

Economics and Business 5

Chapter 1 — How the economy works: scarcity, tax, enterprise and work

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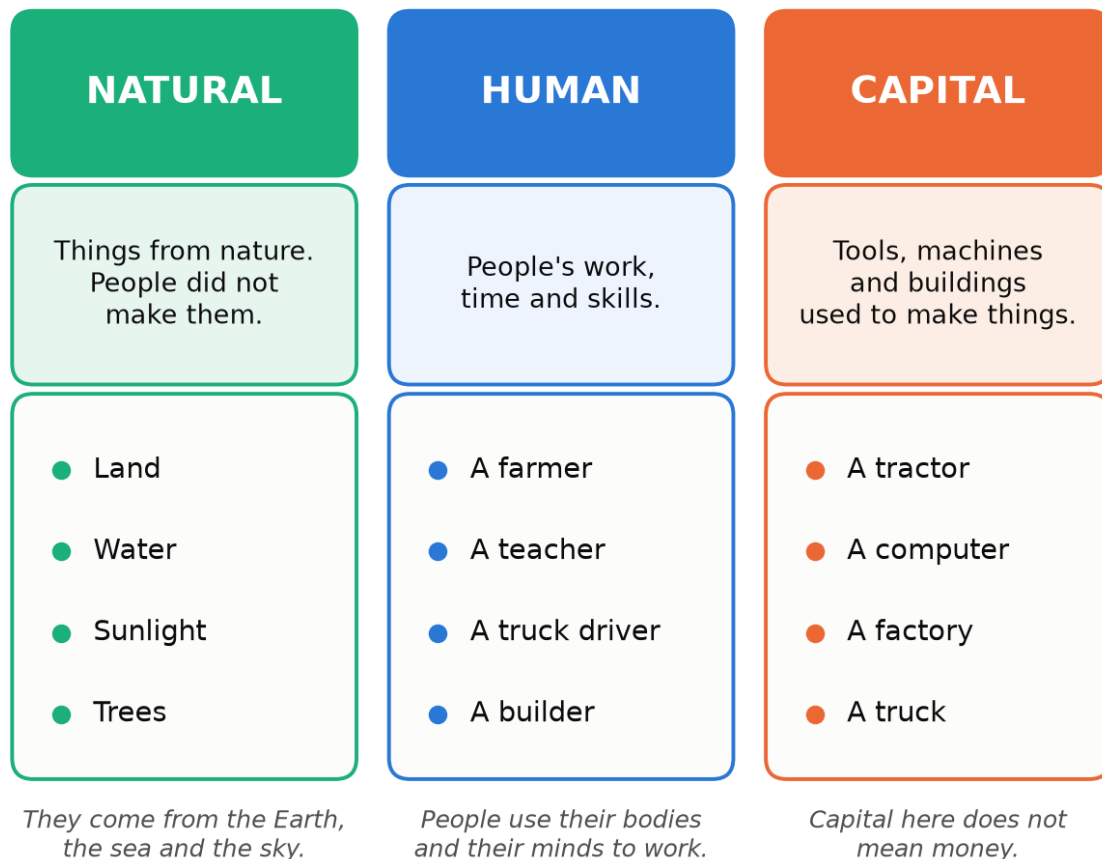
Three kinds of resources — and why we must choose

Theory

Idea 1 — What is an economic resource?

Everything you eat, wear, use or play with had to be made or grown first. To make things, people use resources. A resource is something we can use to get what we need and want. In this subject, an economic resource is one of three kinds: natural, human or capital.

The three kinds of economic resources



Almost everything you use is made with all three kinds of resources working together.

A poster with three columns. Natural resources are things from nature that people did not make, like land, water, sunlight and trees. Human resources are people's work, time and skills, like a farmer, a teacher, a truck driver and a builder. Capital resources are tools, machines and buildings used to make things, like a tractor, a computer, a factory and a truck. A note says capital here does not mean money.

Natural resources come from nature. People did not make them. Land, water, sunlight and trees are natural resources, and so are the fish in the sea.

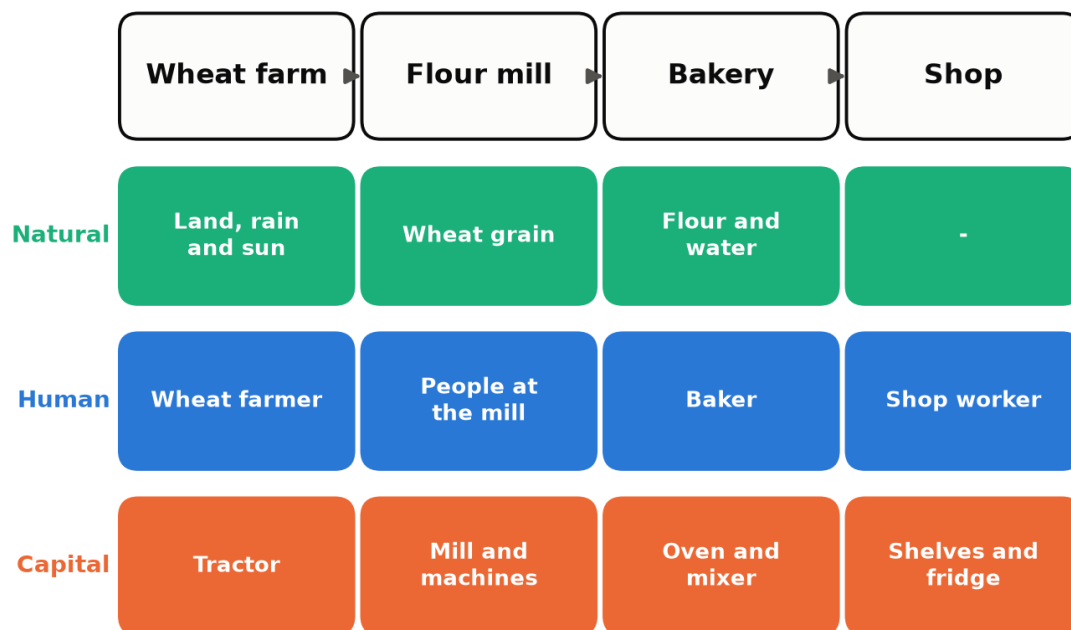
Human resources are people. When people work, their work, time and skills are a resource. A farmer growing wheat, a teacher at a school and a truck driver on the road are all human resources.

Capital resources are the tools, machines and buildings that people have made and then use to make other things. A tractor, a computer, a factory and a truck are capital resources. In this book, capital does not mean money. It means the made things that help people make more things.

Idea 2 — One product, all three resources

Take a loaf of bread. Follow it from the farm to the shop and you can see all three kinds of resource at work.

Resources used to make a loaf of bread



Follow the chain: wheat becomes flour, flour becomes bread, bread reaches the shop.

A dash means that kind of resource is not used at that stage.

Australia is one of the world's biggest wheat growers. Much of the wheat is grown in New South Wales and Western Australia.

A chain of four stages that make bread: wheat farm, flour mill, bakery, shop. Under each stage are its resources. Wheat farm: natural is land, rain and sun; human is the wheat farmer; capital is the tractor. Flour mill: natural is the wheat grain; human is the people at the mill; capital is the mill and machines. Bakery: natural is flour and water; human is the baker; capital is the oven and mixer. Shop: no natural resource; human is the shop worker; capital is the shelves and fridge.

At the wheat farm, the land, rain and sun are natural resources, the farmer is a human resource, and the tractor is a capital resource. At the flour mill, the wheat grain is the natural resource, the workers are the human resource, and the mill and its machines are the capital resource. Some of Australia’s flour is made by big Australian mills, such as the Manildra Group’s mills. At the bakery, flour and water are the natural resource, the baker is the human resource, and the oven and mixer are the capital resource.

Not every stage uses every kind. In the truck run to the shop, there is no natural resource. The driver (human) and the truck and roads (capital) are enough.

Idea 3 — Needs and wants

People use resources to meet their needs and wants. A need is something we must have to live, grow and stay safe. A want is something we would like to have but can live without.

Needs and wants

NEEDS	WANTS
Things we must have to live, grow and stay safe	Things we would like to have, but can live without
● Food ● Water ● A safe home ● Clothes ● School	● Toys ● A new bike ● Lollies ● A video game ● A holiday

The same thing can be a need for one person and a want for another.

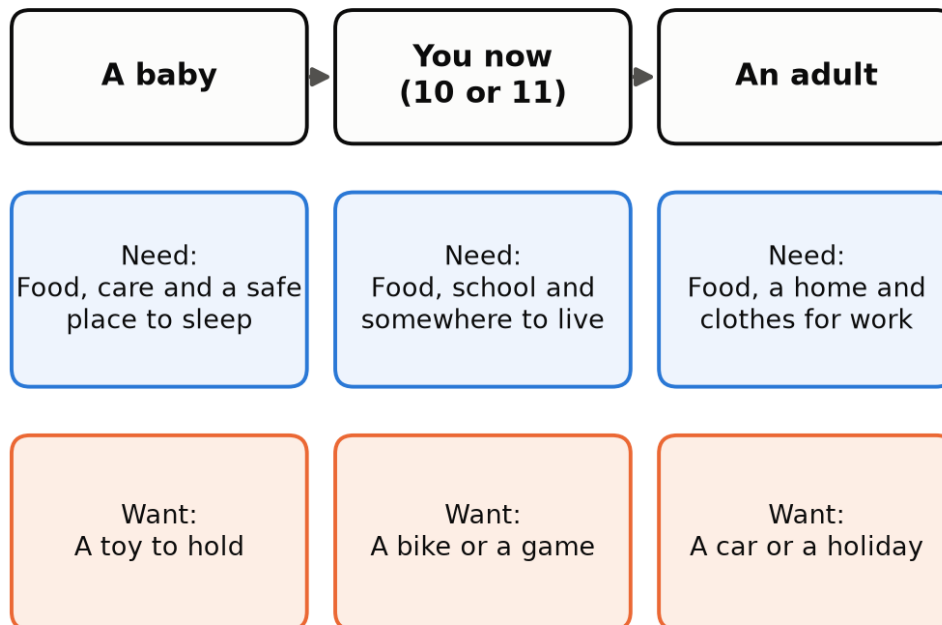
Two columns. Needs are things we must have to live, grow and stay safe: food, water, a safe home, clothes, school. Wants are things we would like to have but can live without: toys, a new bike, lollies, a video game, a holiday. A note says the same thing can be a need for one person and a want for another.

The same thing can be a need for one person and a want for another. Glasses are a need for someone who cannot see the board at school. On a fun day out, a pair of sunglasses is a want.

Idea 4 — Needs and wants change

Needs and wants also change over time, and they differ from person to person.

Your needs and wants change as you grow



As time passes, some needs and wants stay the same, and new ones take their place.

Everyone's list is a little different. Two people the same age can have different needs and wants too.

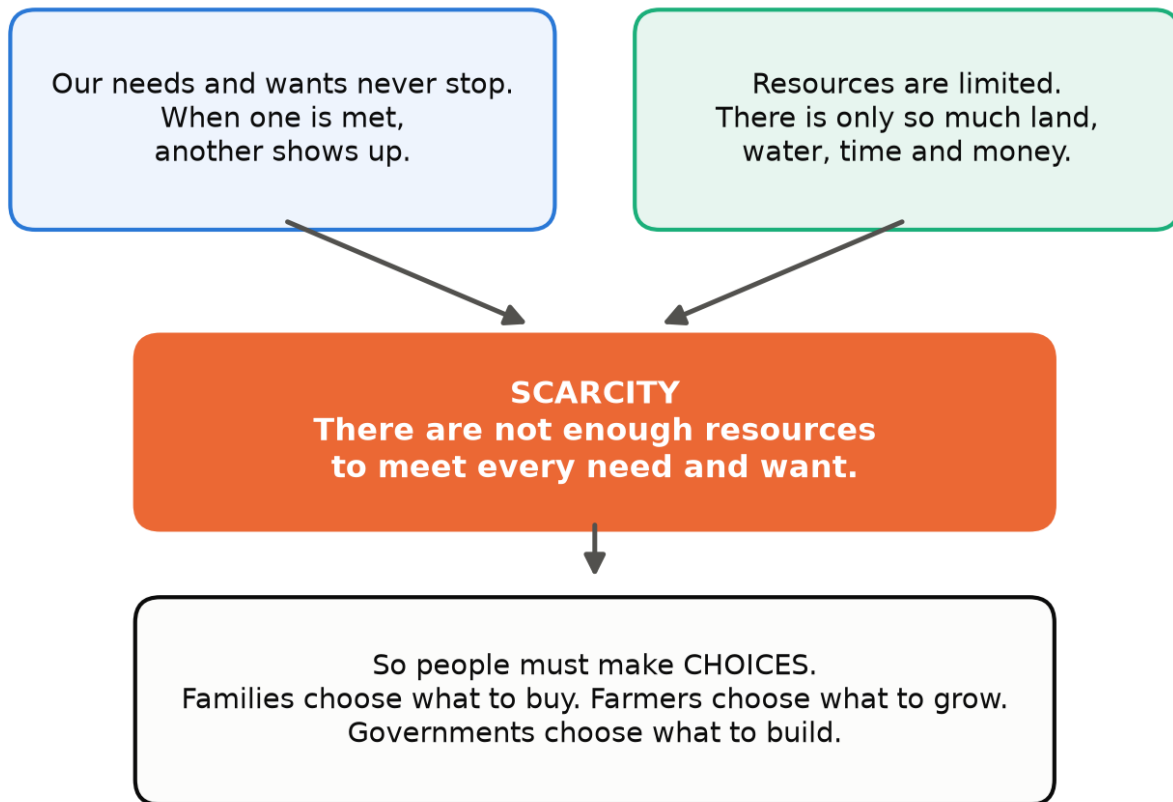
Three panels across time: a baby, you now at 10 or 11, and an adult. A baby needs food, care and a safe place to sleep, and might want a toy to hold. You now need food, school and somewhere to live, and might want a bike or a game. An adult needs food, a home and clothes for work, and might want a car or a holiday.

A baby needs care all day, while you need school. Two people the same age can still have different wants: you might want a bike, and your friend might want a game.

Idea 5 — Scarcity: there is not enough of everything

Our needs and wants never stop. But resources are limited. There is only so much land, water, time and money. When there is not enough of a resource to meet every need and want, we call that scarcity. Scarcity is the big idea in this subject. Because of scarcity, everyone has to make choices.

Why we have to make choices



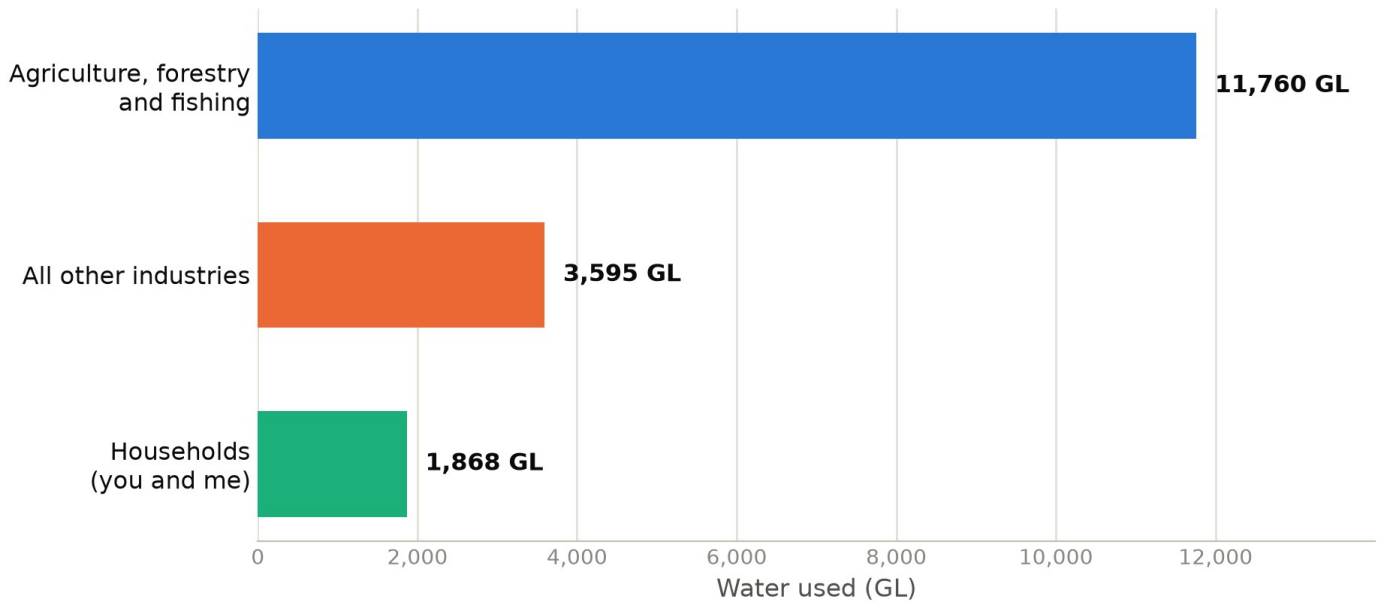
Scarcity is the big idea in economics: because resources are limited, no one can have everything, and every choice matters.

A model with two boxes at the top: our needs and wants never stop, and resources are limited, there is only so much land, water, time and money. Both point down to a box that says scarcity: there are not enough resources to meet every need and want. That points down to a box that says so people must make choices: families choose what to buy, farmers choose what to grow, governments choose what to build.

Scarcity is real in Australia. Here are three true examples.

Water is hard to get in a dry country. In 2023-24, Australia used 17,223 GL of water. A gigalitre (GL) is a very large measure of water. Farms used about 7 out of every 10 GL, and all the homes in Australia used 1,868 GL. In a dry year, there is even less water to share.

Who uses Australia's water? 2023-24



All together, Australia used 17,223 GL of water. Farms used about 7 out of every 10.

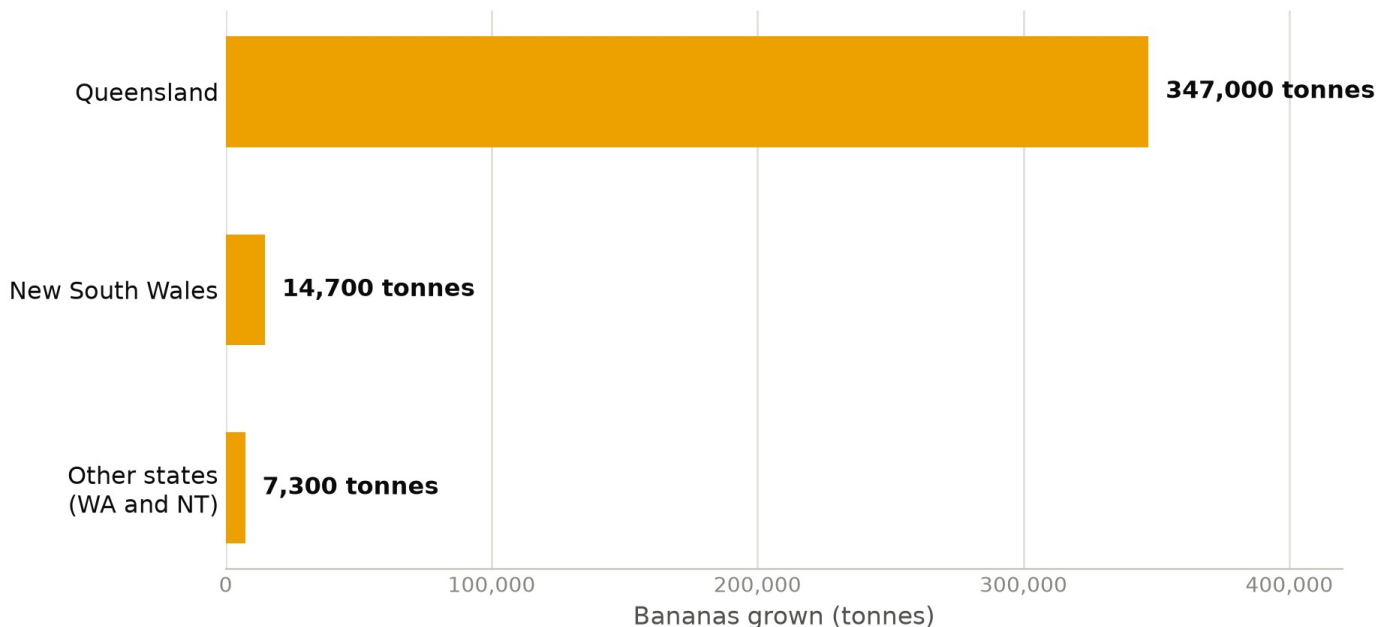
A GL (gigalitre) is a very large measure of water.

Source: ABS, Water Account, Australia, 2023-24 (retrieved 26 August 2026).

A bar chart of water used in Australia in 2023-24. Agriculture, forestry and fishing used 11,760 GL; all other industries used 3,595 GL; households used 1,868 GL. A note says all together Australia used 17,223 GL, and farms used about 7 out of every 10.

The right land is limited too. Bananas need hot, wet weather, and in Australia that kind of land is in Queensland more than in any other state. In 2024-25, Queensland grew 94 out of every 100 bananas in Australia. We cannot grow bananas in just any place.

Where Australia's bananas grow, 2024-25



94 out of every 100 bananas in Australia came from Queensland.

Source: ABS, Australian Agriculture: Horticulture, 2024-25 (retrieved 26 August 2026).

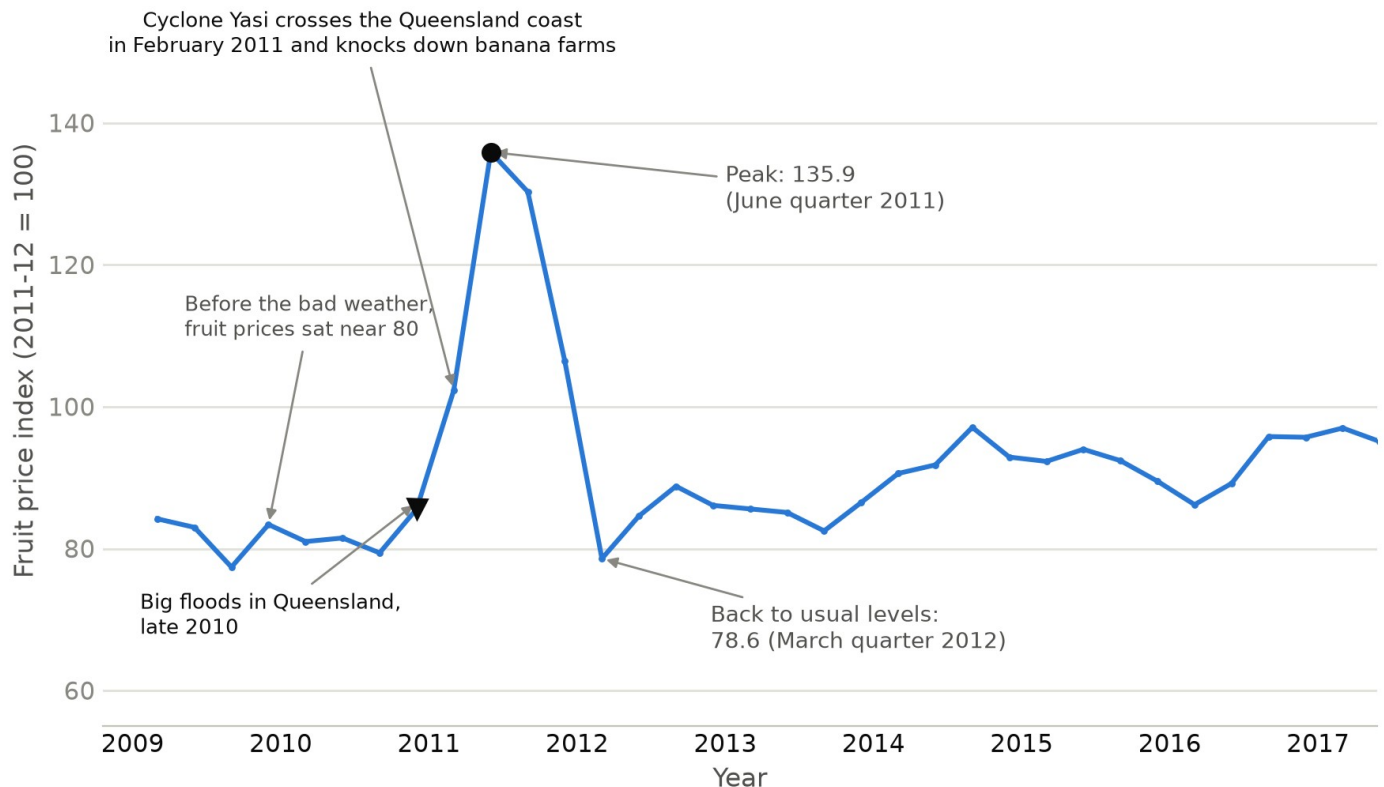
A bar chart of bananas grown in 2024-25. Queensland grew 347,000 tonnes, New South Wales grew 14,700 tonnes, and other states (Western Australia and the Northern Territory) grew 7,300 tonnes. A note says 94 out of every 100 bananas in Australia came from Queensland.

People's time is limited as well. In July 2026, about 14.8 million people in Australia had a job. That is a huge human resource, but each person still has only so many hours in a day. A builder cannot build two houses at once.

Idea 6 — Prices go up and down

When there is not enough of a resource and many people want it, its price often goes up. When there is plenty of it, the price often comes back down. A real story shows this.

Fruit prices in Australia jumped in 2011, then fell back



An index number shows if prices went up or down compared with a set year. It is not a price in dollars.

Source: ABS, Consumer Price Index, Table 13, series A3604756W (retrieved 26 August 2026).

A line graph of the fruit price index in Australia from 2009 to 2017. Prices sat near 80 until late 2010. After big floods in Queensland and Cyclone Yasi in February 2011, prices jumped to a peak of 135.9 in the June quarter of 2011, then came back down to 78.6 by the March quarter of 2012, and after that they stayed between about 82 and 97. A note explains that an index number shows if prices went up or down, and that it is not a price in dollars.

In late 2010, big floods hit Queensland. Then in February 2011, Cyclone Yasi crossed the coast near the banana farms and knocked down most of the banana plants. With so few bananas to sell, fruit prices jumped. By 2012, farmers had grown new plants, and prices came back down to their usual place. On the graph, the story looks like one big hill in 2011.

Worked examples

Example 1 — with help

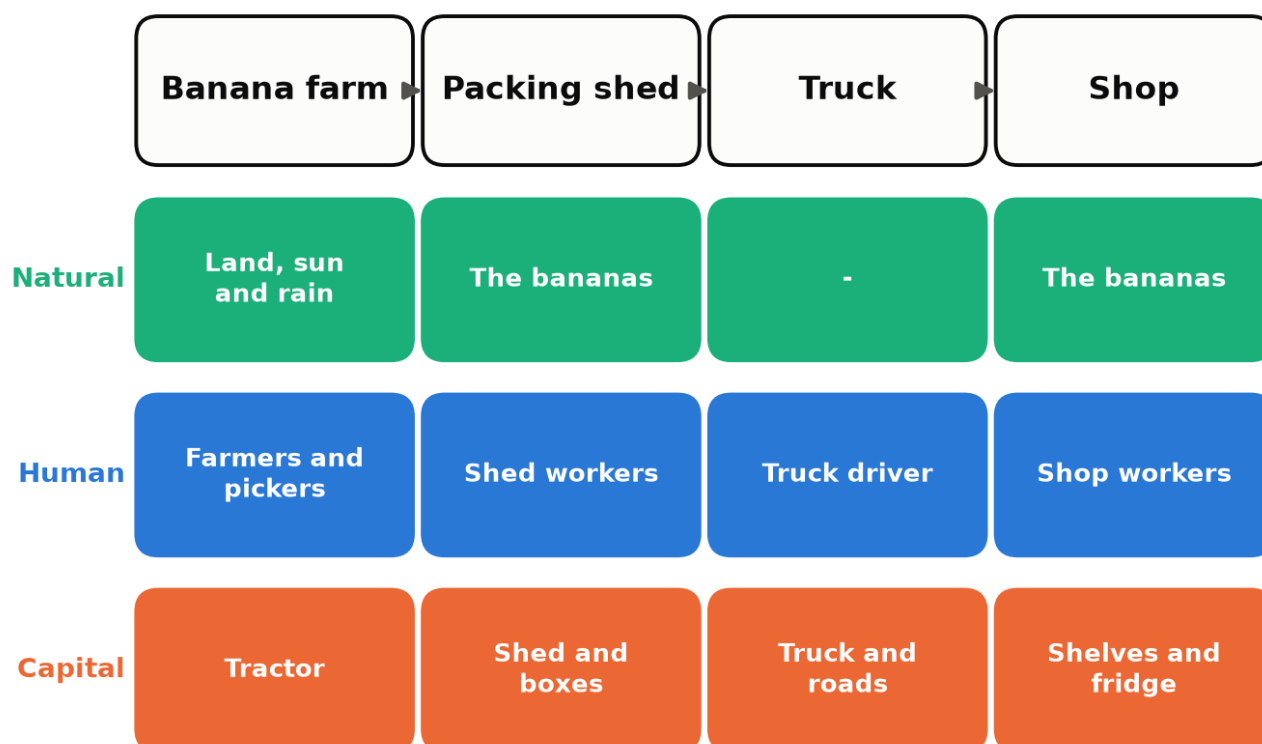
Here is a list of resources used to get bananas from the farm to the shop. Put each one into its kind: natural, human or capital.

1. Land, sun and rain
2. Farmers and pickers
3. A tractor
4. The bananas

5. Shed workers
6. The shed and its boxes
7. A truck driver
8. The truck and the roads

Use the banana chain figure below to check.

Resources used to get bananas to the shop



Almost every banana you buy in Australia was grown in Queensland.

In 2024-25, Queensland grew 94 out of every 100 bananas in Australia (ABS).

A dash means that kind of resource is not used at that stage.

A chain of four stages that get bananas to the shop: banana farm, packing shed, truck, shop. Banana farm: natural is land, sun and rain; human is farmers and pickers; capital is a tractor. Packing shed: natural is the bananas; human is shed workers; capital is the shed and boxes. Truck: no natural resource; human is the truck driver; capital is the truck and roads. Shop: natural is the bananas; human is shop workers; capital is the shelves and fridge. A note says in 2024-25, Queensland grew 94 out of every 100 bananas in Australia.

Working	Comment
1 and 4 are natural	Land, sun, rain and the bananas come from nature. People did not make them.
2, 5 and 7 are human	Farmers, pickers, shed workers and a truck driver are all people doing work.
3, 6 and 8 are capital	A tractor, a shed, boxes, a truck and roads are things people made and use to do the job.

Example 2 — on your own

Look at the fruit price figure in Idea 6.

- In which year did fruit prices jump the most?
- About how high did the index get at the top of the hill?
- What had happened to prices by the March quarter of 2012?
- Name the two things that hit Queensland's banana farms before the jump.

The prices jumped in 2011. At the top, the index reached 135.9 in the June quarter of 2011. By the March quarter of 2012, prices had come back down to their usual place (78.6, close to where they sat before the jump). The two things were the big floods of late 2010 and Cyclone Yasi in February 2011.

Practice questions

With help

Q1. Look at the figure in Idea 1, “The three kinds of economic resources”.

- Which kind of resource is water?
- Which kind is a truck driver?
- Which kind is a factory?
- In this book, what does capital not mean?

Q2. Copy the table. Put each resource into its kind: sunlight, a builder, an oven, a river, a nurse, a computer.

Natural	Human	Capital
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Q3. Look at the bread chain figure in Idea 2.

- Name the capital resource at the bakery.
- Which stage uses no natural resource?
- Name the human resource at the flour mill.

Q4. Look at the needs and wants figure in Idea 3.

- Name two needs from the figure.
- Name two wants from the figure.
- Give one reason why a new bike is a want and not a need.

Q5. Look at the change-over-time figure in Idea 4.

- Name one need of a baby.
- Name one want of an adult.
- Name one want you have now that a baby does not have.

Q6. Look at the water figure in Idea 5.

- Who uses the most water in Australia?
- How many GL of water did households use in 2023-24?
- Out of every 10 GL used, about how many went to farms?

On your own

Q7. Pick one thing you used today, like a pencil, a sandwich or a book. Make your own list, like the banana chain figure, with at least one natural, one human and one capital resource used to make it. You may draw it or use a table.

Q8. Make your own two-column chart, like the needs and wants figure, with three needs and three wants of your own. Then ask a parent, carer or grandparent for three of theirs and add them to your chart. Write one way your lists differ, and say why that is fine.

Q9. Price watching. With an adult, pick one food, like bananas or a loaf of bread. Once a week for four weeks, write down its price at a shop or an online shop. Draw a graph of your four prices. Did the price move? Give one reason why a price can go up or down.

Q10. A family has \$30 to spend this week. Their list is a board game for \$30, a ball for the park for \$12, and a movie night for \$15. They cannot buy all three.

- a. Use the word scarcity to say why they cannot buy all three.
- b. Pick the two things on the list they could buy with \$30, and say how much money is left over.

Think and decide

Q11. A town has money to build only one of these: a new dam, a new school library, or a new sports ground.

- a. Use the idea of scarcity to say why the town cannot build all three.
 - b. Which one would you choose, and why? There is no single right answer. What matters is how well you explain your thinking.
-

Answers

Q1. a. Natural. b. Human. c. Capital. d. Money.

Q2. Natural: sunlight, a river. Human: a builder, a nurse. Capital: an oven, a computer.

Q3. a. The oven and mixer. b. The shop (a dash sits in its natural row). c. The people at the mill.

Q4. a. Any two of: food, water, a safe home, clothes, school. b. Any two of: toys, a new bike, lollies, a video game, a holiday. c. A person can live without a bike, so it is a want.

Q5. a. Food, care and a safe place to sleep (any one). b. A car or a holiday (any one). c. Answers will differ, such as a bike or a game.

Q6. a. Agriculture, forestry and fishing (farms). b. 1,868 GL. c. About 7.

Q7. Answers will differ. Check that the list has at least one resource of each kind, and that each is in the right kind.

Q8. Answers will differ. Check for three needs and three wants for each person, and one clear difference with a kind reason.

Q9. Answers will differ. Check the graph shows four prices, and the reason names something like bad weather, a good season, or more or less of the food to sell.

Q10. a. The family's money is a limited resource, and the three wants cost more than the money can meet. That is scarcity, so they must choose. b. The ball and the movie night, with \$3 left over.

Q11. Answers will differ. Look for scarcity named in a (limited money, three wants, not enough for all), and a clear choice with a reason in b.

Worked solutions

Q1. Read the three columns of the figure. Water comes from nature, so it is natural. A truck driver is a person doing work, so human. A factory is a building people made and use to make things, so capital. Capital in this book means made things that help make more things, not money.

Q2. Sunlight and a river come from nature: natural. A builder and a nurse are people doing work: human. An oven and a computer are made things used to do jobs: capital.

Q3. a. The oven and mixer. b. The shop has a dash in the natural row, so it uses no natural resource. c. The people at the mill.

Q4. a and b read straight from the figure. c. A need is something we must have to live, grow and stay safe. A person can live without a bike, so a bike is a want.

Q5. a and b read straight from the figure. c. A baby cannot ride a bike or play most games, so a bike or a game is a want you have now that a baby does not have.

Q6. a. The top bar is agriculture, forestry and fishing, so farms use the most water. b. 1,868 GL. c. The note says farms used about 7 out of every 10 GL.

Q7. A model answer for a sandwich: natural is the wheat grain and the water in the bread; human is the baker and the shop worker; capital is the oven, the truck and the shelves. Your thing may differ, but each kind needs at least one resource in it.

Q8. A model chart has two columns, needs and wants, with your three and their three in it. A model difference: I want a bike, but my grandparent wants a new fence for the garden. That is fine because we are different ages and do different things each day.

Q9. A model reason: if bad weather hurts the crops, there is less of the food to sell, and the price can go up. If the season is good and there is plenty, the price can come back down.

Q10. a. The family's \$30 is a limited resource. The three things cost $\$30 + \$12 + \$15 = \$57$ all together, and \$57 is more than \$30. There is not enough money to meet every want. That is scarcity, so the family must choose. b. Check each pair: game and ball = \$42 (too much), game and movie night = \$45 (too much), ball and movie night = $\$12 + \$15 = \$27$ (fits). So the family buys the ball and the movie night, with $\$30 - \$27 = \$3$ left over.

Q11. a. The town's money is limited, and the dam, the library and the sports ground together cost more than the town has. Not enough resource to meet every want is scarcity, so the town must choose one. b. A model choice: I would choose the new school library, because every child at the school would use it every week for many years. Any choice is fine when the reason is clear.

Sources

ABS, Labour Force, Australia, July 2026 — about 14.8 million people (14,807,200) had a job in Australia (retrieved 26 August 2026).

ABS, Australian Agriculture: Broadacre Crops, 2024-25 — wheat is one of Australia's biggest crops, grown mainly in New South Wales and Western Australia (retrieved 26 August 2026).

ABS, Australian Agriculture: Horticulture, 2024-25 — Australia grew 369,000 tonnes of bananas in 2024-25; Queensland grew 94 out of every 100 of them (347,000 tonnes), and New South Wales grew 4 out of every 100 (14,700 tonnes) (retrieved 26 August 2026).

ABS, Water Account, Australia, 2023-24 — Australia used 17,223 GL of water; agriculture, forestry and fishing used 11,760 GL (about 7 out of every 10) and households used 1,868 GL (retrieved 26 August 2026).

ABS, Consumer Price Index, Australia, June quarter 2017, Table 13, series A3604756W — the fruit price index each quarter from 2009 to 2017; it peaked at 135.9 in the June quarter of 2011 (retrieved 26 August 2026).

Wikipedia, "Cyclone Yasi" and "2010-2011 Queensland floods" — Cyclone Yasi crossed the Queensland coast in February 2011 and knocked down most of the banana crop; the big floods hit Queensland in late 2010 (retrieved 26 August 2026).

Manildra Group, manildra.com.au — an Australian family-owned flour and grain maker (retrieved 26 August 2026).

All prices in Q10 are made up for this book, so the working is easy to check.

For teachers and families

This section teaches VC2HE6K01 from the Victorian Curriculum 2.0, Economics and Business, Levels 5 and 6.

It draws on VC2HE6K01.E01 (sorting resources into kinds, and showing the resources inside one product), VC2HE6K01.E02 (needs and wants — how they differ between people and change over time) and VC2HE6K01.E03 (watching the price of an everyday item move, graphing it and listing reasons why).

Kept out of this section, for Levels 7 and 8 (VC2HE8K01 and VC2HE8K02): how markets set prices, supply and demand, and opportunity cost. Here, scarcity is taught as an idea — limited resources and unlimited needs and wants, and the choices that follow — and prices are only watched going up and down, never explained with a market.

Tax — what it is and why we pay it

Theory

Idea 1 — What is taxation?

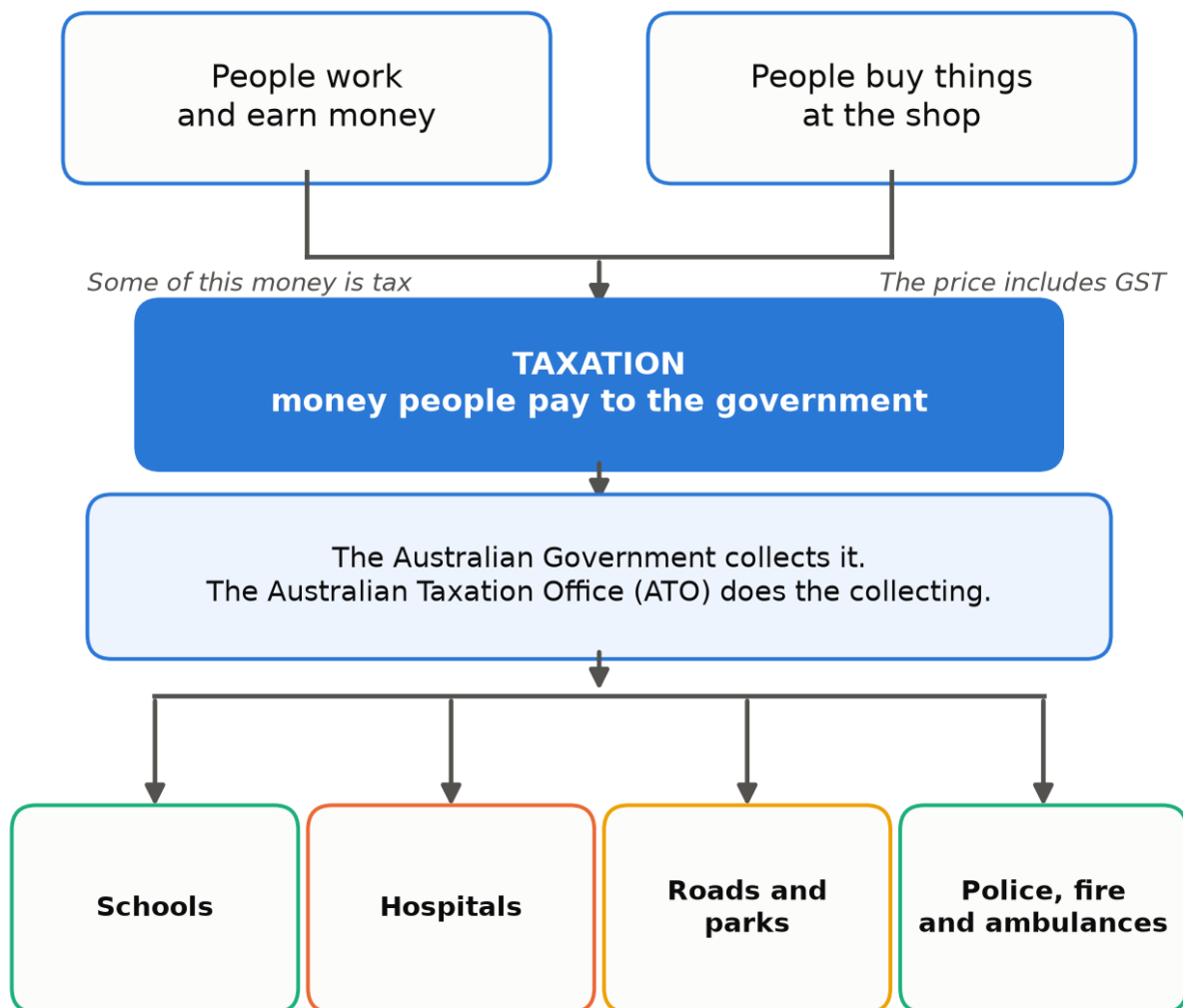
Taxation is money that people must pay to the government. Most adults pay tax. They pay some of the money they earn. They also pay tax inside the price of most things they buy.

One tax you will meet in this section has a name: the goods and services tax, or GST for short. GST is a tax on most things you buy.

Idea 2 — Why do people need to pay tax?

The government pays for things that the whole community shares. Schools, hospitals, roads and parks, and the police, fire and ambulance services all cost money. No one person could pay for a hospital alone. So everyone pays some tax, and the money is put together. Then the whole community can share what it pays for.

Where does tax money go?



One person cannot pay for a hospital alone — tax pools money so the community can share it.

Diagram showing how tax money moves. People who work and people who buy things pay tax to the Australian Government. The tax money then pays for schools, hospitals, roads and parks, and police, fire and ambulances.

Some things are paid for with tax money. Other things are bought by people for themselves.

Who pays for what?



Tax pays for things the whole community shares.

Two lists side by side. Things paid for with tax money: schools, hospitals, roads, parks and playgrounds, libraries, police, fire and ambulances. Things bought by people: toys, clothes, ice cream, football boots, bicycles, movie tickets.

Idea 3 — Who collects tax in Australia?

In Australia, a part of the government called the Australian Taxation Office, or ATO, collects most of the tax. The ATO also helps people and businesses with questions about tax. In one of the practice tasks below, you will find out more about what the ATO does.

Idea 4 — The goods and services tax (GST)

The GST is a tax of 10% on most goods and services sold in Australia. It began on 1 July 2000. When you buy something in a shop, the GST is already inside the price on the label. You pay the total price, and the shop sends the GST part of it to the government.

A shop receipt (model)

CLASSROOM ART SHOP	
Coloured pencils	\$10.00
Art book	\$20.00
Sketch pad	\$15.00
Prices before GST	\$45.00
GST (10%)	\$4.50
TOTAL YOU PAY	\$49.50
The \$4.50 of GST is sent to the government.	

GST = 10%: for every 10 dollars of price, 1 dollar is GST.

A model shop receipt. Coloured pencils cost 10 dollars, an art book costs 20 dollars and a sketch pad costs 15 dollars. The prices before GST add to 45 dollars. The GST at 10 percent is 4 dollars 50. The total you pay is 49 dollars 50.

Most things you buy have GST in the price. But some things that the community needs every day have no GST. These are called GST-free. Most fresh food, bread, milk, school education and a visit to the doctor are GST-free.

GST is on most things you buy — but not everything

GST is in the price	No GST (GST-free)
Television	Fresh fruit and vegetables
Toys	Bread
Clothes	School education
Books	A visit to the doctor
Bicycle helmet	Milk

Some things the community needs every day have no GST. Source: Australian Taxation Office.

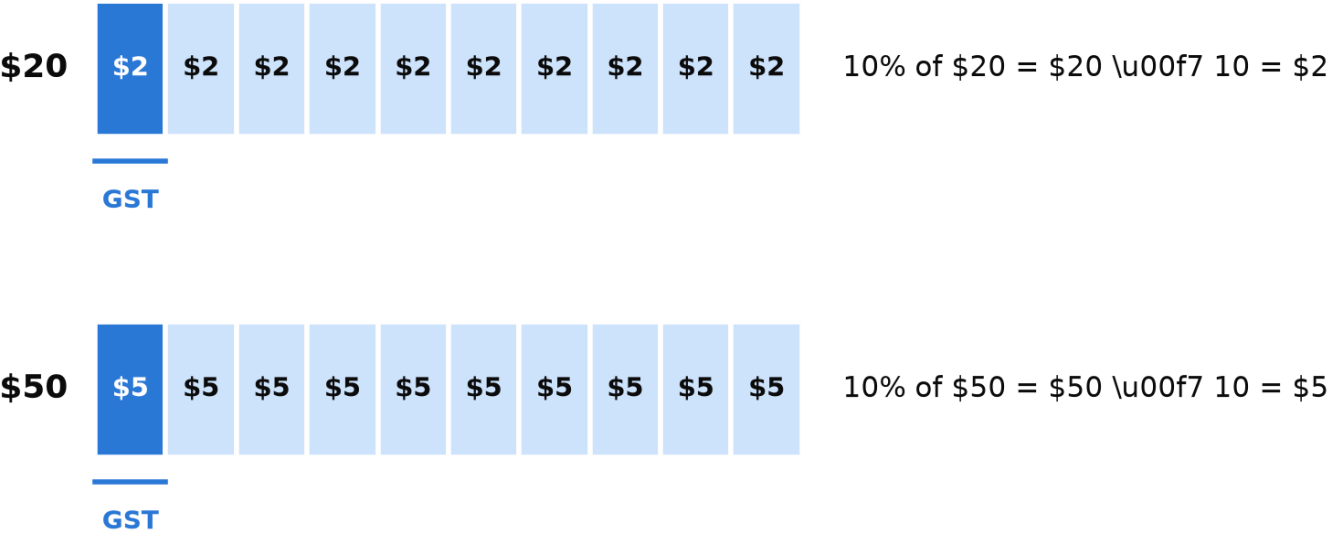
A table with two columns. GST is in the price of a television, toys, clothes, books and a bicycle helmet. There is no GST on fresh fruit and vegetables, bread, school education, a visit to the doctor, and milk.

Idea 5 — How do you work out 10%?

10% means 10 parts out of 100. It is the same as 1 part in every 10. So to find 10% of a whole-dollar price, divide the price by 10.

10% means 1 part in every 10

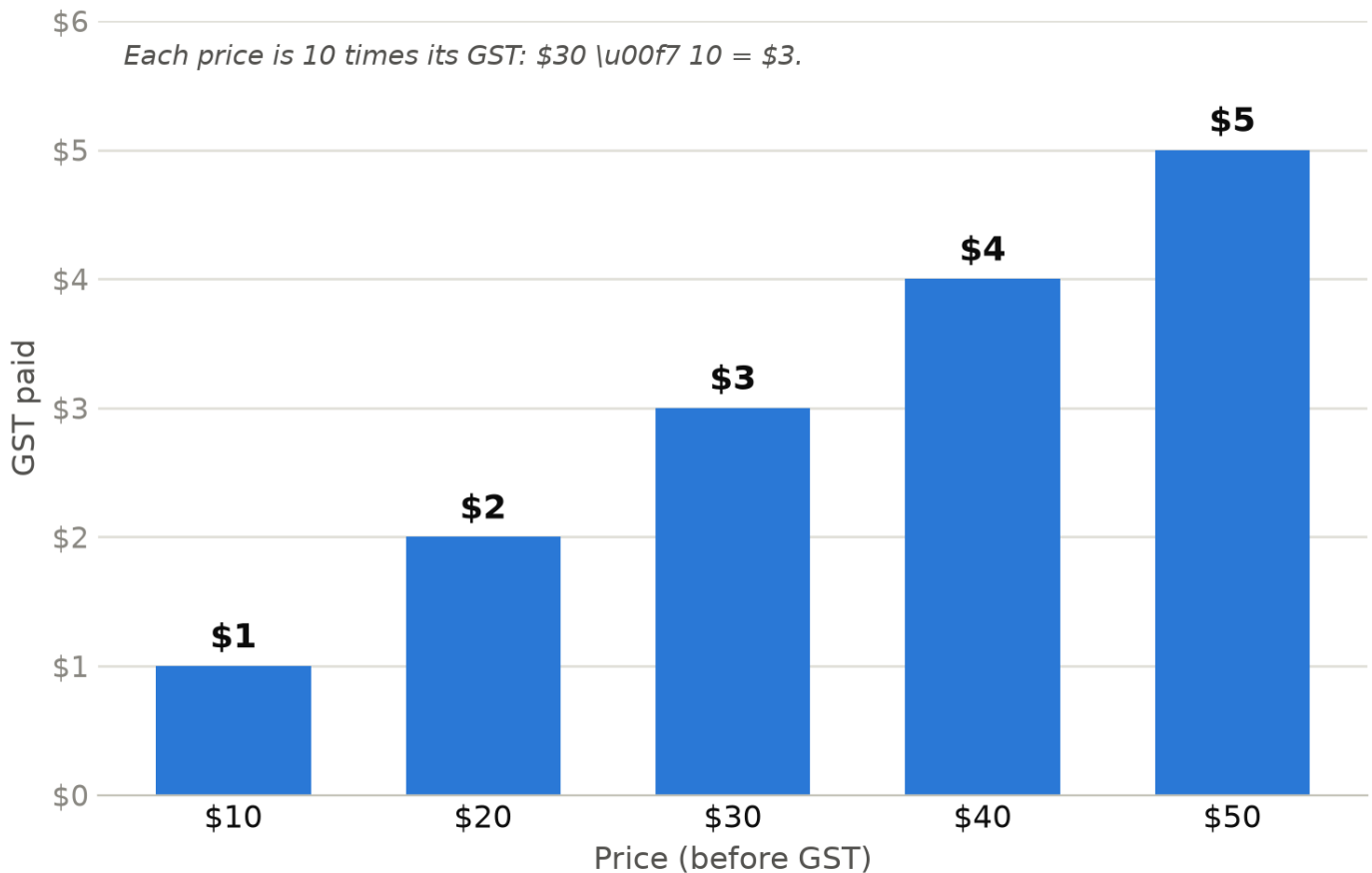
Split the price into 10 equal parts. The GST is one of those parts.



Two bars, each split into 10 equal blocks. One block in every 10 is the GST. 10 percent of 20 dollars is 2 dollars. 10 percent of 50 dollars is 5 dollars.

The bigger the price, the bigger the GST.

The bigger the price, the bigger the GST



A column chart. The GST on a 10 dollar price is 1 dollar, on 20 dollars it is 2 dollars, on 30 dollars it is 3 dollars, on 40 dollars it is 4 dollars, and on 50 dollars it is 5 dollars.

The prices in this section are whole dollars, like \$10, \$20 or \$50. That makes the dividing easier to check.

Worked examples

Example 1 — with help

The school art shop sells a skateboard for \$40 and a pair of headphones for \$25. These are the prices before GST. Work out the GST on each item, and the total price you would pay.

Look at the table in the figure below first. It shows the same steps for five items.

Working out GST and the total

Item	Price (before GST)	GST (10%)	You pay
Toy car	\$10	\$1.00	\$11.00
Book	\$20	\$2.00	\$22.00
Football	\$30	\$3.00	\$33.00
Skateboard	\$50	\$5.00	\$55.00
Bicycle	\$100	\$10.00	\$110.00

Check: $\$50 + \$5.00 = \$55.00$. Divide the price by 10 to find the GST.

A table of five items. For each item, the GST is the price divided by 10, and the total is the price plus the GST. A toy car costs 10 dollars, so the GST is 1 dollar and you pay 11 dollars.

Working

Comment

GST on the skateboard: $\$40 \div 10 = \$4$

To find 10%, divide the price by 10.

Total for the skateboard: $\$40 + \$4 = \$44$

Total = price + GST.

GST on the headphones: $\$25 \div 10 = \$2.50$

Divide the price by 10 again.

Total for the headphones: $\$25 + \$2.50 = \$27.50$

Total = price + GST.

Example 2 — on your own

Liam buys 2 notebooks at \$5 each and a pencil case for \$10. These are the prices before GST. Work out the GST on all three items, and the total Liam pays.

The prices add to $\$5 + \$5 + \$10 = \$20$. The GST is $\$20 \div 10 = \$2.00$. Liam pays $\$20 + \$2.00 = \$22.00$.

Practice questions

With help

Q1. Find the GST (10%) on each price. Divide by 10.

- a. \$10
- b. \$20
- c. \$50

Q2. A board game costs \$60 before GST.

- a. Work out the GST.
- b. Work out the total price you would pay.

Q3. Look at the figure called “Working out GST and the total”.

- a. A toy car costs \$10 before GST. What is the GST?
- b. What is the total you pay for the toy car?
- c. How did the table work out each GST?

Q4. Zoe buys a jumper for \$40 before GST.

- What is the GST on the jumper?
- What is the total price?
- Zoe pays with a \$50 note. How much change does she get?

Q5. Look at the figure with two columns, “GST is on most things you buy — but not everything”.

- Name two things that have GST in the price.
- Name two things that are GST-free.
- Why do you think fresh food is GST-free? Give one reason.

Q6. Look at the model receipt figure.

- What do the three prices add to, before GST?
- How much is the GST?
- Where does the GST money go?

On your own

Q7. A bicycle helmet costs \$90 before GST. Work out the GST and the total price. Write your answer in a sentence.

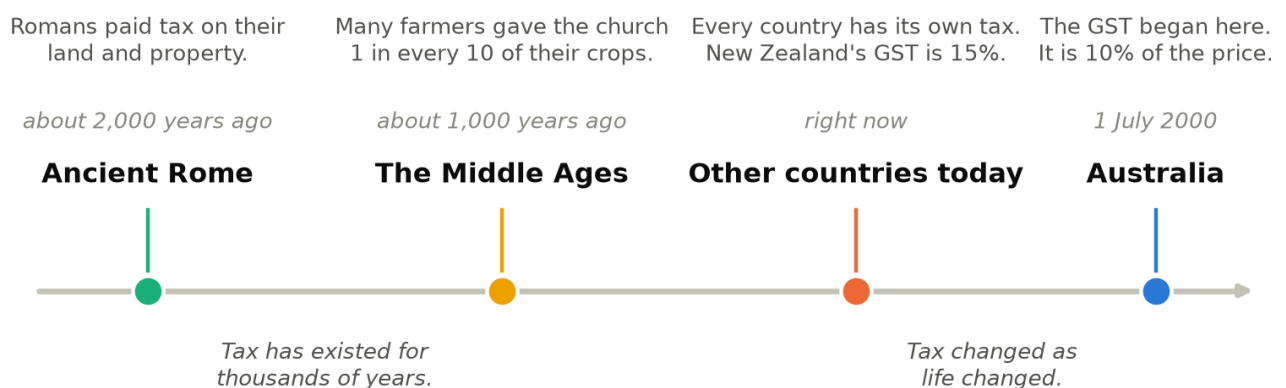
Q8. Tia has saved \$20. She wants a toy that costs \$20 before GST. Does Tia have enough money to buy the toy? Explain your answer.

Q9. Taxes through time (research task). The starter timeline below shows four stops. Use books or the internet, with an adult, to find:

- one kind of tax paid in ancient Rome
- one kind of tax paid in the Middle Ages
- one tax that people pay in another country today

Add your three finds to your own copy of the timeline. For each one, write where, when and what was taxed.

Taxes through time — a starter timeline



Your turn: research one tax from ancient Rome, one from the Middle Ages and one from another country today. Add your three finds as new stops on this timeline.

A starter timeline with four stops: ancient Rome about 2,000 years ago, the Middle Ages about 1,000 years ago, other countries today, and Australia, where the GST began on 1 July 2000. There is room to add your own stops.

Q10. What does the ATO do? (research task). With an adult, look at the ATO website, ato.gov.au. Find three ways the ATO helps people or businesses. Write them in your own words.

Think and decide

Q11. Some people think taxes should be higher, so there is more money for schools and hospitals. Other people think taxes should be lower, so families can keep more of the money they earn.

- a. Give one strong reason for the first view.
 - b. Give one strong reason for the second view.
 - c. Which view do you agree with? Give your reason. There is no single right answer. What matters is how well you explain your thinking.
-

Answers

Q1. a. \$1 b. \$2 c. \$5

Q2. a. \$6 b. \$66

Q3. a. \$1.00 b. \$11.00 c. It divided each price by 10, because 10% is 1 part in every 10.

Q4. a. \$4 b. \$44 c. \$6

Q5. Answers will differ. For example: a. toys, books b. bread, milk c. Fresh food is something everyone needs, so no GST keeps it cheaper.

Q6. a. \$45.00 b. \$4.50 c. The shop sends it to the government.

Q7. The GST is \$9, and the total price is \$99.

Q8. No. The toy costs \$20, and the GST is \$2, so the total is \$22. Tia has only \$20, so she is \$2 short.

Q9. Answers will differ. Check that each stop says where, when and what was taxed.

Q10. Answers will differ. Check that each of the three ways is a real way the ATO helps, written in the student's own words.

Q11. Answers will differ. Look for one clear reason for each view in a and b, and a choice in c with a reason. No view is the right one.

Worked solutions

Q1. 10% means divide by 10. a. $\$10 \div 10 = \$1$ b. $\$20 \div 10 = \$2$ c. $\$50 \div 10 = \$5$

Q2. a. $\text{GST} = \$60 \div 10 = \$6$. b. $\text{Total} = \$60 + \$6 = \$66$.

Q3. From the table: the toy car is \$10 before GST, so the GST is $\$10 \div 10 = \$1.00$, and the total is $\$10 + \$1.00 = \$11.00$. The table divided each price by 10.

Q4. a. $\text{GST} = \$40 \div 10 = \$4$. b. $\text{Total} = \$40 + \$4 = \$44$. c. $\text{Change} = \$50 - \$44 = \$6$.

Q5. Read the two columns of the figure. Any two from the left column answer a. Any two from the right column answer b. For c, any sound reason is fine. For example: everyone needs food, so leaving GST off it keeps food cheaper for all families.

Q6. Read the receipt figure: $\$10 + \$20 + \$15 = \$45.00$ before GST. $\text{GST} = \$45.00 \div 10 = \$4.50$. The shop sends the \$4.50 to the government.

Q7. $\text{GST} = \$90 \div 10 = \$9$. $\text{Total} = \$90 + \$9 = \$99$.

Q8. $\text{Total price} = \text{price} + \text{GST}$. $\text{GST} = \$20 \div 10 = \$2$. $\text{Total} = \$20 + \$2 = \$22$. Tia has \$20. \$20 is less than \$22, so she does not have enough. She needs \$2 more.

Q9. This is a research task. A strong answer adds three stops to the timeline, each with a place, a time and the thing that was taxed. Example stops: in ancient Rome, people paid tax on their land; in the Middle Ages, farmers gave the church 1 in every 10 of the crops they grew; in New Zealand today, people pay a GST of 15%.

Q10. This is a research task. A strong answer lists three real ways the ATO helps, in the student's own words. Examples: the ATO collects most of the tax in Australia; it answers questions about tax; it has tools and guides on its website.

Q11. This is a thinking task, so answers will differ. A strong answer gives one clear reason for each view, then picks a view and gives a reason. For example: higher taxes mean more money for schools and hospitals; lower taxes let families keep more of what they earn, and choose what to buy with it. Both views have good reasons, so any choice is fine when the reasons are clear.

Sources

Australian Taxation Office (ATO), ato.gov.au — the GST is 10% and began on 1 July 2000; things like most fresh food, school education and health services are GST-free; the ATO collects most of the Australian Government's tax (visited 26 August 2026).

Wikipedia pages “Goods and services tax (Australia)”, “Tributum”, “Tithe” and “Value-added tax” — GST in Australia from 1 July 2000; tax on land and property in ancient Rome; in the Middle Ages, farmers gave the church 1 in every 10 of the crops they grew; GST in New Zealand is 15% (visited 26 August 2026).

GOV.UK, “VAT rates” — in the United Kingdom, the main tax on purchases is 20% (visited 26 August 2026).

All prices in the worked examples and practice questions are made up for this book, so the working is easy to check.

For teachers and families

This section teaches VC2HE6K02 from the Victorian Curriculum 2.0, Economics and Business, Levels 5 and 6.

It draws on VC2HE6K02 . E01 (looking into the GST and how it adds to the prices people pay), VC2HE6K02 . E02 (working out the GST on given purchases), VC2HE6K02 . E03 (the history of tax — kinds of taxes from other times and other countries, set on a timeline) and VC2HE6K02 . E04 (finding out how the ATO helps people and businesses).

Kept out of this section, for Levels 7 and 8 (VC2HE8K09): the Australian taxation system as a whole, other kinds of tax, and how the tax money is spent. GST here is worked only on whole-dollar prices.

Entrepreneurs and what makes them successful

For the teacher — VC2 codes: VC2HE6K03, VC2HE6K03.E01, VC2HE6K03.E02

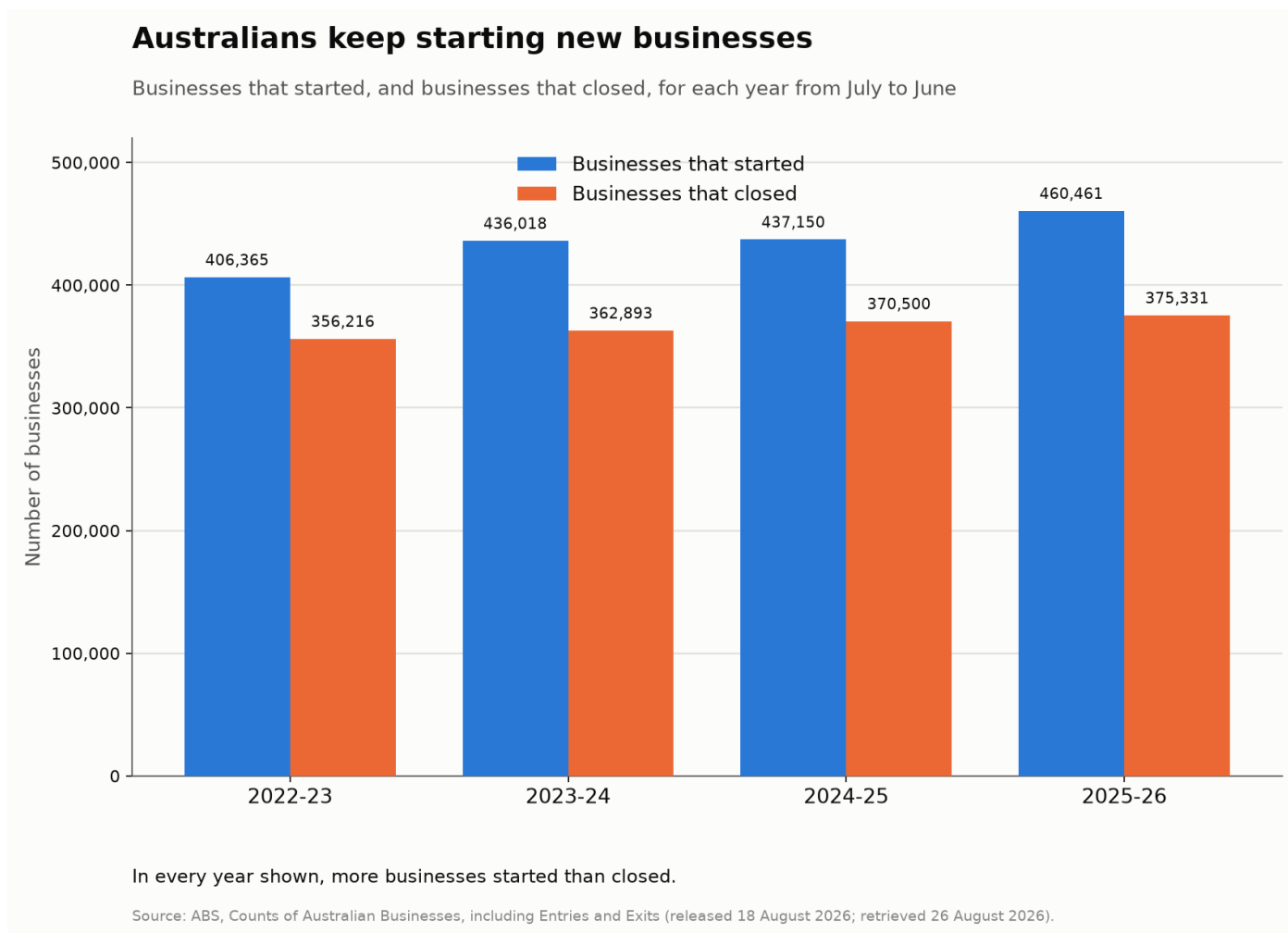
Big question: What do successful entrepreneurs know, what can they do, and what are they like?

Theory

Part 1 — Entrepreneurs, and a country of new businesses (VC2HE6K03)

An **entrepreneur** is a person who starts a business. **Entrepreneurship** is the work of starting and running that business. Both words come from a French word that means “to try”. An **attribute** is anything about a person that helps them do that work well. Victoria’s learning levels (VC2HE6K03) sort attributes three ways: what a person **knows** (their knowledge), what they can **do** (their skills), and what they are **like** (their personal qualities, like being ready to have a go).

Australia is a country of new businesses. The Australian Bureau of Statistics (the ABS) counts every business that starts and every business that closes. The chart below shows four years.



Grouped column chart showing Australian businesses that started and that closed for each year from 2022-23 to 2025-26, with more starting than closing in every year

Most of those businesses are small. On 30 June 2026, about 65 out of every 100 Australian businesses had no paid staff at all — many were one-person businesses.

Most businesses in Australia are small

All 2,814,778 businesses trading on 30 June 2026, by whether they have paid staff

Businesses with paid staff	Businesses with no paid staff
996,203 about 35 out of every 100	1,818,575 about 65 out of every 100

Many of the businesses with no paid staff are one-person businesses. Some grow and take on staff later.

A business does not have to start big to count as a business — most start small.

Source: ABS, Counts of Australian Businesses, including Entries and Exits (released 18 August 2026; retrieved 26 August 2026).

Stacked bar showing all 2,814,778 Australian businesses on 30 June 2026: about 35 out of every 100 have paid staff and about 65 have no paid staff

Source: ABS, Counts of Australian Businesses, including Entries and Exits (released 18 August 2026; retrieved 26 August 2026).

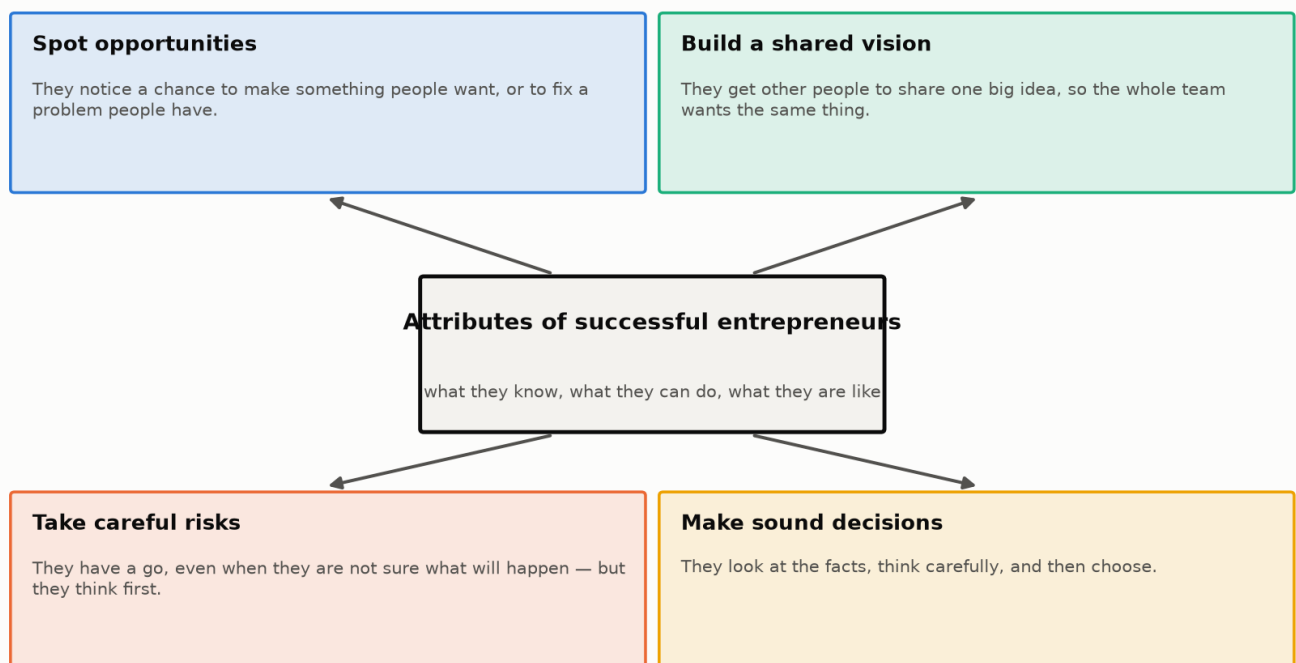
So a business does not have to be big, and it does not have to start big. It starts with one person, or a small team, who spots a chance and has a go. That is why this section is about people and what they bring.

Part 2 — Four attributes successful entrepreneurs share (VC2HE6K03.E02)

The learning levels (VC2HE6K03.E02) name four things to look for: spotting opportunities, building a shared vision, taking risks, and making sound decisions. The web below puts them together.

What do successful entrepreneurs often have?

Four attributes this section looks at. Each arm shows what the attribute looks like in real life.



An attribute is something about a person. A skill is something a person can do. A personal quality is what a person is like. All three can help an entrepreneur.

Attribute web with a centre hub and four arms: spot opportunities, build a shared vision, take careful risks, make sound decisions

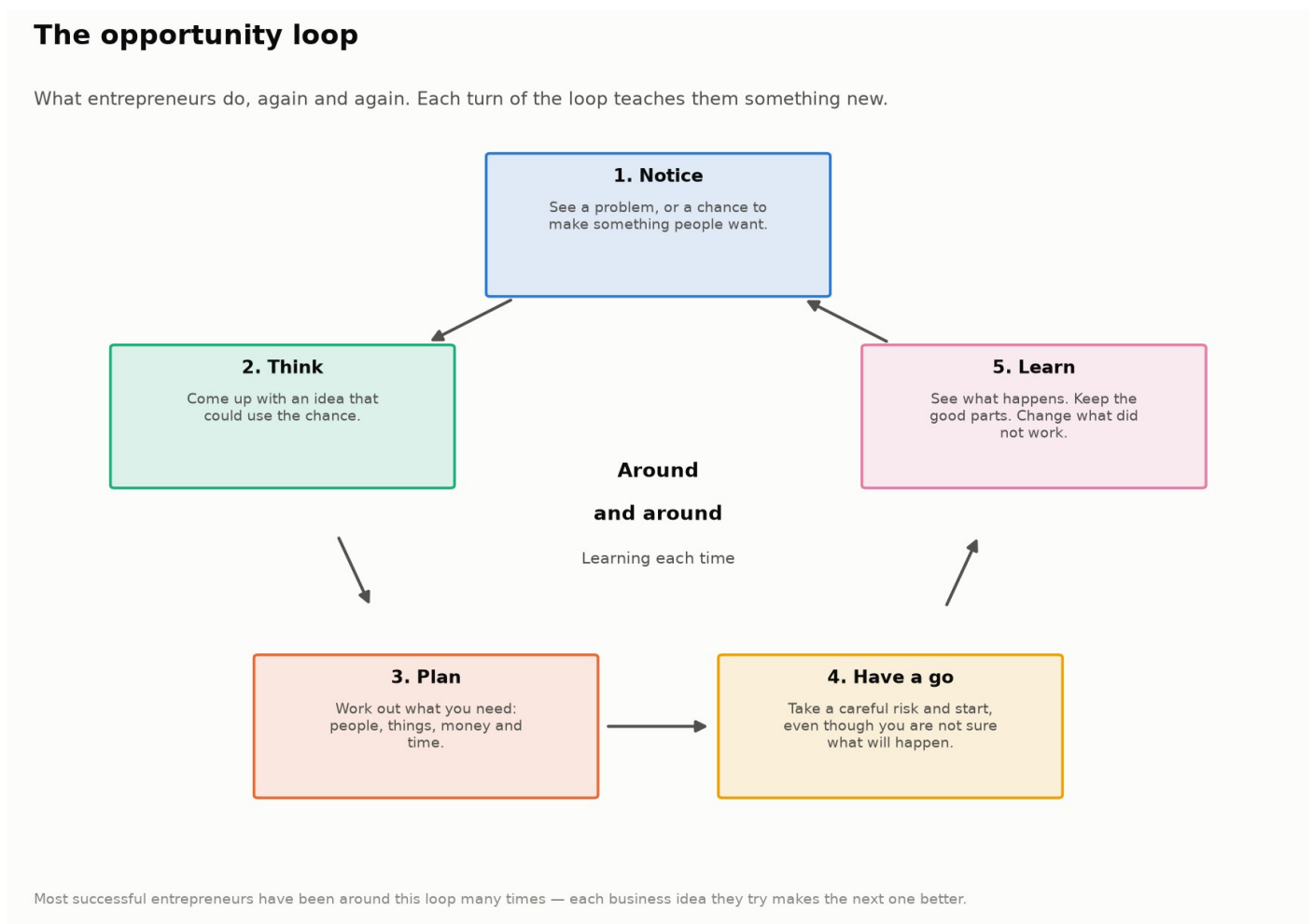
Spot opportunities. An **opportunity** is a chance to make or do something people need or want, that nobody is making or doing yet. Most people walk past problems. Entrepreneurs stop and think, “I could fix that — and people would pay for it.”

Build a shared vision. A **vision** is a picture of what the business could become. A vision is **shared** when everyone in the team wants the same picture. One person cannot build a business alone: they need family, friends, workers and buyers who all want the same thing.

Take careful risks. A **risk** is a chance you take when you are not sure how things will turn out. Every new business is a risk — people might not buy. Successful entrepreneurs do not avoid all risks, and they do not take wild ones. They take careful risks: they think things through, start as small as they can, and have a plan for if it goes wrong.

Make sound decisions. A **sound** decision is one that is carefully thought through. Successful entrepreneurs slow down. They look at what they would get and what they would give up, they ask people who know, and then they choose.

The four work together in a loop:



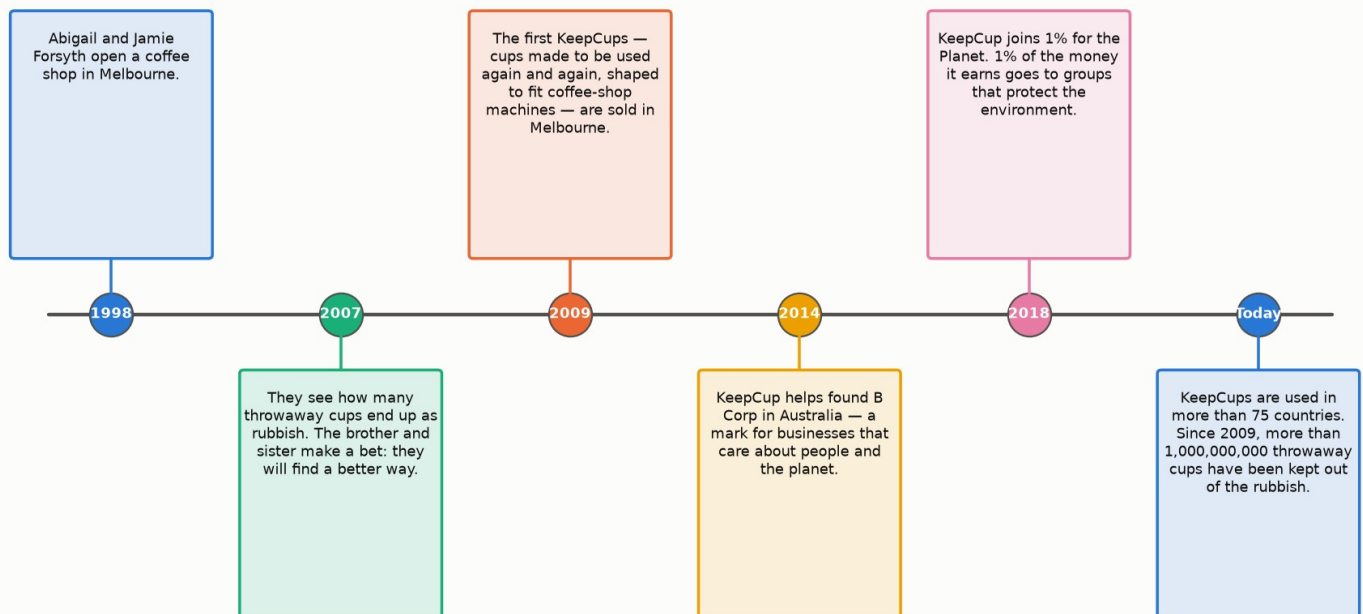
Loop diagram with five steps going around and around: notice, think, plan, have a go, learn, with learning each time

Part 3 — Two Australian entrepreneur stories

First story: Abigail and Jamie Forsyth, and the KeepCup.

The KeepCup story — a timeline

How two people who ran a coffee shop turned a waste problem into a business used around the world.



Source: KeepCup, 'Our Story', au.keepcup (retrieved 26 August 2026).

Timeline of the KeepCup story with six dated events from 1998 to today: coffee shop opened in Melbourne, the waste noticed and a bet made, first KeepCups sold, B Corp Australia helped started, 1% for the Planet joined, and cups now used in more than 75 countries

Source: KeepCup, 'Our Story', au.keepcup (retrieved 26 August 2026).

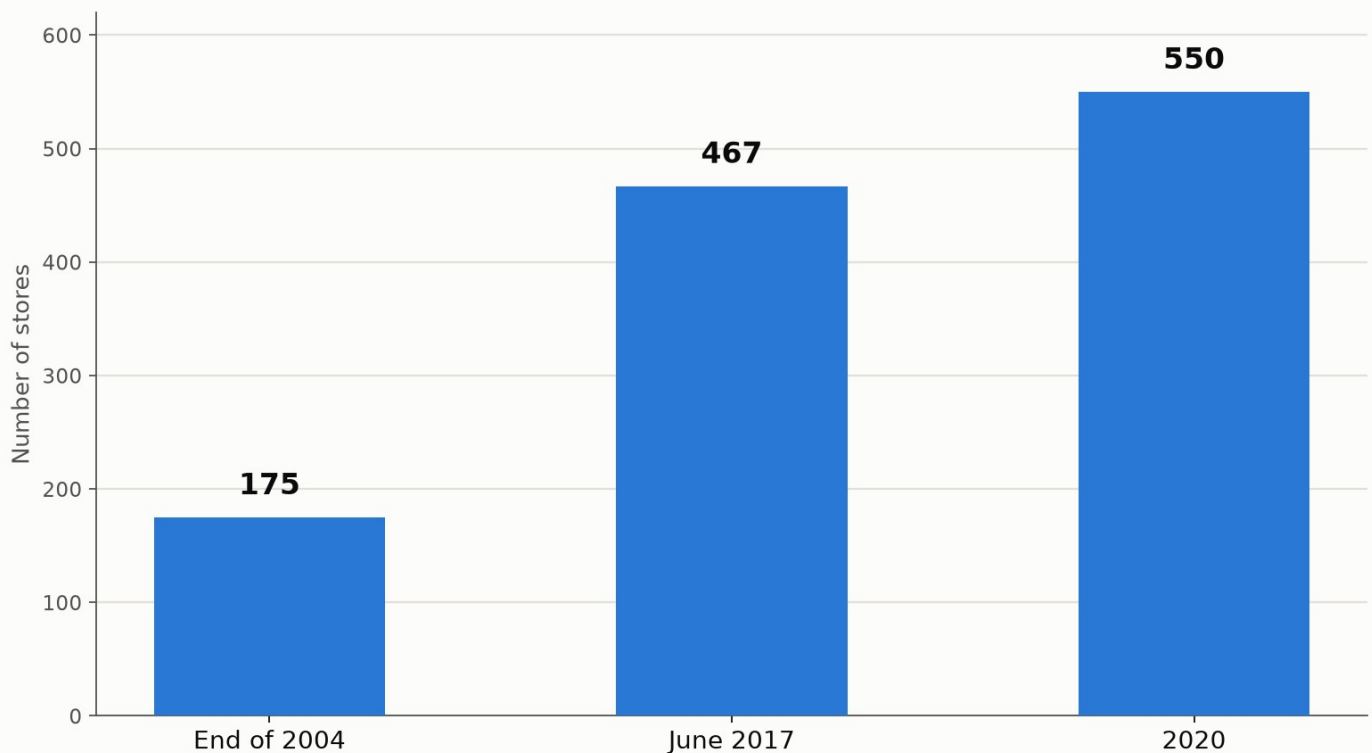
Abigail Forsyth and her brother Jamie ran a coffee shop, so they saw the waste problem up close. Their story shows all four attributes: they **spotted an opportunity** (a cup that could be used again and again, shaped to fit coffee-shop machines); they **shared one vision** (brother and sister, one picture, one bet); they took a **careful risk** (nobody knew if people would buy, so they started small, in their own city); and they made **sound decisions** (cups that were easy to clean and easy to repair, so people would keep using them).

Second story: Janine Allis, and Boost Juice.

In 1999, on holiday in the United States, Janine Allis noticed juice bars selling fresh juice drinks, made when you order them. Nobody was selling drinks like that in Australia. With her husband Jeff, she decided to bring the idea home. In March 2000, while she was at home with her new baby, Janine opened the first Boost Juice store in King William Street, Adelaide.

Boost Juice grew fast — how many stores?

Total number of Boost Juice stores at three times



Janine Allis opened the first Boost Juice store in Adelaide in March 2000.

Source: 'Boost Juice', Wikipedia (retrieved 26 August 2026).

Column chart of Boost Juice store numbers at three times: 175 at the end of 2004, 467 in June 2017 and 550 in 2020

Source: 'Boost Juice', Wikipedia (retrieved 26 August 2026).

Part 4 — What does “successful” mean?

“Successful” is a word people answer in different ways. Three views are common. (1) The business grew and made money for its owners. (2) It helped people — its workers, its buyers, its local area. (3) It helped the planet. Some people pick one view; many use more than one. The KeepCup is a good test: it grew (used in more than 75 countries), it helped people (a cup that coffee shops and their buyers liked), and it helped the planet (more than 1,000,000,000 throwaway cups kept out of the rubbish). In this section, always say which view you are using, and give your reasons.

Worked examples

Example 1 — Reading the Boost Juice story with the attribute web

Task: Use the web’s four attributes to read the Boost Juice story. Find one fact for each attribute.

Step 1 — Spot opportunities. In 1999 Janine saw juice bars in the United States, and saw that nobody in Australia was selling drinks like that. Fact: she spotted a want nobody had met.

Step 2 — Build a shared vision. Janine did not do it alone. With her husband Jeff, she decided to bring the idea to Australia. Fact: two people, one picture of the business.

Step 3 — Take a careful risk. Opening a store while at home with a new baby was a risk: nobody knew if people would buy. She opened one store, not fifty, so the risk stayed small.

Step 4 — Make sound decisions, and check the result. The store numbers show the choices worked: 175 stores by the end of 2004, 467 by June 2017, and 550 by 2020. On view (1) — the business grew — Boost Juice is successful.

Example 2 — One business, three views of success

Task: Show that the KeepCup business can be called successful in all three views, using facts from the timeline.

Step 1 — View 1 (grew). KeepCups are used in more than 75 countries today. That is growth.

Step 2 — View 2 (helped people). The cup was shaped to fit coffee-shop machines and made easy to clean and repair, so buyers could keep using it; and in 2014 KeepCup helped start B Corp in Australia, a mark for businesses that care about people and the planet.

Step 3 — View 3 (helped the planet). Since 2009, more than 1,000,000,000 throwaway cups have been kept out of the rubbish; and since 2018 KeepCup gives 1% of the money it earns to groups that protect the environment.

Step 4 — Conclude. The same business, three true stories. That is why a good answer says which view of success it is using.

Practice questions

With hints

Q1. In your own words: (a) what is an entrepreneur? (b) what is entrepreneurship? (c) name the three ways this section sorts attributes. (*Hint: Part 1. Knowledge, skills and ...?*)

Q2. Look at the new-businesses chart. (a) Which year had the most businesses starting, and how many? (b) Is it true that more businesses started than closed in every year shown? (*Hint: compare the blue and orange columns year by year.*)

Q3. Look at the business make-up bar. About how many out of every 100 businesses have no paid staff? What does that tell you about how big a business has to be to count? (*Hint: read the two numbers inside the bar.*)

Q4. Match each fact to the attribute it best shows: (a) Abigail and Jamie both wanted the same thing — a better cup. (b) Janine saw that nobody in Australia was selling fresh juice drinks made when you order them. (c) The Forsyths started with one city and one cup, not the whole world at once. (d) KeepCup made cups easy to clean and repair, so people would keep using them. (*Hint: the four arms of the web.*)

Q5. The steps of the opportunity loop are: Notice, Think, Plan, Have a go, Learn. (a) Which step is about spotting the opportunity? (b) Which two steps are about sound decisions? (c) Which step is the careful risk? (d) After Learn, what happens? (*Hint: around and around.*)

Q6. Use the KeepCup timeline. (a) In which year were the first KeepCups sold? (b) Name one thing KeepCup did that helped the planet. (*Hint: look at 2014 and 2018.*)

Without hints

Q7. In a small group, research an entrepreneur and their business, and prepare a presentation for the class: who they are (their history), what their business makes, sells or does, and which attributes they show. Use the planner below, and include one fact for each attribute you name.

Entrepreneur research planner

Plan your group presentation with this. Fill in each box as you research, then decide how to show it to the class.

1. Who is my entrepreneur?

Their name. Where they live or lived. Anything about their life that helps tell their story (their history).

2. What is their business?

What does the business make, sell or do? How did it start? Does it have more than one business?

3. Which attributes can I find?

Use the attribute web. Find one thing they did that shows each attribute. Write the fact down as your reason.

4. What was hard for them?

What went wrong or was not sure at first? What did they do about it?

5. Why do I think they are successful?

Give your reasons. Remember: success can mean the business grew, or it helped people, or it helped the planet.

Tip: share the jobs. One person finds the story, one finds the business facts, one matches the attributes, one puts it together.

Use this planner for the group task in Q7 of this section.

Entrepreneur research planner with five boxes to fill in: who is my entrepreneur, what is their business, which attributes can I find, what was hard for them, and why do I think they are successful

Here is a model of what one written slide could look like.

Model — part of a group presentation

A written slide about the KeepCup entrepreneurs. It answers: who? their story? the business? the attributes?

The KeepCup — a cup that came from a coffee shop

Our entrepreneurs are Abigail Forsyth and her brother Jamie. In 1998 they opened a coffee shop in Melbourne. They noticed that so many throwaway cups from their shop became rubbish, and that the cups could not be recycled. In 2007 they made a bet to find a better way. In 2009 they started selling the KeepCup, a cup made to be used again and again, shaped to fit coffee-shop machines. They spotted an opportunity when they saw the waste. They shared one vision, so they worked as a team. They took a careful risk, because no one knew if people would buy their cup. They made sound decisions, like making cups that were easy to clean and repair. Today KeepCups are used in more than 75 countries.

- Who? Names and where they started.
- Story? What they noticed, and what they did, in order.
- Attributes? Four from the attribute web, each with an example.

Your slide can look different. What matters is the who, the story, the business and the attributes.

Model written slide of a group presentation about the KeepCup entrepreneurs, answering who, their story, the business and the attributes, with three check rows below

Q8. Pick one entrepreneur from this section (Janine Allis, or Abigail and Jamie Forsyth). For two of the four attributes, give one fact from their story that shows it. Then say which view of success makes them successful in your eyes.

Q9. Most Australian businesses have no paid staff. Give two reasons why a one-person business might stay small for a while, and one sign that would tell its owner it is time to take on staff.

Q10. Imagine a person starting a business in your local area this year. Which one of the four attributes would matter most in the first month? Give two reasons for your choice.

Think hard — big risks or small careful risks?

Some people say entrepreneurs put everything on the line, like big gamblers at a casino. Others say successful entrepreneurs almost never do that: they take small, careful risks and plan for things going wrong. Before you choose, say the strongest reason for each side. Then decide which view fits the two stories in this section, and give one fact from each story to back your choice.

Answers

Q1. (a) An entrepreneur is a person who starts a business. (b) Entrepreneurship is the work of starting and running that business. (c) Knowledge (what they know), skills (what they can do) and personal qualities (what they are like).

Q2. (a) 2025-26, with 460,461 businesses starting. (b) True: in every year shown, the started column is taller than the closed column.

Q3. About 65 out of every 100 have no paid staff. A business does not have to be big to count — most businesses start small, and many are one-person businesses.

Q4. (a) Build a shared vision. (b) Spot opportunities. (c) Take careful risks. (d) Make sound decisions.

Q5. (a) Notice. (b) Think and Plan. (c) Have a go. (d) The loop goes around again, and what you learn makes the next try better.

Q6. (a) 2009. (b) Any one of: helped start B Corp in Australia (2014); joined 1% for the Planet (2018); more than 1,000,000,000 throwaway cups kept out of the rubbish.

Q7. Check that your group's presentation: names the entrepreneur and their history; says what the business makes, sells or does; matches at least two attributes to one fact each; and says which view of success is used.

Q8. Model: Janine Allis — spot opportunities (saw juice bars in the United States and a want nobody had met in Australia); careful risk (opened one store while at home with a new baby). View: grew — 175 stores by the end of 2004 and 550 by 2020.

Q9. Model reasons to stay small: not enough money to pay staff yet; the owner can do the work alone; starting small keeps the risk careful. Sign to take on staff: more orders or more buyers than one person can handle.

Q10. Model: any attribute with two reasons. For example, spot opportunities — because a new business needs people nearby who want the thing, and in the first month the owner must watch what people buy and change the plan if they do not.

Think hard. Strongest reason for “big gamblers”: a new business can fail, and people put in their own money and time with no sure result. Strongest reason for “small careful risks”: successful entrepreneurs think things through, start small and plan for things going wrong, so one bad day does not end the business. The stories in this section fit the second view: Janine opened one store, not fifty; the Forsyths started with one cup in one city. Both took a risk — but a careful one.

Why people work, and how work helps us all

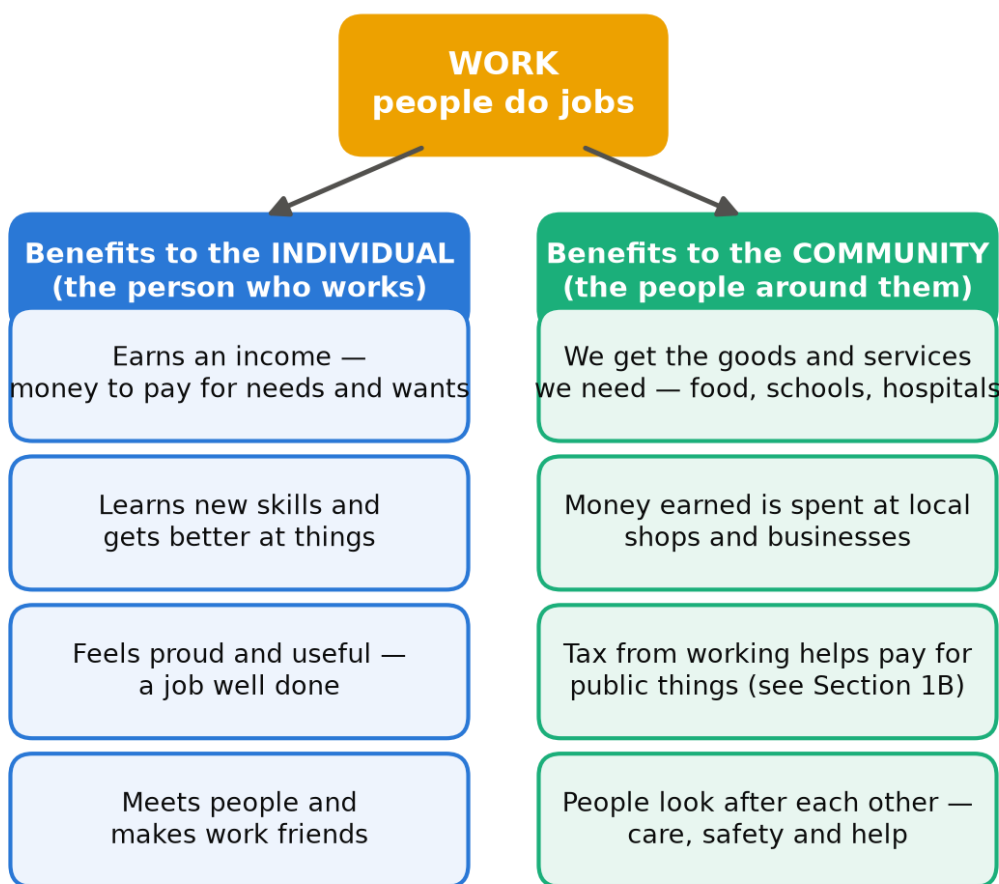
What we are learning: VC2HE6K04. The four tasks E01, E02, E03 and E04 in this section are the official study prompts for this learning, from the Levels 5 and 6 band, pitched here at Level 5.

Theory

What is work? Most adults you know have a job. A **job** (also called an **occupation**, the official word for a person's regular paid work) is work a person does to earn money. The money a person earns from their job is called their **income**. In this section we look at work in your own world — your family, your class and your town — and at the good things work brings, both to the worker and to the people around them.

Benefits to the individual and to the community. When a person works, good things happen for the worker (the *individual*) and for the people around them (the *community*). One job usually brings both kinds of benefit at the same time.

The benefits work brings



One job can bring benefits to the worker AND to the community at the same time.

Benefits map titled “The benefits work brings”: a WORK box joins two columns. Individual benefits: earns an income to pay for needs and wants; learns new skills and gets better at things; feels proud and useful; meets people and makes work friends. Community benefits: we get the goods and services we need such as food, schools and hospitals; money earned is spent at local shops and businesses; tax from working helps pay for public things; people look after each other.

Two words from that figure are worth knowing well. **Goods** are things we can buy and use, like bread, books and bikes. **Services** are helpful jobs done for us, like teaching a class, cutting hair or driving a bus. A community needs many different jobs done so that everyone gets the goods and services they need.

Jobs our community relies on

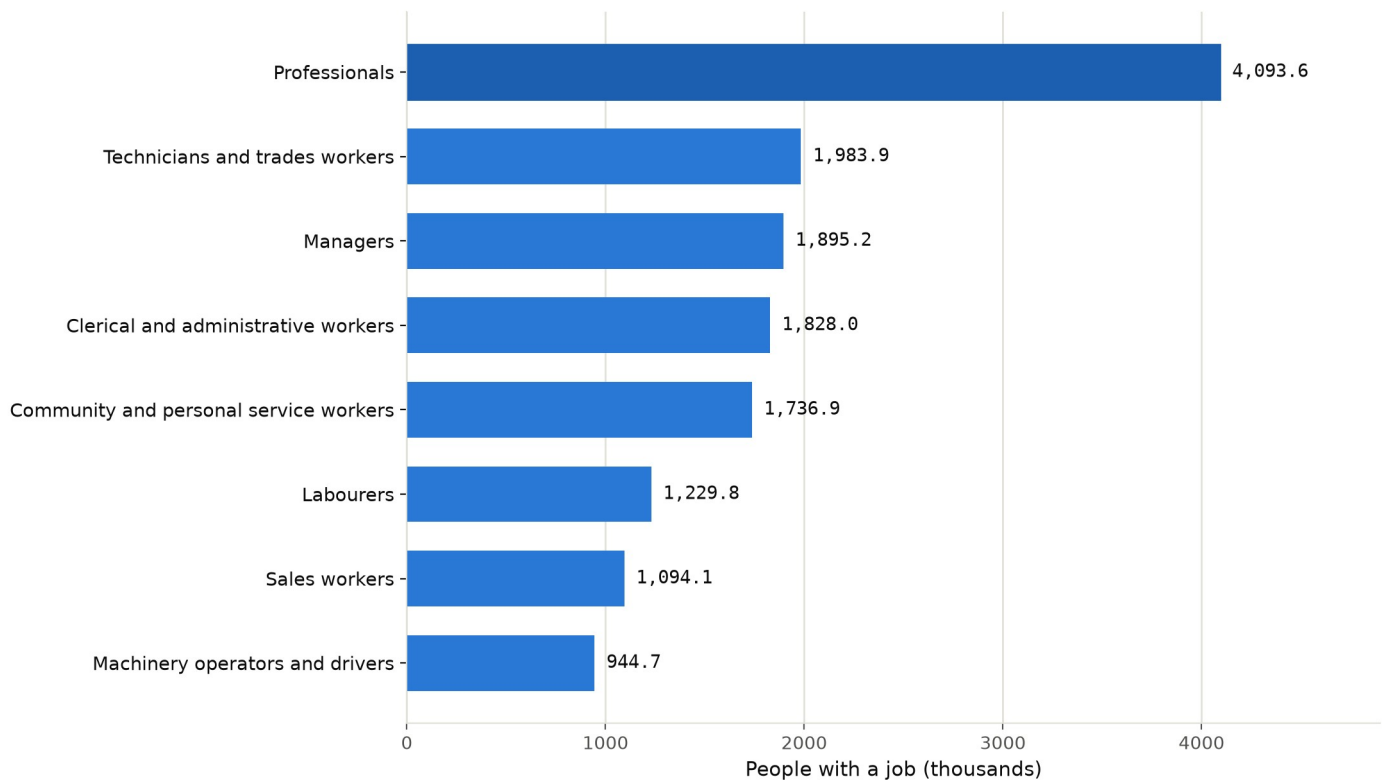


If one of these jobs stopped for a week, what would change in your town?

Web diagram titled “Jobs our community relies on”: an OUR COMMUNITY box in the centre joins ten job cards — Teacher helps children learn; Nurse cares for sick people; Farmer grows our food; Truck driver brings goods to town; Checkout operator sells us our groceries; Electrician keeps lights and power working; Garbage collector keeps streets clean; Police officer keeps people safe; Firefighter puts out fires and helps in emergencies; Librarian helps us find books and information. The caption asks: if one of these jobs stopped for a week, what would change in your town?

How many people have each kind of job? Australia keeps official counts of jobs. The **Australian Bureau of Statistics (ABS)** is the government office that collects and publishes official facts and numbers about Australia. The ABS sorts every job into one of eight big job groups using **ANZSCO**, Australia’s official list for classifying jobs. The chart below uses the ABS’s own groups and numbers.

Jobs in Australia, by job group — February 2026



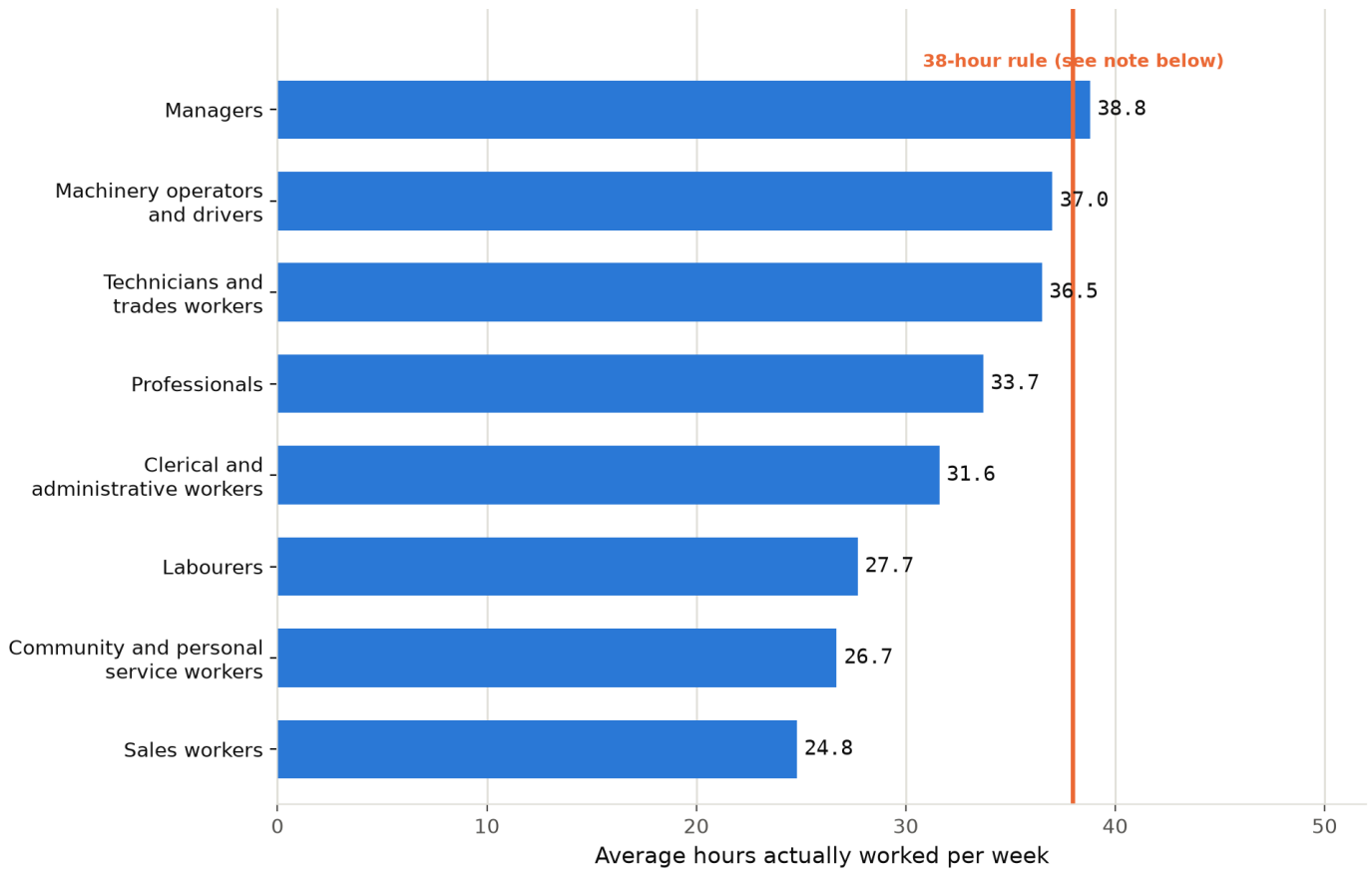
Total employed: 14,806,400 people. Source: Australian Bureau of Statistics, Labour Force, Australia, Detailed, Table 07, February 2026 (retrieved 26 August 2026). Occupation groups follow ANZSCO, Australia's official job classification. Groups sum to 14,806.2 thousand because the ABS rounds each series.

Bar chart titled “Jobs in Australia, by job group — February 2026”. Professionals is the largest group with 4,093.6 thousand people with a job, then Technicians and trades workers 1,983.9; Managers 1,895.2; Clerical and administrative workers 1,828.0; Community and personal service workers 1,736.9; Labourers 1,229.8; Sales workers 1,094.1; Machinery operators and drivers 944.7. The note gives the total employed as 14,806,400 people and the source as ABS Labour Force, Australia, Detailed, Table 07, February 2026.

The chart’s numbers are in *thousands*. So 4,093.6 thousand means 4,093,600 — a little more than 4 million people working as Professionals, the biggest group. The smallest group is Machinery operators and drivers, with 944.7 thousand (944,700) people. In total, 14,806,400 people in Australia had a job in February 2026 (ABS, Table 07, retrieved 26 August 2026).

How long do people work each week? The ABS also counts the hours people actually work. A **full-time** worker in Australia can be required to work at most 38 ordinary hours in a week — that is the law, looked after by the **Fair Work Ombudsman**, the government office that protects workers and checks work rules. Many people work **part-time**, which means fewer hours than full-time. Because each group below mixes full-time and part-time workers, most group averages sit under 38.

Average hours worked each week, by job group — February 2026



Averages include full-time AND part-time workers in each group, across all their jobs. Orange line: 38 hours is the most a full-time worker can be required to work in an ordinary week by law. Sources: Australian Bureau of Statistics, Labour Force, Australia, Detailed, Table 12, February 2026; Fair Work Ombudsman, Maximum weekly hours (both retrieved 26 August 2026).

Bar chart titled “Average hours worked each week, by job group — February 2026”, with an orange line at 38 labelled “38-hour rule”. Managers average the most hours at 38.8 per week, then Machinery operators and drivers 37.0; Technicians and trades workers 36.5; Professionals 33.7; Clerical and administrative workers 31.6; Labourers 27.7; Community and personal service workers 26.7; Sales workers the fewest at 24.8. The note explains that 38 hours is the most a full-time worker can be required to work in an ordinary week by law, with sources ABS Table 12 and the Fair Work Ombudsman.

Managers average 38.8 hours — just over the line — because many managers do extra hours on top of their ordinary week. Sales workers average the fewest hours (24.8) because many sales jobs are part-time.

Surveying and sorting the jobs in our families. Task E02 asks you to survey the families of your classmates — a **survey** is when everyone is asked the same questions and the answers are written down — and to sort the jobs into groups, noting what tasks each job involves and the good and hard parts of each one. You can use the same eight ABS groups for your sorting. The table below is a **SAMPLE** made up to show what your class table might look like.

Survey: the jobs done in our families' homes (SAMPLE)

Job group	Example jobs the class reported	Number reported
Professionals	teacher, nurse, engineer	6
Technicians and trades workers	electrician, mechanic, baker	4
Managers	shop manager, farm manager	3
Community and personal service workers	police officer, fitness instructor	3
Clerical and administrative workers	receptionist, bank clerk	2
Sales workers	supermarket checkout operator	2
Machinery operators and drivers	truck driver, forklift driver	2
Labourers	farm hand, shelf stacker	2
Total jobs reported		24

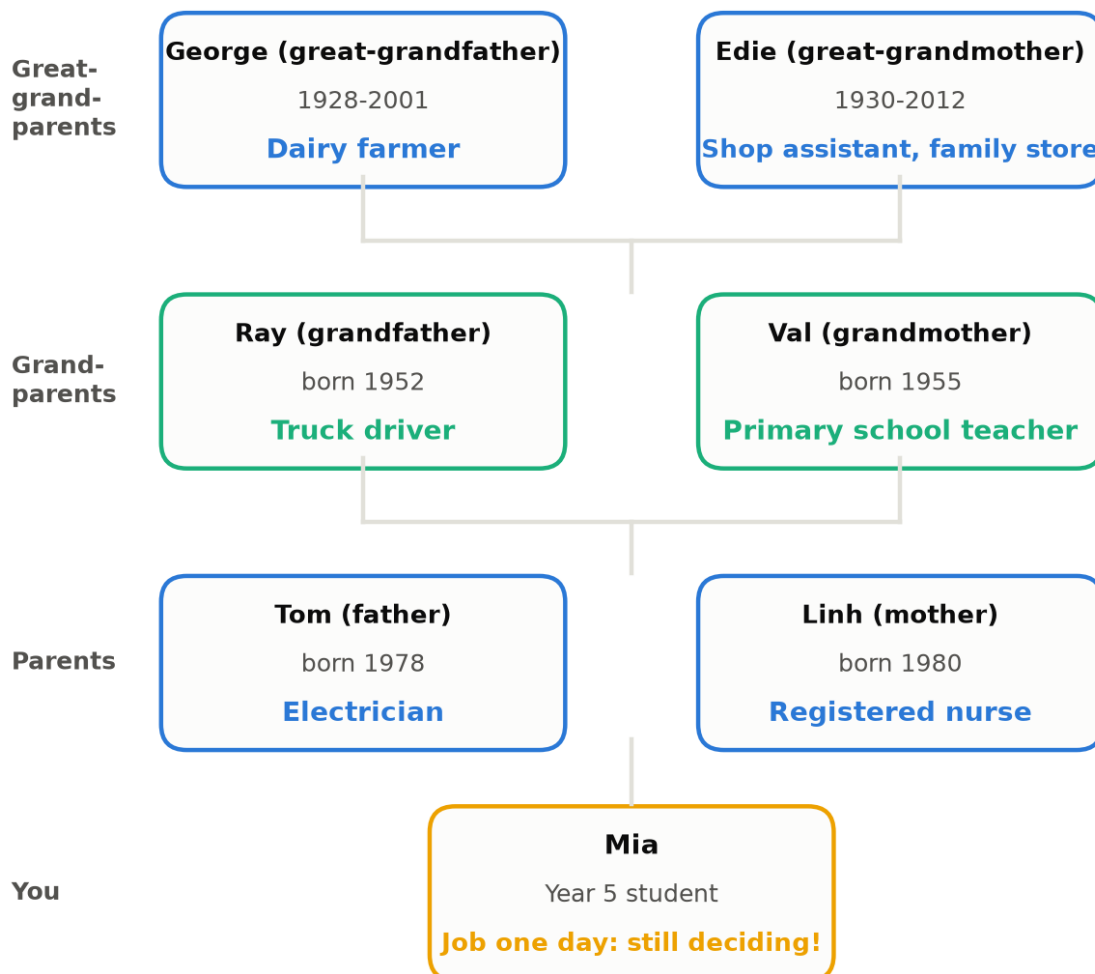
A Year 5 class of 24 students each reported one job done at home, then sorted the jobs into groups. This is a SAMPLE to show how a survey table can look. Your class's results will be different.

Sample survey table titled “Survey: the jobs done in our families’ homes (SAMPLE)”. A Year 5 class of 24 students each reported one job done at home and sorted them into the eight ABS job groups: Professionals 6 (teacher, nurse, engineer); Technicians and trades workers 4 (electrician, mechanic, baker); Managers 3 (shop manager, farm manager); Community and personal service workers 3 (police officer, fitness instructor); Clerical and administrative workers 2 (receptionist, bank clerk); Sales workers 2 (supermarket checkout operator); Machinery operators and drivers 2 (truck driver, forklift driver); Labourers 2 (farm hand, shelf stacker); total 24.

Jobs through a family tree. Task E03 asks you to build a family tree going back as far as your great-grandparents. For each person, write down the **life span** (the years a person was alive, or their birth year if they are still living) and their job. Then look for the job that appears most often, and for any patterns. A **generation** is one step of a family: you are one generation, your parents the one before, your grandparents the one before that, and your great-grandparents one more step back. Here is a SAMPLE tree for a made-up student, Mia.

Mia's family jobs — four generations (SAMPLE)

A made-up example to show what a family job tree can look like



Mia's findings: every generation has jobs that work with people - a store, a school, a hospital. The farm job did not continue.

E03 asks you to go back to your great-grandparents, note each person's life span and job, then look for the job that appears most often and any patterns.

Sample family tree titled "Mia's family jobs — four generations (SAMPLE)". Great-grandparents: George 1928-2001, dairy farmer; Edie 1930-2012, shop assistant in the family store. Grandparents: Ray born 1952, truck driver; Val born 1955, primary school teacher. Parents: Tom born 1978, electrician; Linh born 1980, registered nurse. At the bottom, Mia, a Year 5 student, with "Job one day: still deciding!" Mia's finding: every generation has jobs that work with people — a store, a school, a hospital — while the farm job did not continue.

Look for patterns the way Mia did: does a kind of job keep appearing, like working with people, working outdoors, or working with machines?

How one family job changes over time. Task E04 asks you to choose a job from your family's past and find out how that job is different today from long ago. Worked example 2 below shows you exactly how, using the checkout operator.

Worked examples

Example 1 — Researching a job: primary school teacher (E01)

Task E01 asks you to research a job or occupation by finding out: what work the person does; how many hours they work; the skills and qualifications the job needs; and what is good and what is hard about the job. (*Qualifications* are the courses and certificates a person must complete before they can do a job.) A tidy way to show your research is a job profile card. Here is one for a primary school teacher, with every fact taken from a real, checkable source.

Job profile: primary school teacher

What we find out	Answer	Where from
Job title	Primary school teacher	ANZSCO code 241213 (ABS, ANZSCO 2022)
Type of work done	Plans lessons; teaches reading, writing, maths, science and the arts; checks learning; helps students feel safe and happy	
Hours worked	Full-time work in Australia is up to 38 ordinary hours a week by law; many teachers also spend extra time planning and marking	Fair Work Ombudsman, Maximum weekly hours
Skills needed	Explaining clearly, patience, planning well, working with children	
Qualifications needed	An approved teaching course at university, then registration with the Victorian Institute of Teaching	Victorian Institute of Teaching, Register to teach
Advantages	You help children learn; you can see them improve; you work with people every day	
Disadvantages	Plenty of marking and paperwork; talking and standing all day can be tiring	
Benefits to the community	Children learn to read, write and count — skills everyone in the community uses	

A job profile like this answers the research questions of Section 1D, Worked example 1.

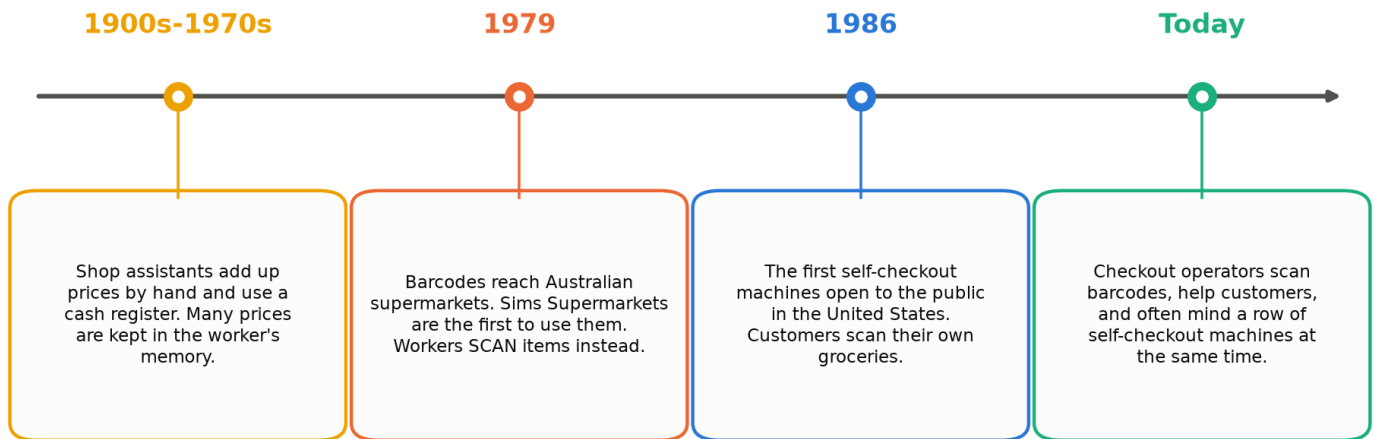
Job profile table for a primary school teacher. Job title: Primary school teacher, ANZSCO code 241213 (ABS, ANZSCO 2022). Type of work done: plans lessons; teaches reading, writing, maths, science and the arts; checks learning; helps students feel safe and happy. Hours worked: full-time work in Australia is up to 38 ordinary hours a week by law (Fair Work Ombudsman, Maximum weekly hours); many teachers also spend extra time planning and marking. Skills needed: explaining clearly, patience, planning well, working with children. Qualifications needed: an approved teaching course at university, then registration with the Victorian Institute of Teaching (VIT, Register to teach). Advantages: you help children learn; you can see them improve; you work with people every day. Disadvantages: plenty of marking and paperwork; talking and standing all day can be tiring. Benefits to the community: children learn to read, write and count — skills everyone in the community uses.

Read the card the way E01 lists its questions. In Victoria, a person must finish an approved teaching course at university and then be **registered** — put on the official list — with the **Victorian Institute of Teaching (VIT)** before they can teach in a school. Notice the last row: the card does not stop at what the worker gets. The teacher's work also brings benefits to the community, because every child who learns to read, write and count adds to the skills the whole community uses. That is the big idea of this section: one job brings benefits to the individual *and* to the community at the same time.

Example 2 — How one job in our family changed over time: checkout operator (E04)

Imagine your great-great-grandmother, your great-grandmother, your mother and you all buying groceries at four different times. The timeline below follows one job — the checkout operator — across those generations.

How one job has changed: the checkout operator



Sources: Wikipedia, "Barcode" (barcodes in Australia from 1979) and "Self-checkout" (first machines, July 1986), both retrieved 26 August 2026. The 1900s-1970s panel describes everyday practice before barcodes.

Timeline titled "How one job has changed: the checkout operator" with four panels. 1900s-1970s: shop assistants add up prices by hand and use a cash register; many prices are kept in the worker's memory. 1979: barcodes reach Australian supermarkets; Sims Supermarkets are the first to use them; workers scan items instead. 1986: the first self-checkout machines open to the public in the United States; customers scan their own groceries. Today: checkout operators scan barcodes, help customers, and often mind a row of self-checkout machines at the same time. Sources: Wikipedia, "Barcode" and "Self-checkout", both retrieved 26 August 2026.

To write up a job change like this for E04, do three things: (1) say what the job was like in your great-grandparents' time; (2) say what the job is like today; (3) list what changed and what stayed the same. For the checkout operator: barcodes (first used in an Australian supermarket in 1979, at Sims Supermarkets) and self-checkout machines (first opened to the public in 1986, in the United States) changed the tools of the job. What stayed the same? The job is still about helping customers get their groceries sorted and paid for.

Practice questions

Guided practice

S1. Look again at the benefits map in the Theory. Sort each benefit below into *benefit to the individual* or *benefit to the community*. (a) Money to pay for needs and wants. (b) We get the goods and services we need, like food and schools. (c) Feeling proud of a job well done. (d) Money earned is spent at local shops and businesses.

S2. Use the "Jobs in Australia" chart. (a) Which job group has the most people? (b) About how many thousands of people are in that group? (c) Write that number out in full (hint: thousands means adding ,000 — 4,093.6 thousand is 4,093,600). (d) Which job group has the fewest people?

S3. Use the "Average hours worked" chart. (a) Which group works the most hours on average? (b) What does the orange line at 38 show? (c) True or false: every job group averages more than 38 hours. (d) Give one reason from the Theory why most groups average less than 38.

S4. Use the SAMPLE survey table. (a) How many jobs did the class report in total? (b) Which group had the most jobs reported? (c) A mechanic and a baker were reported. Which group do these jobs sit in? (d) The class had 24 students and each reported one job. What fraction of the reported jobs were Professionals? (Hint: 6 out of 24.)

S5. Use Mia's SAMPLE family tree. (a) What was George the great-grandfather's job? (b) How many generations are shown on the tree? (c) Which two family members had jobs working with people in a school or a shop? (d) What pattern did Mia notice in her family's jobs?

S6. Fill in each gap with one of these words: *occupation, income, generation, survey*. (a) The money a person earns from their job is their _____. (b) Asking every classmate the same question and writing down the answers is a _____. (c) Your grandparents belong to an older _____ than you. (d) Another word for a person's regular paid job is their _____.

Practice on your own

U1. Choose an adult in your family or someone you know well. Make a job profile card for their job, like the teacher card in Example 1. Include: job title; what work the person does; how many hours they work (ask them!); two skills needed; one qualification or training needed if any; one advantage and one disadvantage; and one benefit their work brings to the community. Then place their job in one of the eight ABS job groups and say why it fits.

U2. Run a survey of the jobs done in the homes of your classmates (E02). Ask each student to name one job done at home, write the answers down, and sort them into the eight ABS job groups in a table like the sample. Then write two sentences: which group was most common in your class, and one advantage and one disadvantage of working in that group.

U3. Make a family jobs tree going back as far as you can find out, aiming for your great-grandparents (E03). For each person write their life span (years alive, or birth year) and their job. Under the tree, write: the job that appears most often in your family (if one does), and one pattern you notice.

U4. Choose one job from your family tree and find out how it has changed from your great-grandparents' time to now (E04). Write one short paragraph: what the job was like then, what it is like now, two things that changed, and one thing that stayed the same.

Think and decide

D1. Your town has one supermarket. Its owner must choose one plan for the next five years.

- **Plan A:** keep 8 checkout operators and add no self-checkout machines.
- **Plan B:** keep 4 checkout operators and add 20 self-checkout machines.

The owner asks your class for advice. Decide which plan you would recommend. Write your decision and two reasons, using what this section taught you about the benefits work brings to the individual and to the community. In your reasons, name one benefit Plan B would keep or add, and one benefit it might take away.

Answers

S1. (a) individual. (b) community. (c) individual. (d) community.

S2. (a) Professionals. (b) 4,093.6 thousand. (c) 4,093,600 people. (d) Machinery operators and drivers.

S3. (a) Managers (38.8 hours). (b) 38 hours is the most a full-time worker can be required to work in an ordinary week by law. (c) False — only Managers average more than 38. (d) Many people in those groups work part-time, and part-time hours pull the average down.

S4. (a) 24. (b) Professionals (6). (c) Technicians and trades workers. (d) 6 out of 24 = $\frac{1}{4}$.

S5. (a) Dairy farmer. (b) Four (great-grandparents, grandparents, parents, Mia). (c) Edie (shop assistant) and Val (primary school teacher). (d) Every generation has jobs that work with people — a store, a school, a hospital — while the farm job did not continue.

S6. (a) income. (b) survey. (c) generation. (d) occupation.

U1. Answers will vary. A good card has all eight parts filled in, and the ABS group choice matches the work done (for example, a baker fits Technicians and trades workers because the job is a skilled trade making food).

U2. Answers will vary. Check: every classmate's answer is recorded; every job is placed in a group; the two sentences name the most common group and give one advantage and one disadvantage of that group.

U3. Answers will vary. Check: the tree goes back as far as you could find out; each person has a life span or birth year and a job; you have written the most common job (if one) and one pattern.

U4. Answers will vary. Check: your paragraph has a “then” part, a “now” part, two changes and one thing that stayed the same.

D1. Decisions will vary. A strong answer states one plan, gives two reasons tied to benefits (for example, Plan A keeps more jobs, which keeps incomes and pride for eight workers and keeps money being spent in town; Plan B still keeps some checkout jobs, helps customers who like fast checkout, and frees workers to do other helpful jobs in the store), and names one benefit Plan B would keep or add and one it might take away.

Worked solutions

S2 (c), shown step by step. The chart's numbers are in thousands. “4,093.6 thousand” means 4,093.6 lots of one thousand. One thousand is 1,000, so $4,093.6 \times 1,000 = 4,093,600$. Read aloud, that is four million, ninety-three thousand, six hundred people working as Professionals.

S4 (d), shown step by step. Professionals made up 6 of the 24 reported jobs, so the fraction is $\frac{6}{24}$. Top and bottom both share 6: $6 \div 6 = 1$ and $24 \div 6 = 4$, so $\frac{6}{24} = \frac{1}{4}$. One quarter of the class's family jobs were Professionals.

U2, a model answer. “Our class surveyed 26 students. The most common group was Community and personal service workers (7 jobs), including two nurses and a police officer. An advantage of working in this group is that you help people every day; a disadvantage is that the work can be tiring, and nurses and police officers sometimes work nights and weekends.”

D1, a model answer. “I recommend Plan A. Reason 1: work brings benefits to the individual — eight checkout operators keep their incomes, their skills and the pride of a job well done, and under Plan B four of them would lose those benefits. Reason 2: work brings benefits to the community — eight workers spend their pay at other local businesses, and that spending helps the whole town. Plan B would keep or add the benefit of shorter queues for customers who like scanning their own groceries, but it might take away the benefit of having a worker on hand to help older customers and families. Because the town has only one supermarket, I think keeping eight helpers is the kinder choice.”