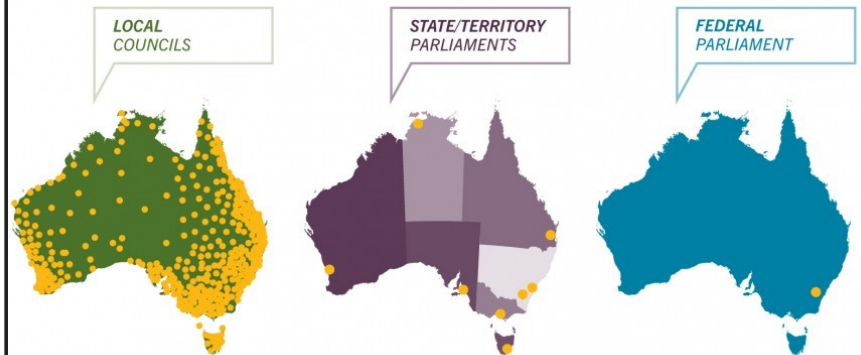
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## THREE LEVELS of LAW-MAKING

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

# Notemaking for an information report

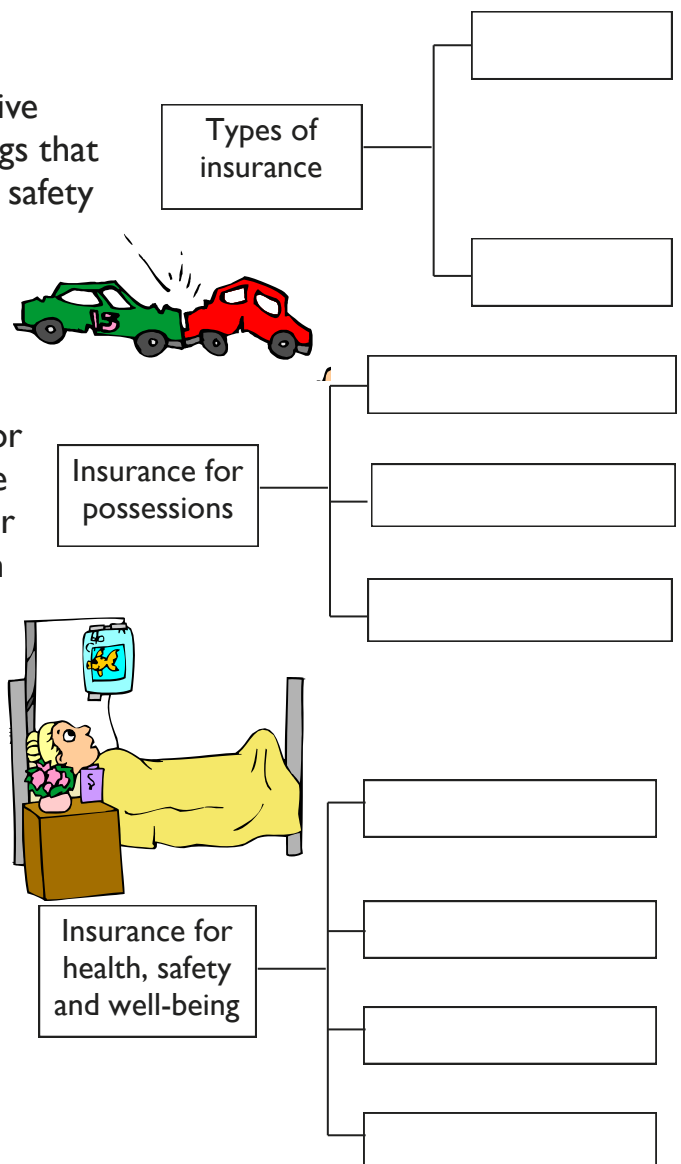
In some subjects, including Science and Commerce, we learn about types of things. A taxonomy is a system for organising information about types of things. Read each paragraph below. Then fill in the taxonomy diagram to show the types of insurance. Creating a taxonomy is a notemaking strategy when reading 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? \_\_\_\_\_
2. Suggest two types of insurance for possessions \_\_\_\_\_
3. Give three examples of insurance to support health, safety and well-being \_\_\_\_\_

4. What does health insurance pay for? \_\_\_\_\_

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

# Organise ideas under headings

**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 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

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

appeal

federal

dispute

matter

Constitution

a disagreement or argument

a system of laws or principles for governing a country

a place where justice is dealt with

related to the national or central government

apply to a court for a decision or law to be changed or reversed

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.

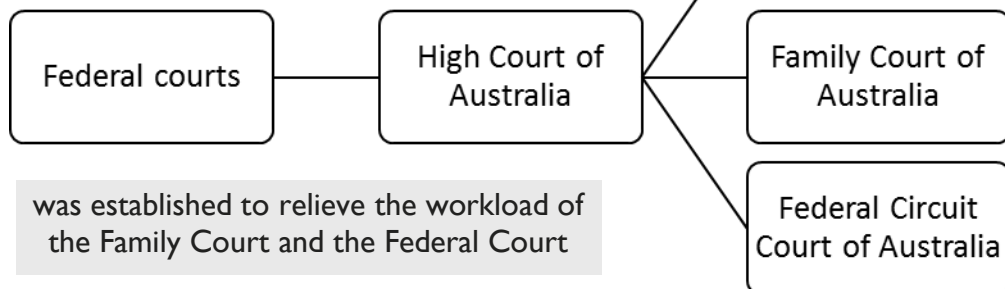
a specialist court for dealing with family disputes

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

**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).

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Paragraph 1

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

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Paragraph 2

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

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Paragraph 3

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

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Paragraph 4

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

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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).

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Paragraph 1

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

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Paragraph 2

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

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Paragraph 3

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

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Paragraph 4

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

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# 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.

Paragraph 1: main similarities

Paragraph 2: main differences

Paragraph 3: exceptions (optional)

## 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.

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.

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.

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.

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

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

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

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 Breezes battery lasts 5 days before recharging the Move'n'Tracks battery lasts for 6 months but then you need to buy a new one as it cannot be recharged



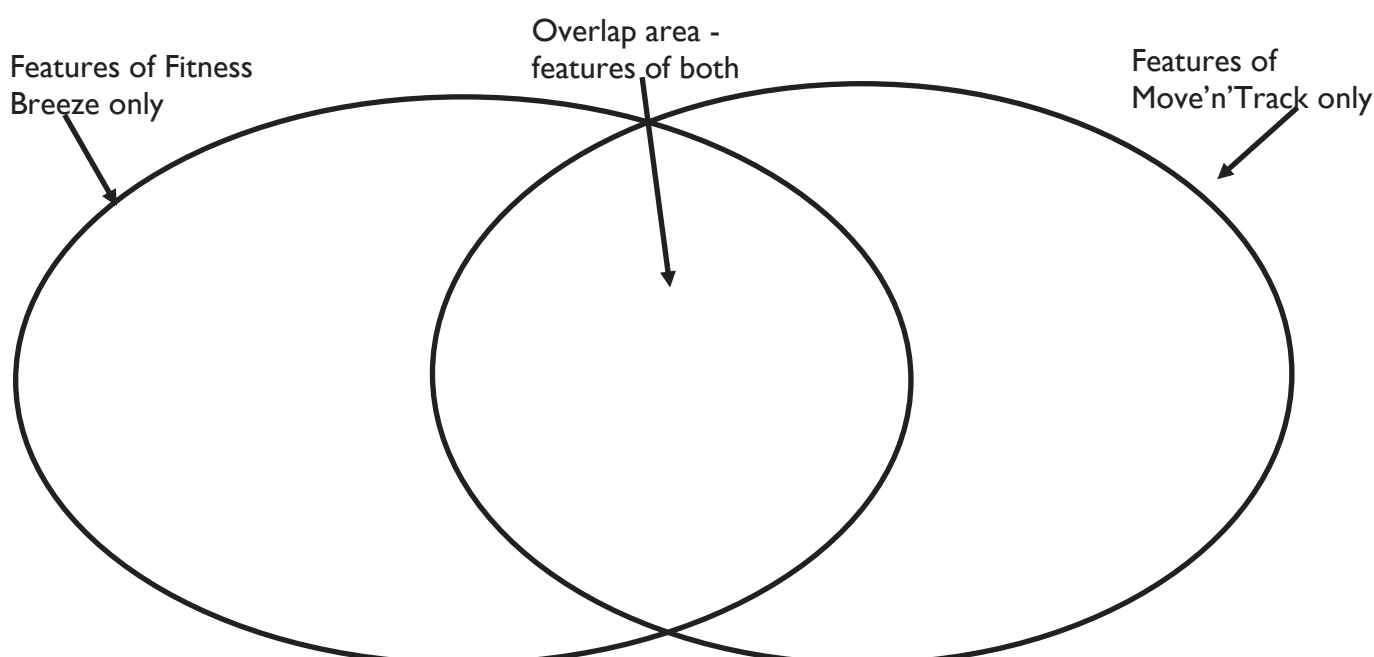
Fitness Breeze

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.





# 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

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. \_\_\_\_\_ the Fitness Breeze can send fitness data to iPhone or Android devices.
2. The Fitness Breeze is very light. \_\_\_\_\_ 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.

3. The Move'n'Track will malfunction if you wear it in the shower.  
\_\_\_\_\_
4. The Fitness Breeze is convenient 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. \_\_\_\_\_ 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

**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.**

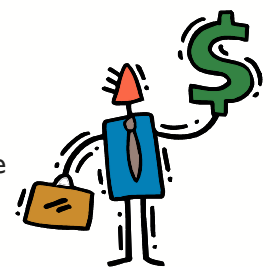
SIMPLE	COMPARATIVE	SUPERLATIVE
intelligent		
	stronger	
		smartest
popular		
	more expensive	
	faster	
environmentally friendly		

**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**

- To some people, running their own business as an entrepreneur sounds **more exciting** 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. ☐



# 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.

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.

Features or criteria	Product A	Product B

Main similarities

more important

less important

Main differences

# 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.

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Paragraph 1

- Similarities

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---

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---

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Paragraph 2

- Similarities

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---

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---

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Paragraph 3

- Main differences

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---

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---

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Paragraph 4

- Main differences

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Paragraph 5

- Optional - exceptions

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# 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

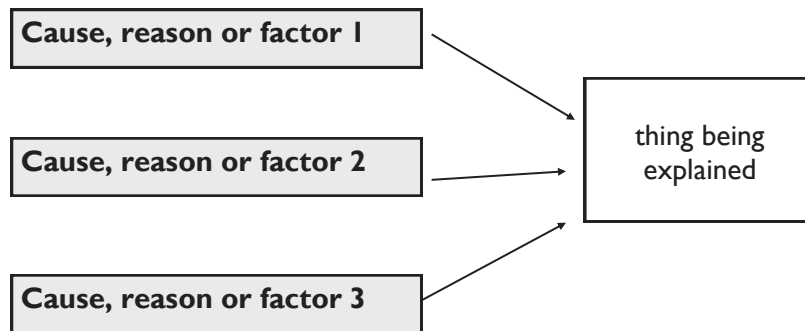
The information in each paragraph only relates to the topic sentence.



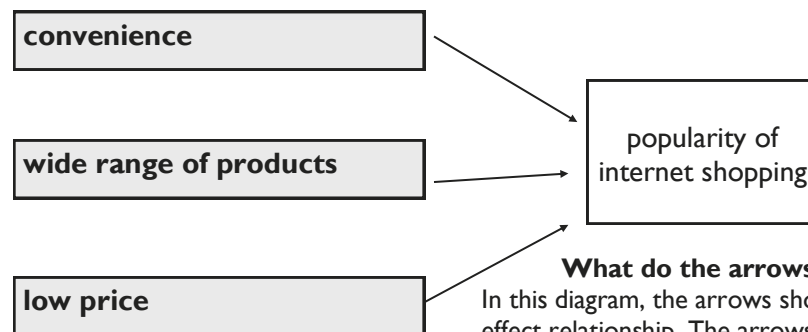
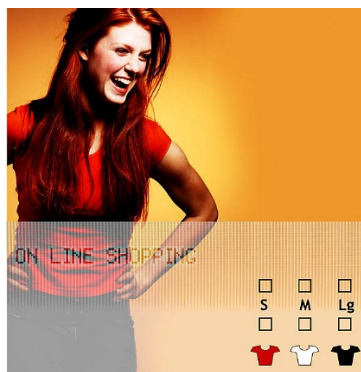


# Think of causes or reasons

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.



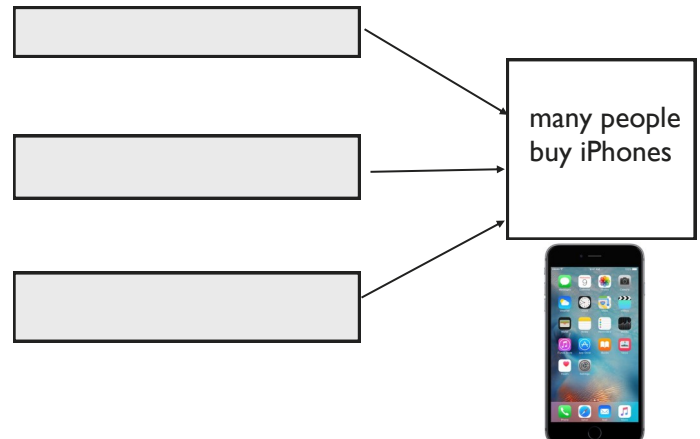
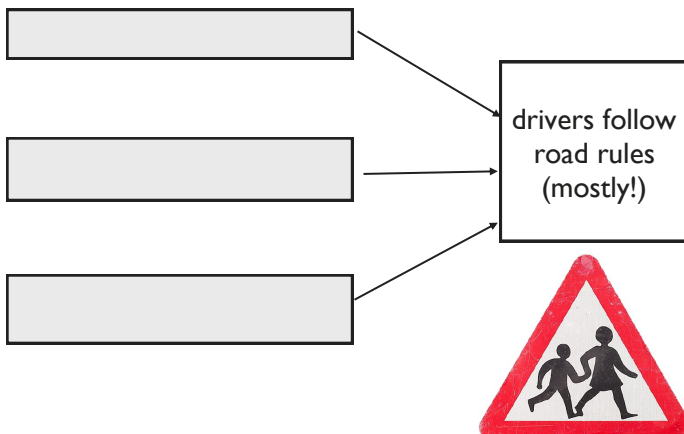
Here is an example of an explanation of why internet shopping is popular. In this case, internet shopping is the thing being explained, and we need to give reasons or causes for why this is popular.



**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.**

Reasons why drivers follow road rules



# Think of causes or reasons 2

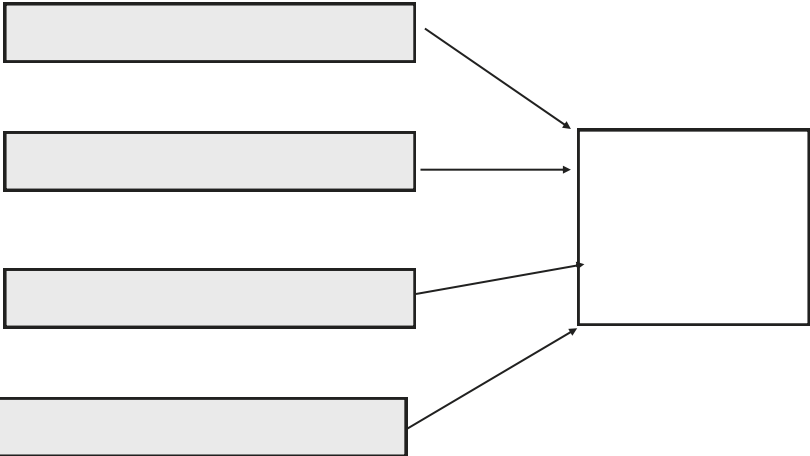
Read this paragraph and use the information to fill in the boxes. What is being explained? What are the four causes or reasons? Write them in the boxes.

## WHY IS CUSTOMER SERVICE IMPORTANT?

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.



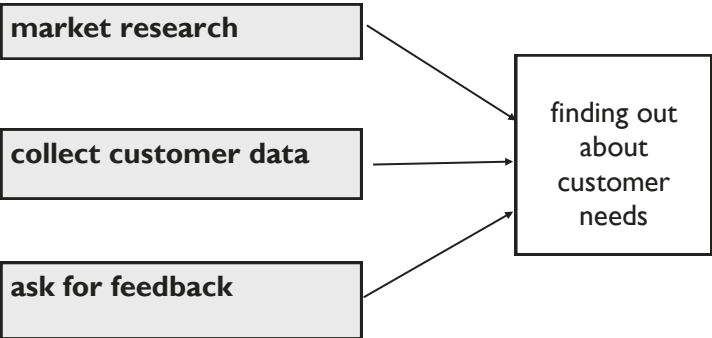
Hint: What do staff need to do?



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 covers what customers want so that businesses can meet this need.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

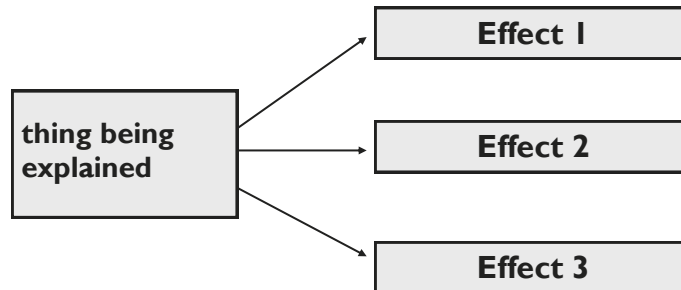
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

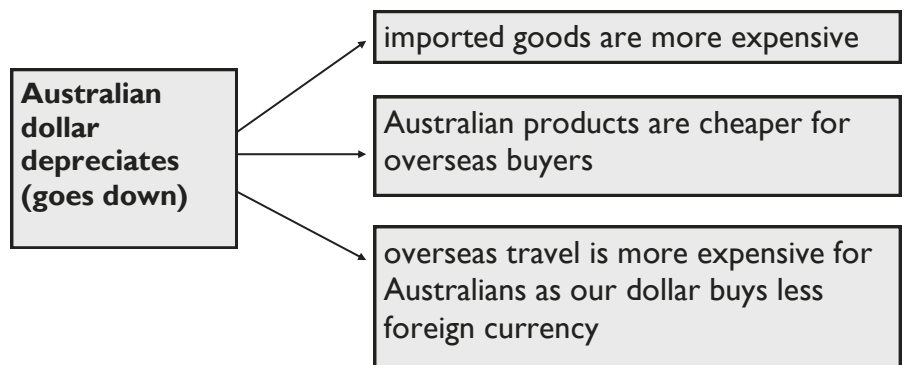
# Think of consequences or effects

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.

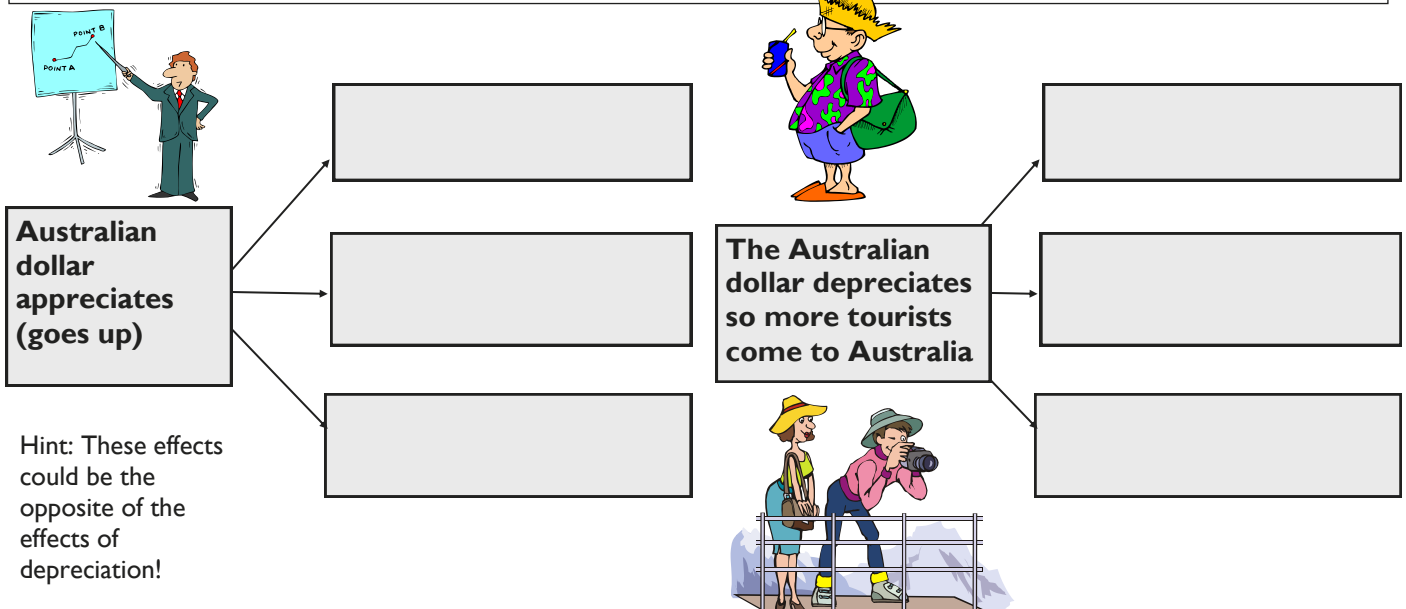


## EFFECTS OF DEPRECIATION OF THE AUD

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.



# Consequential explanations

## 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

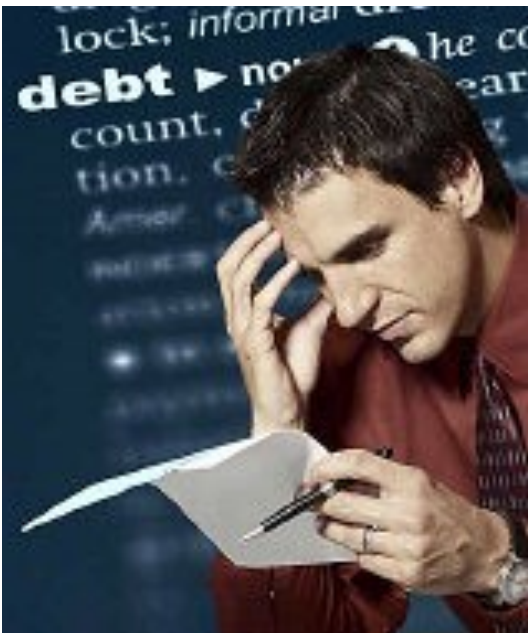
3. **Draw a line to match the type of consequence (in a shaded box) with its definition**

social impacts on personal well-being

financial impacts on relationships

health impacts on available money for spending

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 result in 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.

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.

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.

# Cause and effect language: conjunctions

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

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

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

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**

_____
_____
_____
_____



# 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

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 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

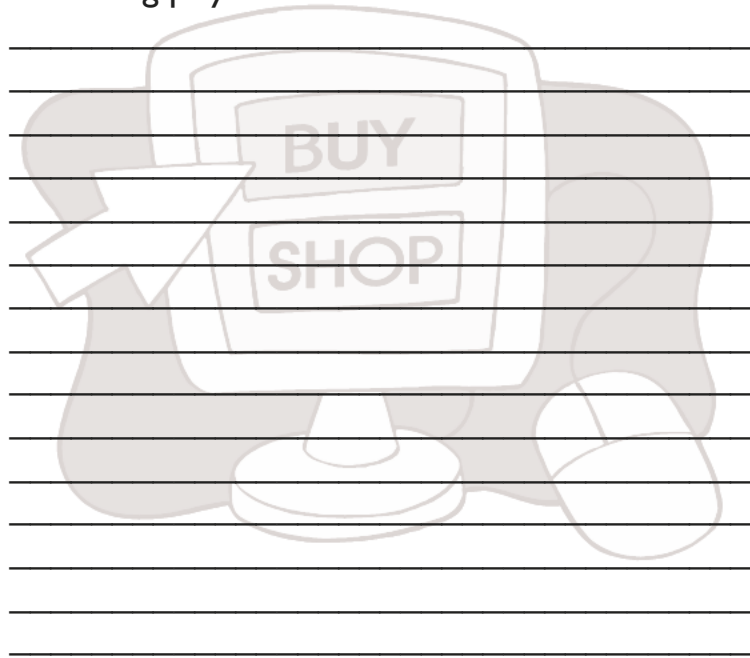
EXPLAIN

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

## 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

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

**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'

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## Effect 1

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

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## Effect 2

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

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## Effect 3

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

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## Conclusion

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

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# 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.

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## Cause or effect 1

Use cause and effect language.

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## Cause or effect 2

Use cause and effect language.

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## Cause or effect 3

Use cause and effect language.

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## Cause or effect 4

Use cause and effect language.

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## Conclusion

- Optional - summarise the main causes and effects

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# 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.*

## 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.

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

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

# 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.

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

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

## Negative evaluation words

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

# 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? \_\_\_\_\_

## 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? \_\_\_\_\_
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.**

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

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

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

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

# Evaluate according to criteria

**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 St 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

## Evaluation

Evaluate the flat according to the five criteria in order.

## Judgement

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

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 has a slight shadow on the right side, suggesting it's resting on a surface.

# 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 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.

**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.		
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, \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# 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

## 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 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.

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## Advantage 1

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## Advantage 2

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## Disadvantage 1

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## Disadvantage 2

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## Conclusion

- Optional - summarise the main advantages and disadvantages

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# 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

**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
<b>modal verbs</b> (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
<b>modal adverbials</b> (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
<b>modal nouns</b>	certainty, necessity, requirement, obligation	probability	possibility
<b>useful sentence starters</b>	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?**

## LEGISLATION FOR SMALL BUSINESSES

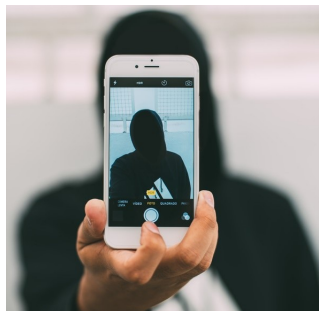
Small businesses have many laws that they must follow. All businesses have to pay income tax on their earnings to the Federal government. It is essential that businesses deduct income tax from employees' wages. Businesses also must arrange for superannuation to be paid on employee wages. Another obligation 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



# How to recommend

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.**

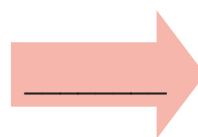
**Recommendation**  
1. manage mobile phone costs

Students should manage their mobile phone costs carefully

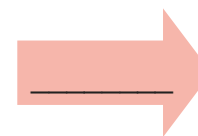
so

they will not \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

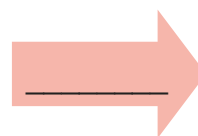
2. check how much credit you have every few days




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

**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
<div>Workplace health and safety is a serious and important issue for the Australian economy</div> <div>  </div>	<div>An injury can cause stress to the family and friends of an injured worker.</div> <div>Nearly 200 people die at work each year in Australia.</div> <div>After an injury, individuals may have to change their career or even stop work altogether.</div> <div>Effective workplace health and safety can improve the image of a company.</div>
<div>Businesses can benefit from effective workplace health and safety</div> <div>  </div>	<div>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.</div> <div>Investing in workplace health and safety can result in lower costs (e.g. reduced insurance premiums).</div> <div>Each year, there are nearly 531,000 serious injuries in the workplace nation wide.</div>
<div>A workplace injury can significantly impact an individual</div> <div>  </div>	<div>Workplace health and safety can reduce absenteeism from sickness or injury, leading to increased productivity.</div> <div>Individual workers are burdened with hidden costs of injury, such as stress and loss of confidence.</div>

Source: Safe Work Australia

# 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

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**

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**E**

**EXAMPLE**

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

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**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**

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**E**

**EXAMPLE**

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

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Another example is \_\_\_\_\_

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**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.

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## Recommendation 1

- Provide reasons using cause and effect language

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## Recommendation 2

- Provide reasons using cause and effect language

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## Recommendation 3

- Provide reasons using cause and effect language

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## Recommendation 4

- Provide reasons using cause and effect language

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## Conclusion

- Optional - summarise the main reasons and recommendations

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# 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)

This is a vertical rectangular page filled with evenly spaced horizontal blue lines. The lines extend across the width of the page from left to right, leaving small gaps between them. There are approximately 28 visible lines. The margins at the top, bottom, and sides are consistent throughout the document.



# 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.**

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

**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.

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Viewpoint 1

- Outline the arguments of one side of the discussion.

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Viewpoint 2

- Outline different arguments that represent a different point of view

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Take a position

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

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# 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]