

Economics and Business 6

Chapter 1 — The economy: resources, scarcity, taxation, enterprise and work

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Economic resources and scarcity: why we have to choose

Economics and Business, Levels 5 and 6 · Strand: Knowledge and Understanding · Sub-strand: Economic literacy
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Theory

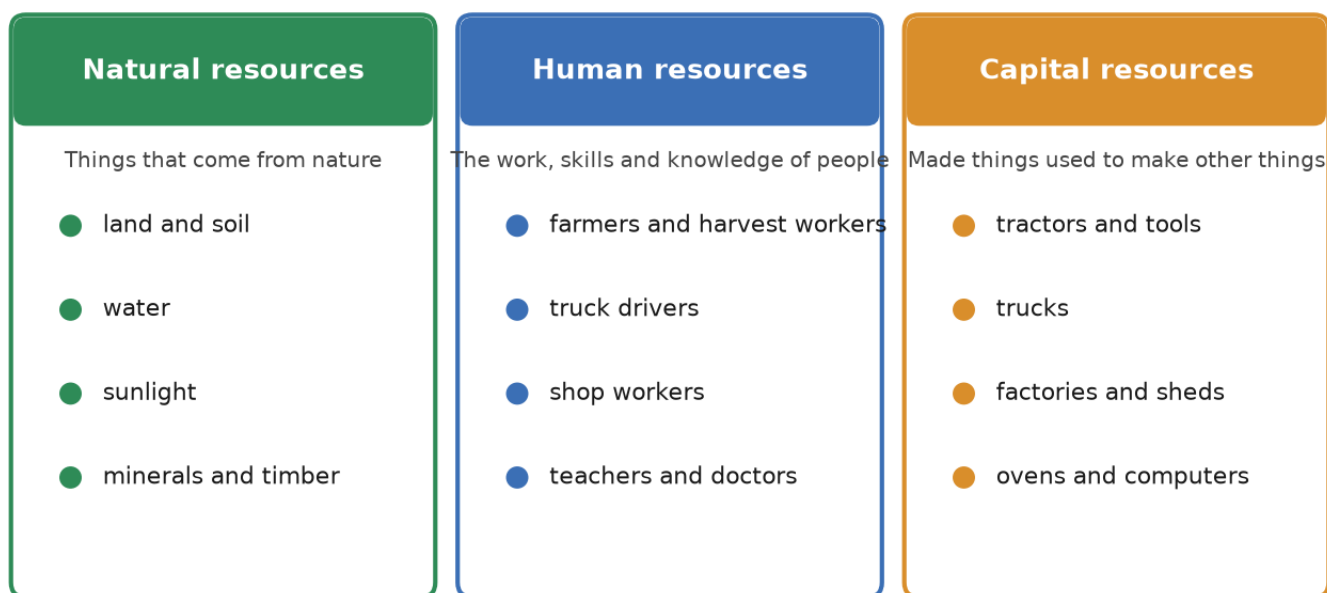
What is an economic resource?

Everything you buy or use was made with *economic resources*. An **economic resource** is anything people use to make the **goods** (things you can touch, like a bunch of bananas or a school bag) and **services** (work done for people, like a haircut or a bus ride) that we buy. **Producers** — the people and businesses who grow, make, deliver and sell — use economic resources every day. People who buy goods and services are **consumers**.

Economists (people who study how goods and services are made, sold and bought) also call economic resources the **factors of production**, because they are the factors — the parts — that go into production (the making of things). Every economic resource is one of three kinds:

The three types of economic resources

Everything used to make the goods and services we buy



In this subject, capital means made things used for making — not money.

Three panels show the three types of economic resources with plain-language definitions and everyday Australian examples, including a note that in this subject capital means made things used for making, not money

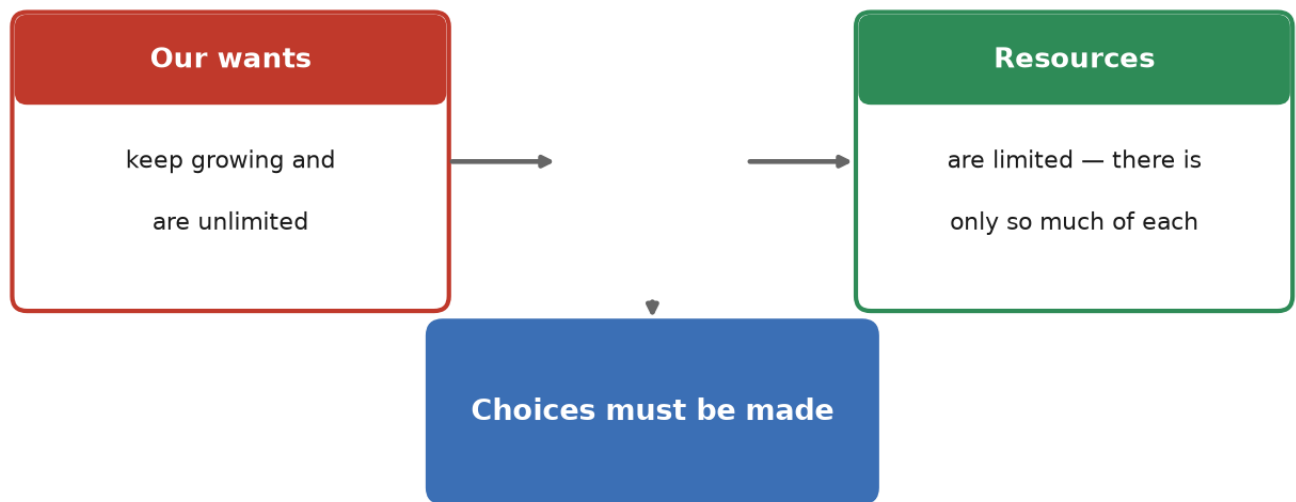
- A **natural resource** is something we get from nature: the land and soil a farm stands on, the water and sunlight a crop needs, the fish in the sea, and rocks such as iron ore taken from the ground.
- A **human resource** is people's work, skill and knowledge: the farmer who grows the crop, the driver who carries it, the teacher, the nurse, the shop assistant.
- A **capital resource** (or **capital**) is a made thing that is used to make or deliver other things: a tractor, a truck, an oven, a factory, a computer, a cool room.

Watch out for a common mix-up. In everyday talk, “capital” can mean money. In this subject it does not. A pile of coins is not itself used to grow, make or deliver anything — the *tractor* the coins buy is the capital resource. When you classify, ask: *is this nature, a person's work, or a made thing used for making?*

Scarcity

Here is the big idea of this section, and of all of economics:

Scarcity: why choices must be made



Example: one farmer, one paddock, one season — the land can grow bananas or mangoes, but not both at full size. Choosing one means giving up some of the other.

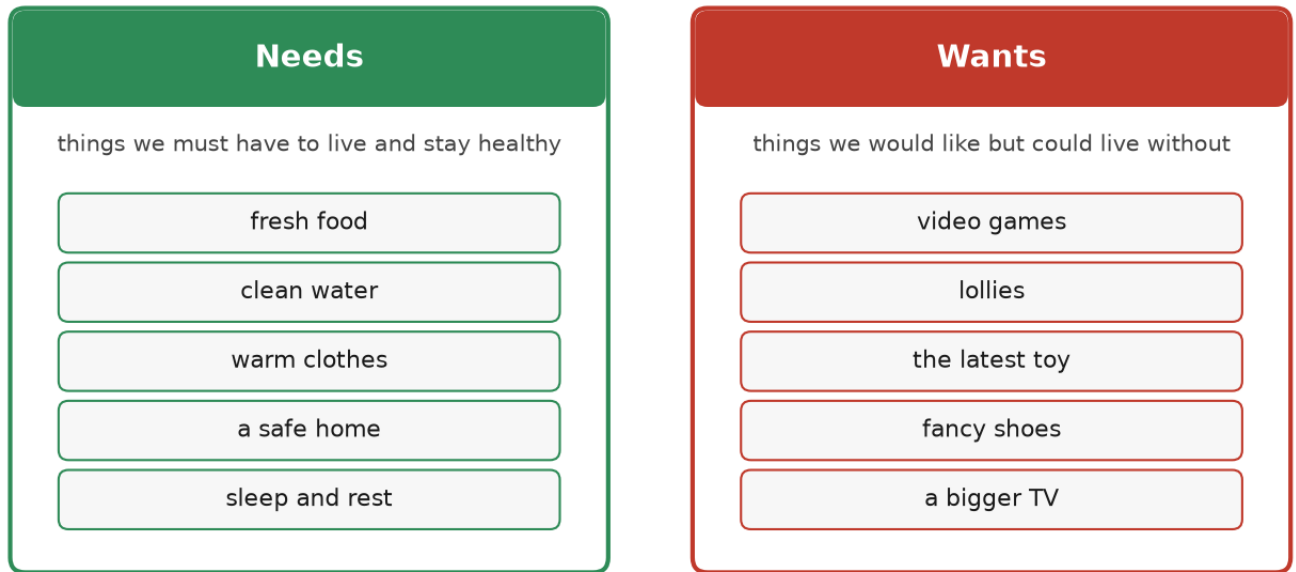
A model diagram shows that our wants are unlimited while resources are limited, so choices must be made, with a farm example of choosing between two crops

Resources are **limited**. There is only so much land, so much water, so many people, so many machines. But our **wants** — the things we would like to have — are **unlimited**: when one want is met, another grows. Because we cannot have everything we want, **scarcity** is the name for the gap between limited resources and unlimited wants. Scarcity means someone must **choose**. A farmer with one good paddock must choose bananas *or* mangoes for next season; a family with \$20 at the shop must choose what goes in the trolley; a government must choose what to spend money on. Choosing one thing always means not choosing something else. That is why scarcity forces decision-making.

Needs and wants

Not all wants are equal, so we sort them. A **need** is something we must have to live and stay healthy: food, clean water, clothes that keep us warm, a safe place to live, sleep. A **want** is something we would like but could live without. In this section that is exactly how the two words are used — other books sometimes stretch them, so always check how a text is using them before you argue with it.

Needs and wants — one way to sort them

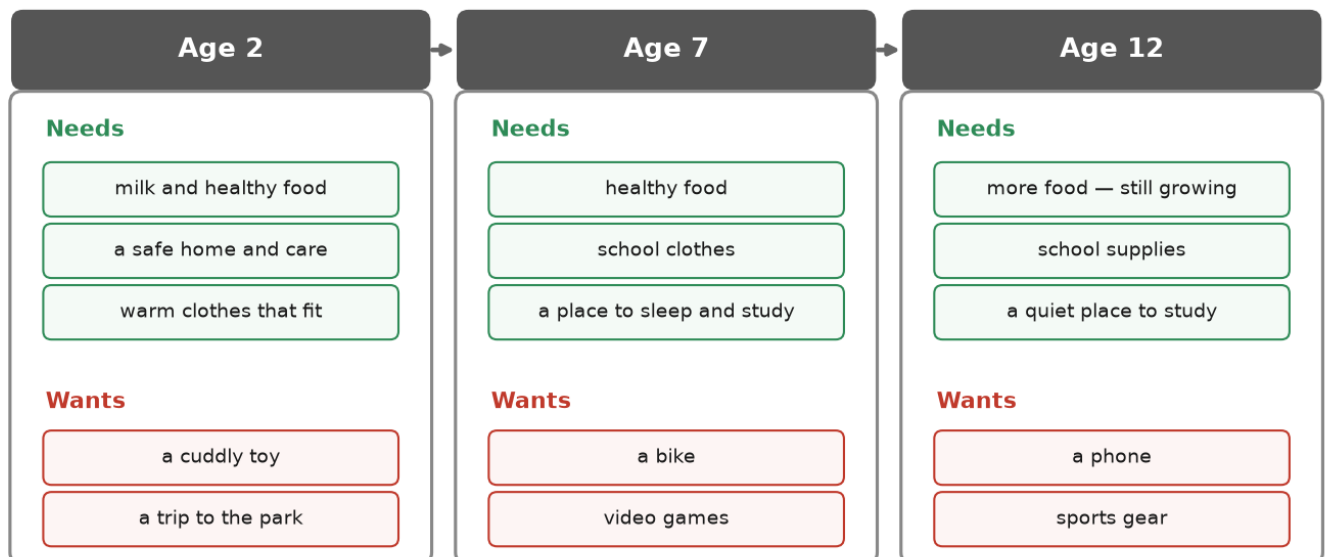


Think carefully: one person's want can be another person's need, depending on their situation.

A two-column sorting chart lists examples of needs, such as fresh food and a safe home, beside wants, such as video games and lollies, with a note that one person's want can be another person's need

Two things make needs and wants interesting. First, **different people have different ones**: a baby's list is not a twelve-year-old's list, and a person living in snowy Victoria needs heavy winter clothes while a person living in tropical Queensland does not. Second, **they change over time**:

Needs and wants change over time — one person at three ages



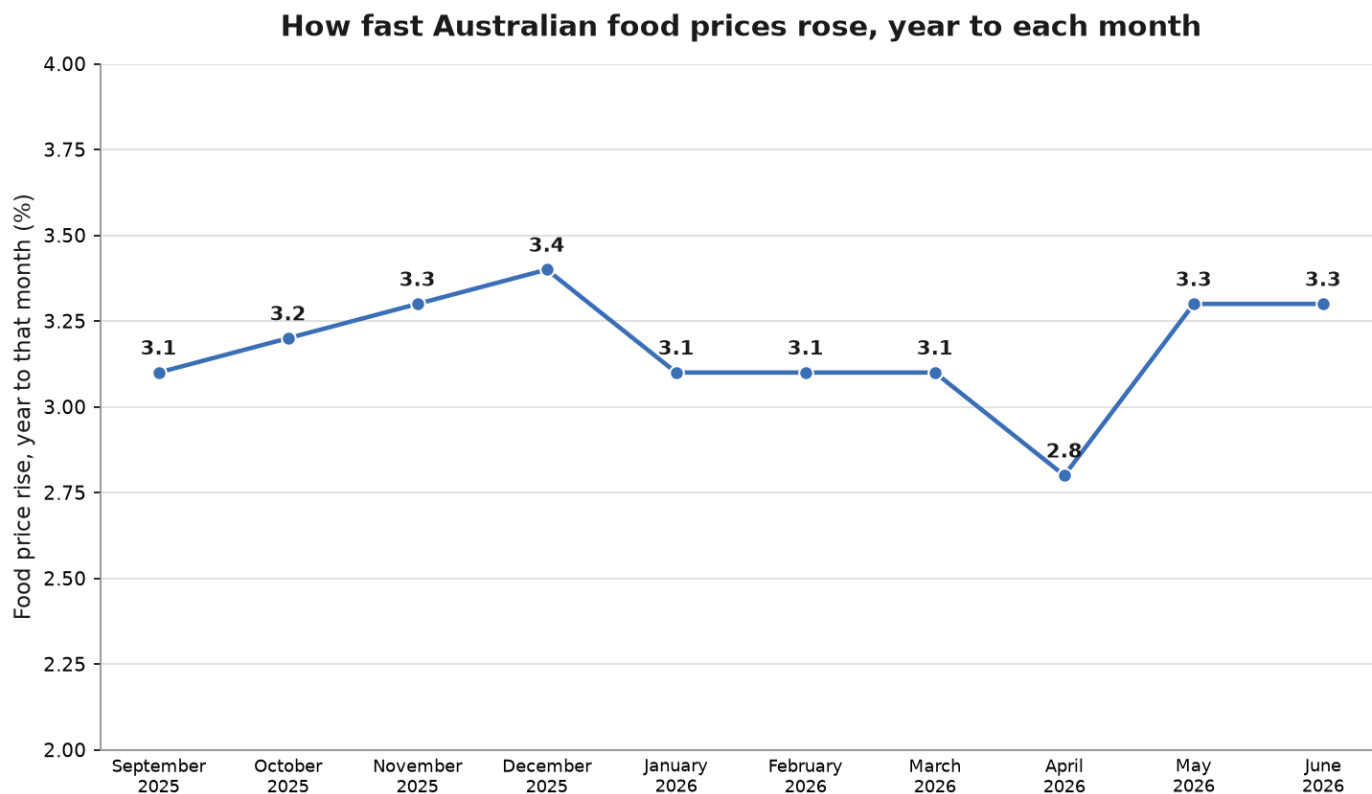
As people grow, some needs get bigger, some wants change, and yesterday's want can become today's need.

A timeline shows one person at ages 2, 7 and 12 with a short list of needs and wants at each age, showing that both lists change as a person grows

Prices move

When a consumer buys a good, the amount of money paid is its **price**. Prices do not sit still — they move up and down over time, and the word for that is **fluctuate**.

The **Australian Bureau of Statistics (ABS)** — Australia's official statistics agency — measures how prices change with the **Consumer Price Index (CPI)**, its official monthly check on the prices Australian households pay. The next figure uses real ABS numbers for food.



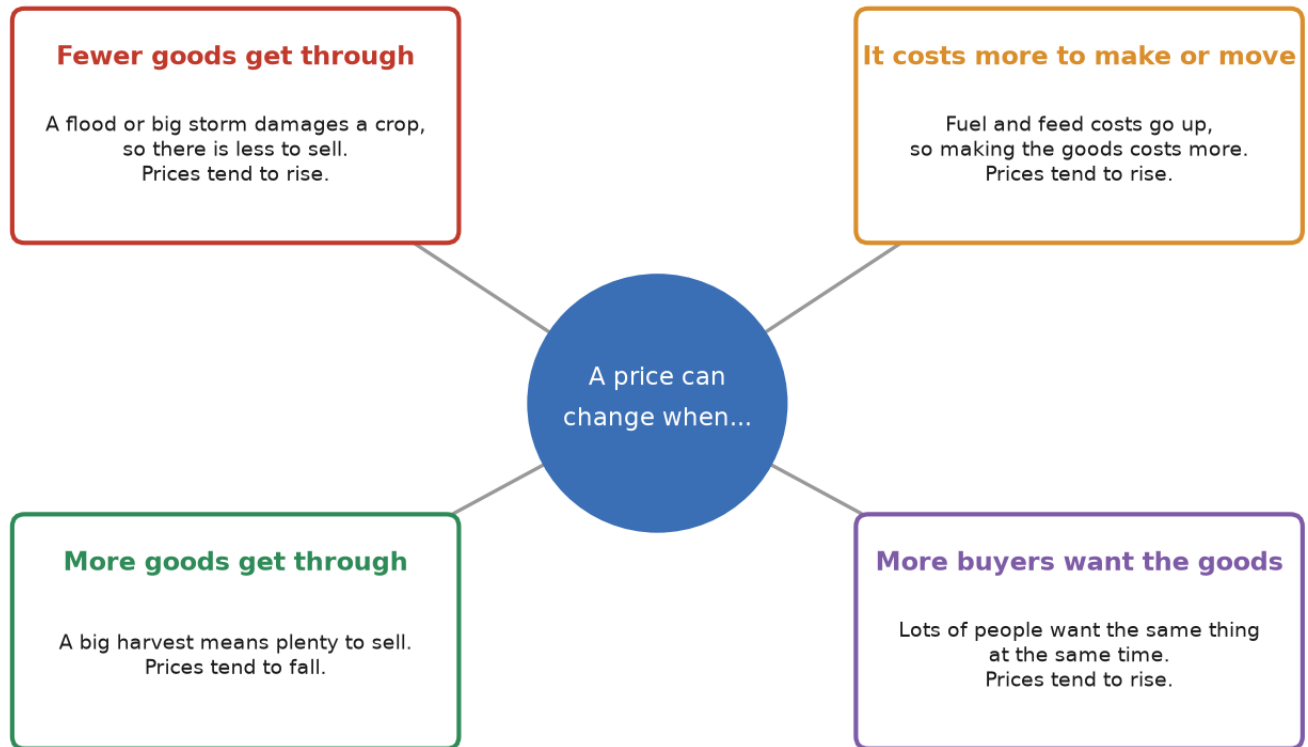
Each point shows how much more (in %) food and drinks cost at that month compared with the same month one year earlier. The ABS lists fruit and vegetables as items whose prices move more than most.

Source: ABS Consumer Price Index releases, retrieved 26/8/2026.

A line graph plots how fast Australian food prices rose, year to each month, from September 2025 to June 2026, with each point labelled; the values rise to 3.4 per cent in December 2025, fall to 2.8 per cent in April 2026 and rise again to 3.3 per cent, showing fluctuation; source line gives the ABS releases retrieved 26/8/2026

Read the pattern: in every single month shown, food cost more than a year earlier — yet the *size* of the rise changed from month to month, from 2.8% up to 3.4% and back. That up-and-down movement is fluctuation. The ABS itself picks out fruit and vegetables as one of the groups whose prices swing the most.

Why do prices move up and down?



A diagram with four labelled cards gives reasons a price can change: fewer goods reaching the shops tends to push prices up, more goods reaching the shops tends to push them down, higher costs of making and moving goods tend to push prices up, and more buyers wanting the same goods tend to push prices up

Words to know

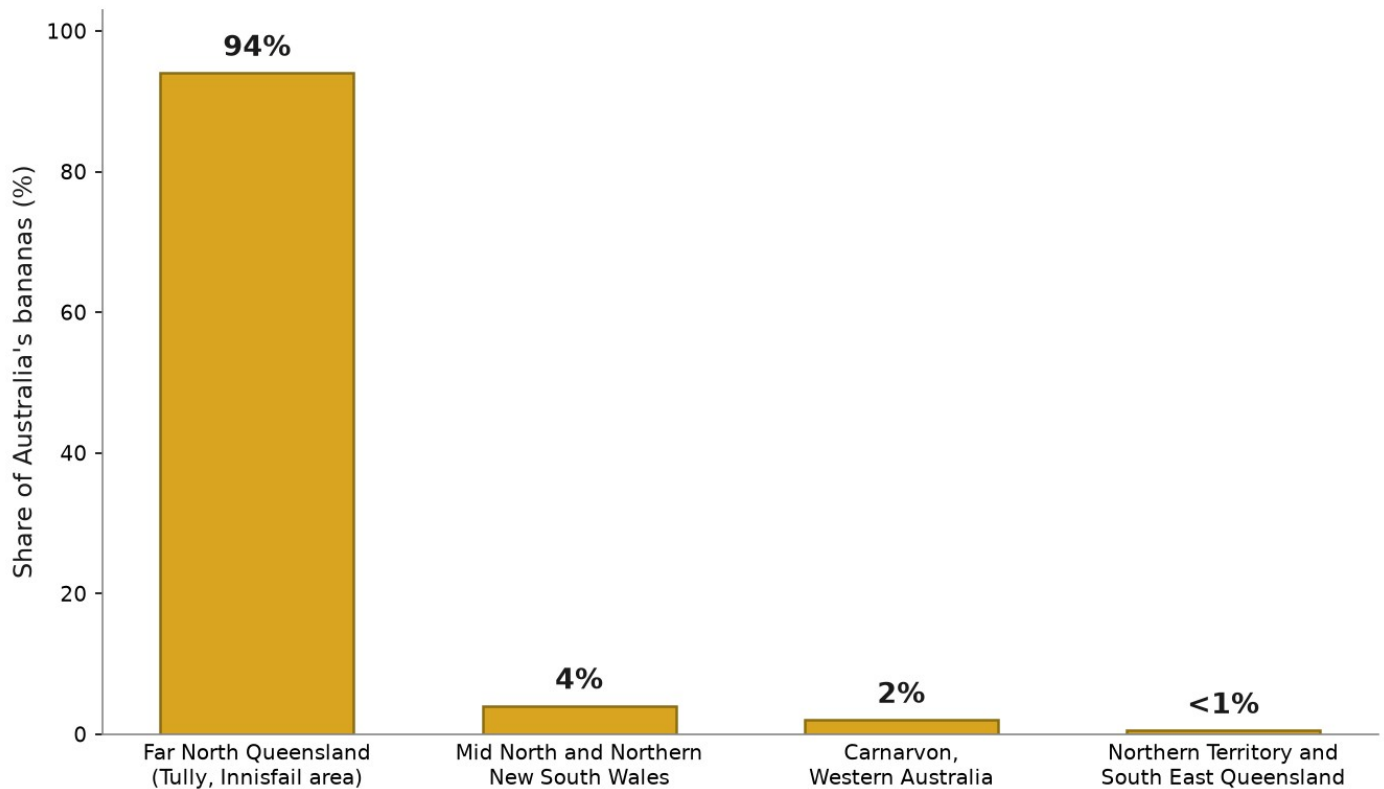
word	meaning in this section
economic resource	anything used to make the goods and services people buy
factors of production	another name for economic resources
natural resource	a resource that comes from nature: land, water, sunlight, minerals
human resource	people's work, skill and knowledge
capital resource	a made thing used to make or deliver other things
producer / consumer	the maker or seller of goods and services / the buyer of them
goods / services	things you can touch that people buy / work done for people
scarcity	the gap between limited resources and unlimited wants
need / want	something we must have to live and stay healthy / something we would like but could live without
price	the amount of money paid for a good or service
fluctuate	to move up and down over time
source	where data or information comes from

Worked examples

Worked example 1 — every step shown: the resources behind an Australian banana

Australia really is a banana country. In 2024–25 Australian farms grew about **369,000 tonnes** of fresh bananas, worth about **\$719.4 million**; about **94%** of them were grown in Far North Queensland, on about **500 farms**, most of them family-run; and Australians eat about **5,000,000 bananas every day** (Source: Australian Banana Growers Council, *Our Industry*, retrieved 26 August 2026). The figure maps where those bananas are grown.

Where Australia's bananas are grown



The Northern Territory and South East Queensland bar is drawn slightly tall so it can be seen — together they grow less than 1% of Australia's bananas.

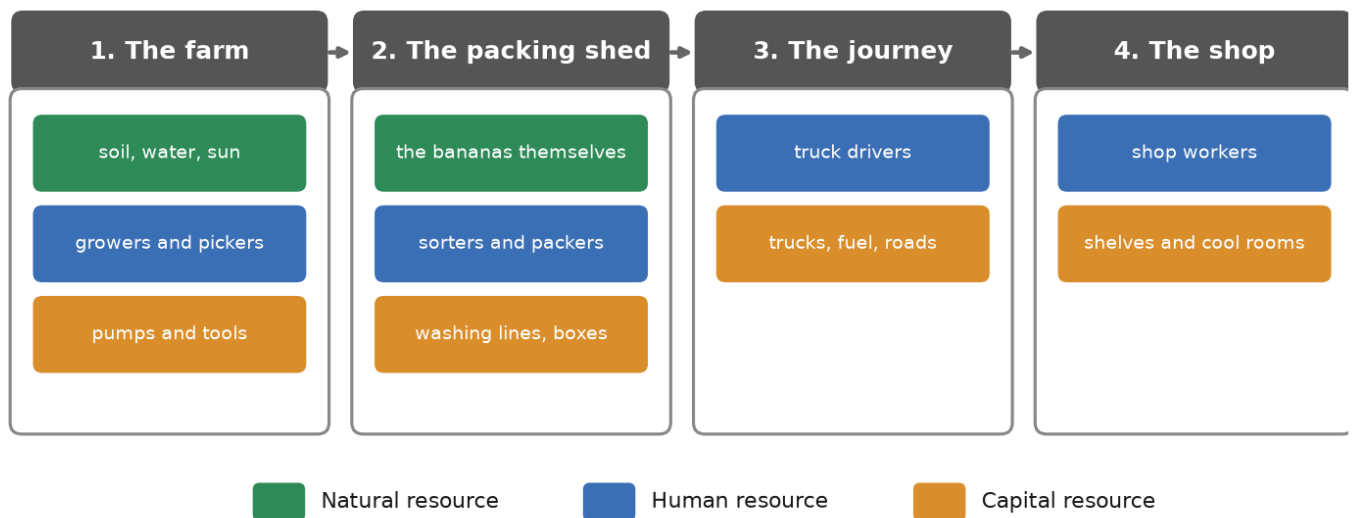
Source: Australian Banana Growers Council, *Our Industry*, retrieved 26/8/2026.

A bar chart shows the share of Australia's bananas grown in each region: Far North Queensland, around Tully and Innisfail, 94 per cent; Mid North and Northern New South Wales 4 per cent; Carnarvon in Western Australia 2 per cent; and the Northern Territory and South East Queensland together under 1 per cent, with a source line for the Australian Banana Growers Council

Classify the resources used to get that fruit to your lunchbox. Follow the farm-to-shop chain in the next figure and sort each item as natural, human or capital.

The resources behind a bunch of bananas

Follow one bunch from farm to shop and sort the resources used at each step



A four-step flow diagram from farm to packing shed to truck journey to shop shows the natural, human and capital resources used at each step of bringing a bunch of bananas to market, colour-coded by resource type

resource	type	why
Far North Queensland soil, rain and sun	natural	given by nature, not made by people
the water in the irrigation channels	natural	a gift of nature that people direct, but do not make
growers and pickers	human	people's work and skill
the truck driver	human	a person doing work
irrigation pumps and tools	capital	made things used for growing
packing shed, boxes, washing lines	capital	made things used for preparing fruit
trucks, roads, cool rooms, shelves	capital	made things used for moving and selling

Check with the classification question: *nature, person's work, or made thing used for making?* Every row fits exactly one answer.

Worked example 2 — every step shown: reading the real food-price graph

Use the ABS figure from the theory.

step	what to do	result
1	Read what one point means.	The December 2025 point, 3.4, means food cost 3.4% more in December 2025 than in December 2024.
2	Find the biggest rise.	December 2025: 3.4% — the fastest food-price rise on the graph.
3	Find the smallest rise.	April 2026: 2.8% — the slowest rise on the graph.
4	Describe the movement.	Up from September 2025 (3.1%) to December 2025 (3.4%), down to

step	what to do	result
		April 2026 (2.8%), up again to June 2026 (3.3%).
5	Name the pattern.	The numbers move up and down over time — the price rise <i>fluctuates</i> . In every month food still cost more than a year earlier; how much more changed.

That five-step read — meaning, biggest, smallest, movement, pattern — works on any price graph you are given.

Practice questions

With help

Q1. Sort these resources into the three types: sunlight · a truck driver · an oven · a river · a teacher · a computer · iron ore · a factory.

Q2. Using the needs-and-wants chart, put each of these in a column: clean water · a video game · a winter coat in Bendigo in July · lollies. Then pick one and explain your choice in a full sentence.

Q3. Using the banana-regions figure and the worked example: (a) what share of Australia's bananas is grown in Far North Queensland? (b) name the two regions that each grow less than Far North Queensland but more than the Northern Territory and South East Queensland together. (c) name two Far North Queensland growing areas mentioned in this section.

Q4. Using the ABS food-price graph: (a) in which month was the year-to-month food price rise the biggest, and what was the number? (b) in which month was it the smallest, and what was the number? (c) between which two months sitting next to each other did the number rise the most?

Q5. Complete the sentence with the words *limited* or *unlimited*: "Scarcity exists because our wants are _____ but our resources are _____, so _____ must be made."

Q6. True or false? Give a one-line reason for each. (a) In this subject, the money in a savings jar is a capital resource. (b) A fisher's boat is a capital resource. (c) The sunshine over a banana farm is a natural resource.

On your own

Q7. Choose one real product made or grown in Australia (a loaf of bread, a carton of milk, a cotton shirt, a jar of honey). List two natural resources, two human resources and two capital resources used to make it.

Q8. Explain the word *scarcity* to a Year 3 student in two or three sentences. You must use the words *limited*, *unlimited* and *choice*.

Q9. A big storm floods banana farms in Far North Queensland and much of the crop is lost. Predict what will happen to the price of bananas in the shops over the next few months. Explain your prediction in two or three sentences.

Q10. Copy the three-age table from the needs-and-wants-over-time figure, but make it about *you*: two needs and one want at an earlier age, and two needs and one want now. State one way your lists changed and say why.

Source inquiry

Source A — Australia's banana industry (real data)

fact	figure
fresh bananas grown in 2024–25	about 369,000 tonnes
value of that production	about \$719.4 million
share grown in Far North Queensland	94%

fact	figure
Mid North and Northern New South Wales share	4%
Carnarvon, Western Australia share	2%
Northern Territory and South East Queensland share	under 1%
banana farms in Australia	about 500, most family-run
bananas eaten in Australia	about 5,000,000 a day

Source: Australian Banana Growers Council, Our Industry, retrieved 26 August 2026.

Q11. Using Source A, about how many bananas do Australians eat in one week? Show your working.

Q12. A friend says, “Nearly all Australian bananas are grown in one state.” Does Source A support this? Answer in one or two sentences using a figure from the table.

Q13. Write one question Source A *can* answer and one question Source A *cannot* answer. For the one it cannot answer, say what source might.

Answers

- Q1.** Natural: sunlight, a river, iron ore. Human: a truck driver, a teacher. Capital: an oven, a computer, a factory.
- Q2.** Needs: clean water; a winter coat in Bendigo in July. Wants: a video game; lollies. A sample reason is given in the solutions.
- Q3.** (a) 94%. (b) Mid North and Northern New South Wales (4%) and Carnarvon, Western Australia (2%). (c) Tully and Innisfail.
- Q4.** (a) December 2025, 3.4%. (b) April 2026, 2.8%. (c) April 2026 (2.8%) to May 2026 (3.3%).
- Q5.** wants are *unlimited*; resources are *limited*; so *choices* must be made.
- Q6.** (a) False. (b) True. (c) True.
- Q7.** Answers vary; a model answer is in the solutions.
- Q8.** Answers vary; a model answer is in the solutions.
- Q9.** Prices rise; the reason is in the solutions.
- Q10.** Answers vary; check you gave two needs and one want at each age and named one change with a reason.
- Q11.** About 35,000,000 bananas.
- Q12.** Yes; Source A says 94% grow in Far North Queensland, which is in Queensland.
- Q13.** Answers vary; a model pair is in the solutions.
-

Full solutions

- Q1.** Ask the classification question of each item. Sunlight, a river and iron ore come from nature → natural. A truck driver and a teacher are people's work and skill → human. An oven, a computer and a factory are made things used to make or deliver other things → capital.
- Q2.** Clean water is a need — nobody stays healthy without it. A winter coat in Bendigo in July is a need in that situation, because Bendigo winters are cold. A video game and lollies are wants — nice to have, possible to live without. Sample reason sentence: "I put lollies under wants because a person can be perfectly healthy without them."
- Q3.** (a) The regions figure shows 94% of Australia's bananas grown in Far North Queensland. (b) Mid North and Northern New South Wales at 4%, and Carnarvon in Western Australia at 2% — both smaller than 94% and bigger than the under-1% combined share of the Northern Territory and South East Queensland. (c) The regions figure labels the Far North Queensland bar with the Tully and Innisfail area.
- Q4.** (a) The highest point is December 2025 at 3.4% — food cost 3.4% more than in December 2024. (b) The lowest point is April 2026 at 2.8%. (c) The biggest rise between two months sitting next to each other is April 2026 to May 2026, from 2.8% to 3.3% — a jump of 0.5.
- Q5.** "Scarcity exists because our wants are unlimited but our resources are limited, so choices must be made."
- Q6.** (a) False — in this subject capital means made things used for making or delivering; coins are not used to grow, make or deliver anything, so the jar's money is not a capital resource. (b) True — the boat is a made thing the fisher uses to catch fish, so it is capital. (c) True — sunshine comes from nature, so it is a natural resource.
- Q7.** Model answer for a jar of honey: natural — flowering plants and their nectar, the land the hives sit on, water; human — the beekeeper who keeps the hives, the worker who jars and labels the honey; capital — the hive boxes, the truck that carries the jars, the jarring machine. Any sensible product passes if each list has two genuine items of the right type.

Q8. Model answer: “There is only so much of everything — only so much land, water and time — so resources are limited. But the things people would like to have are unlimited; there is always one more want. Because we cannot have everything, we have to make a choice, and that problem is called scarcity.”

Q9. Prediction: the price of bananas rises. Reason: with much of the crop lost, fewer bananas reach the shops, while people still want to buy about as many as before; when the same buyers chase fewer goods, prices tend to rise. (This is exactly the first card in the price-reasons diagram.)

Q10. Model structure: at age 4, the list included needs such as a child car seat and an afternoon sleep; now it includes needs such as school supplies and a quiet place to study, and wants such as games or sport gear. The change is explained by growing: needs change as bodies and days change, and wants change as interests change.

Q11. $5,000,000 \text{ bananas a day} \times 7 \text{ days} = 35,000,000 \text{ bananas in a week.}$

Q12. Yes. Source A says 94% of Australia’s bananas are grown in Far North Queensland, and Far North Queensland is part of Queensland — so 94%, nearly all, is in one state.

Q13. Model pair. Source A can answer “How many tonnes of bananas did Australia grow in 2024–25?” (about 369,000). Source A cannot answer “What did bananas cost per kilogram in June 2026?” — a price question needs a price source, such as the ABS Consumer Price Index or a market’s price list.

Taxes: what they are, why people pay them, and the GST

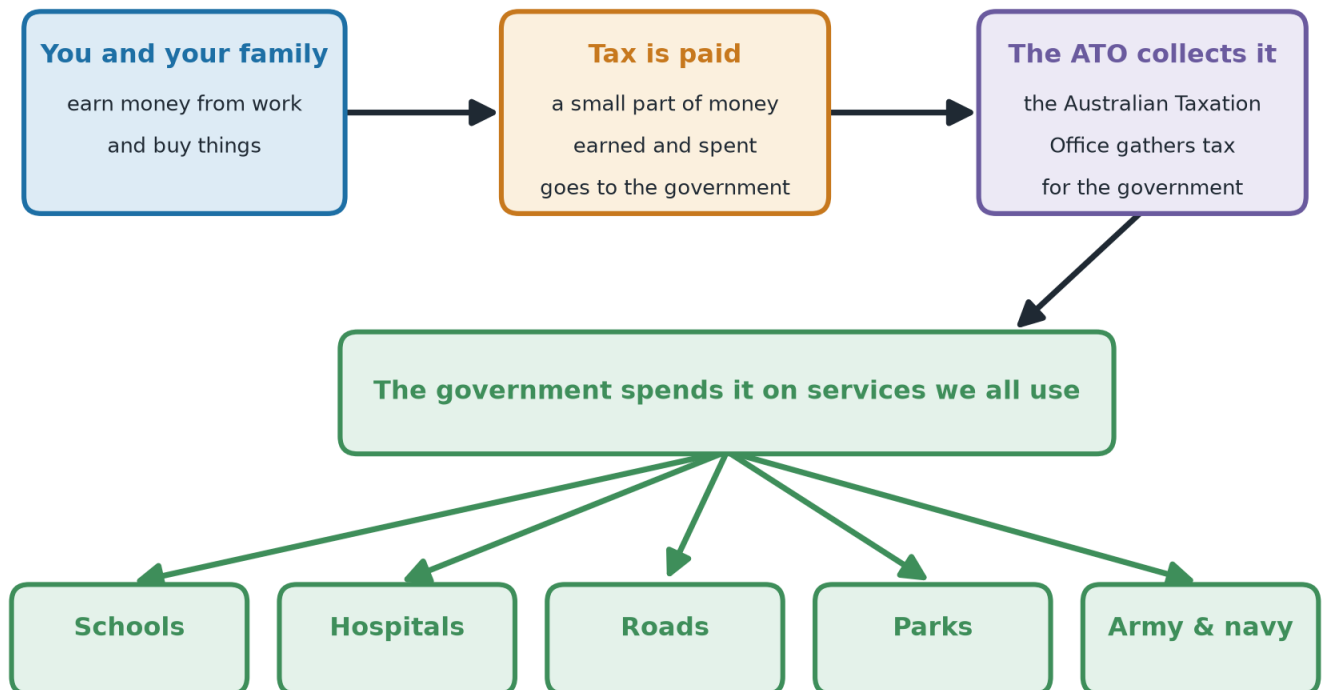
Curriculum link: VC2HE6K02 (Knowledge and Understanding: Economic literacy.) This section draws on elaborations .E01, .E02, .E03 and .E04.

Theory — what is tax, and why do we pay it?

What is a tax?

A **tax** is money that people and businesses must pay to the government. It is not a choice — paying tax is the law. The government puts everyone's tax money together and uses it to pay for things we all need and use, like schools, hospitals, roads, parks and the army.

The tax journey: where tax money goes



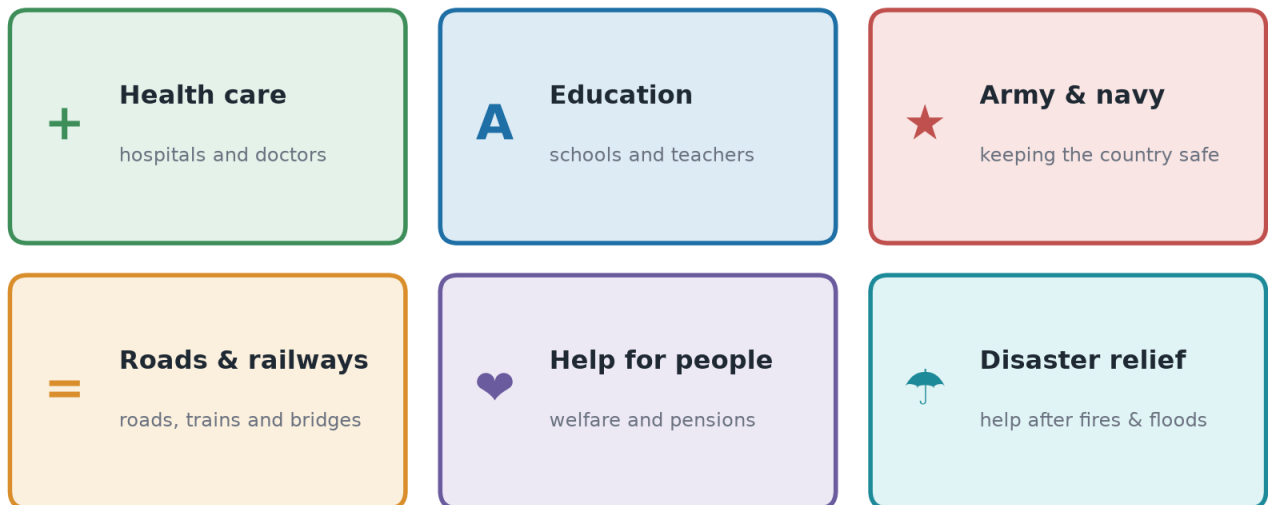
Flow diagram showing money moving from families earning and spending, to tax being paid, to the ATO collecting it, and then the government spending it on schools, hospitals, roads, parks and the army and navy.

Why do people pay tax?

The things we all share cost a lot of money to build and run. No one person could pay for a whole hospital or a whole road by themselves. So everyone pays a small amount of tax, and the government puts it all together to pay for these big things. That is why governments charge tax.

What does tax money pay for?

The government uses tax to pay for things we all need and use.



Six cards showing what tax money pays for: health care, education, the army and navy, roads and railways, help for people, and disaster relief.

Who collects tax in Australia?

The **Australian Taxation Office (ATO)** is the government office that runs the tax system. It collects tax from people and businesses and gives it to the government to spend on services.

The Australian Taxation Office (ATO)

The ATO is the government office that runs Australia's tax system. Its services include:

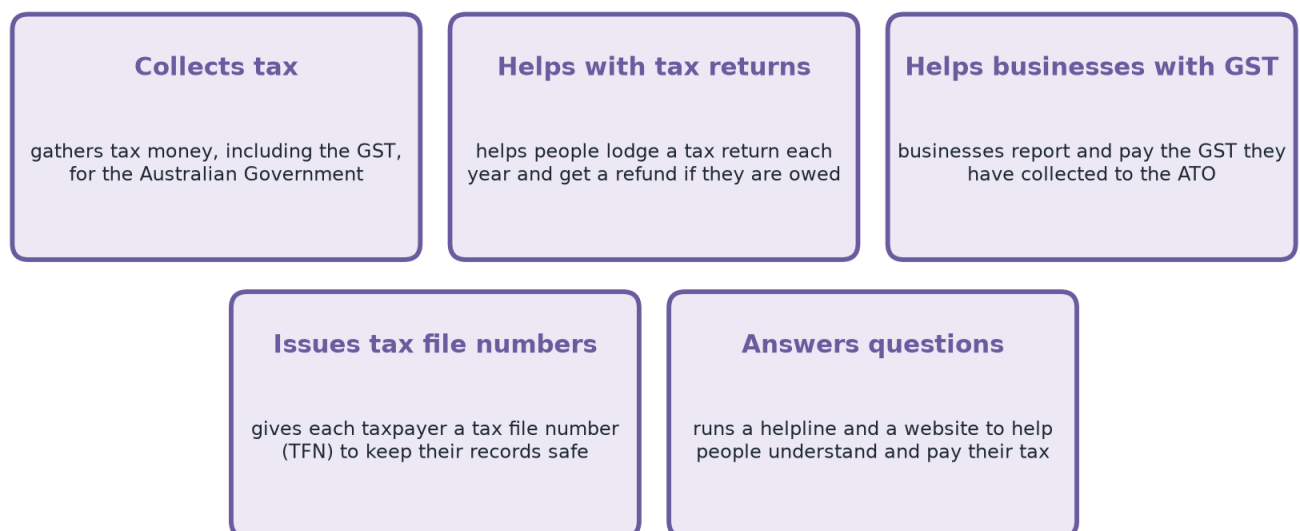


Diagram of five services the Australian Taxation Office (ATO) provides: collecting tax, helping with tax returns, helping businesses with GST, giving out tax file numbers, and answering questions.

What is the GST?

The **goods and services tax (GST)** is a tax of **10%** on most goods and services. When you buy most things, the price you pay includes 10% GST, and the business sends that GST on to the ATO. The GST began in Australia on **1 July 2000**. The money raised by the GST is given to the states to help pay for services.

Which things have GST?

Most goods and services have GST — things like toys, clothes, biscuits, soft drinks and restaurant meals. But some everyday things are **GST-free** (they have no GST), like most fresh food, a visit to the doctor and school. On GST-free things you pay no extra GST.

Does it have GST?

Most things have 10% GST added. Some everyday things are GST-free.

GST-free (no GST)	Has 10% GST
✓ Fresh fruit and vegetables ✓ Bread, milk and eggs (basic food) ✓ A visit to the doctor ✓ School education ✓ Child care	● Biscuits, lollies & soft drinks ● Restaurant and take-away meals ● Toys, clothes and electronics ● Movie tickets ● Haircuts

Check: is it a basic need like fresh food or health care? If yes, it is usually GST-free.

Two-column table comparing GST-free items (fresh fruit and vegetables, basic food, a doctor visit, school, child care) with items that have 10% GST (biscuits and soft drinks, restaurant meals, toys and clothes, movie tickets, haircuts).

How do we work out the GST inside a price?

In Australia, the price you see in a shop already includes the GST. To find how much of a price is GST, use the **÷11 rule**: the GST inside a price = the total price ÷ 11.

The ÷11 rule: how to find the GST inside a price

GST adds 10%. So a price with GST is really 11 equal parts.

the item's price = 10 equal parts

GST



Altogether the price is 11 equal parts, so one part = price ÷ 11.

GST inside the price = total price ÷ 11

Example: $22.00 \div 11 = 2.00$ of GST

Diagram showing a price as 11 equal parts — 10 parts for the item and 1 part for the GST — with the rule: GST inside the price equals the total price divided by 11.

Tax through time and around the world

Tax is not new. About 2,000 years ago, the Roman emperor Augustus charged a sales tax on things sold at auction to pay his army. In the Middle Ages, English kings charged a fixed tax on every person. Today, about 175 countries use a GST or a tax like it. Australia's GST is 10%, New Zealand's is 15% and Canada's is 5%.

Tax through time

Ancient Rome

about 2,000 years ago

The Middle Ages

England, 1275 and 1377–1381

Today

Australia, 1 July 2000

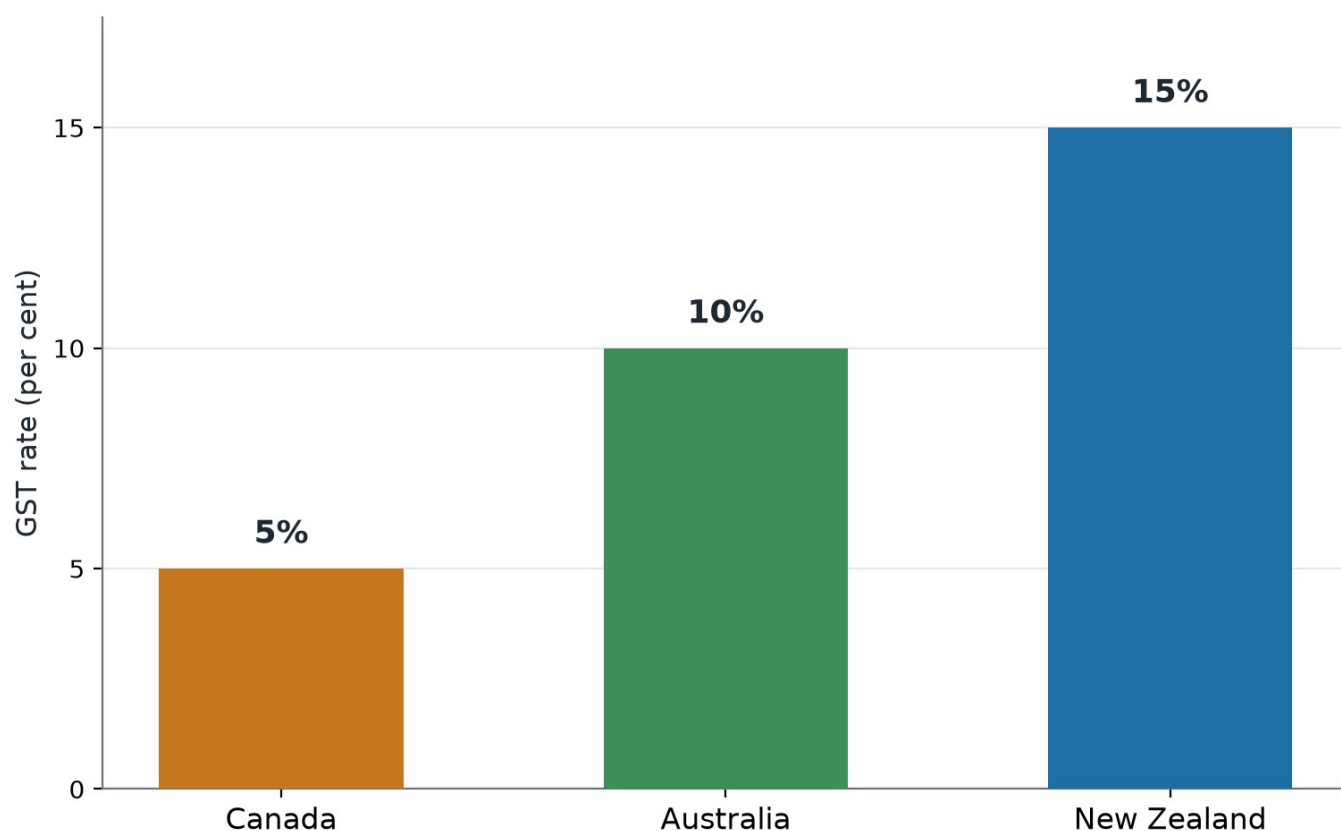
Emperor Augustus added a sales tax on auction sales to pay army veterans. Rome also had customs and land taxes.

Kings charged a fixed tax — the same amount for every person. In 1381 this tax helped cause a big revolt.

Australia's 10% GST began. About 175 countries now use a GST or a similar tax (New Zealand 15%, Canada 5%).

Timeline of tax through time: a sales tax in ancient Rome, a fixed tax on every person in the Middle Ages, and today's GST in Australia and other countries.

GST in different countries



About 175 of the 193 countries in the United Nations use a GST or a very similar tax (as of January 2025).

Bar chart comparing GST rates in three countries: Canada 5 per cent, Australia 10 per cent and New Zealand 15 per cent.

Worked examples

Example 1 — guided

A small parcel delivery with Australia Post costs **\$10.60**. This price includes GST. How much of the \$10.60 is GST?

Worked Example 1 — the GST inside a real price

AUSTRALIA POST

Tax receipt

Small parcel delivery
up to 500 g

Total price **\$10.60**

Prices shown include GST

How much of that is GST?

Step 1 The price already includes GST.

Step 2 Use the ÷11 rule (method card):

Step 3 GST inside = total price ÷ 11

Step 4 10.60 ÷ 11 = 0.96 (nearest cent)

About 96 cents of the \$10.60 is GST.

Model Australia Post tax receipt for a small parcel delivery totalling \$10.60, with working showing the GST inside is \$10.60 divided by 11, about 96 cents.

Working	Comment
The parcel costs \$10.60, and the price includes GST.	The price tag already has the GST in it.
GST inside = $\$10.60 \div 11$	Use the ÷11 rule.
$\$10.60 \div 11 = \$0.96$ (to the nearest cent)	Do the division.
About 96 cents of the \$10.60 is GST.	The delivery itself is about \$9.64.

Source: Australia Post small parcel (up to 500 g) minimum cost \$10.60, as of July 2023 (Wikipedia, “Australia Post”, read 26 August 2026).

Example 2 — guided

A standard letter delivery with Australia Post costs **\$1.70**, including GST. Find the GST inside the price, and the price before GST.

Working	Comment
The letter costs \$1.70, including GST.	The price already includes the GST.
GST inside = $\$1.70 \div 11$	Use the ÷11 rule.
$\$1.70 \div 11 = \$0.15$ (to the nearest cent)	About 15 cents is GST.
Price before GST = $\$1.70 - \$0.15 = \$1.55$	GST adds about 10% to the price.

Source: Australia Post standard domestic letter \$1.70, from 17 July 2025 (Wikipedia, “Australia Post”, read 26 August 2026).

Practice questions

Guided

- Q1.** What is a tax? Use the words *money* and *government* in your answer.
- Q2.** Name two things the government pays for with tax money.
- Q3.** What does **ATO** stand for, and what is one thing the ATO does?
- Q4.** What is the rate of the GST in Australia?
- Q5.** A toy costs \$22.00, including GST. Use the $\div 11$ rule to find the GST inside the price.
- Q6.** Sort this list into “GST-free” and “Has GST”: fresh apples, a chocolate bar, a doctor visit, a soft drink, school, a movie ticket.

Independent

- Q7.** In your own words, explain why governments charge tax.
- Q8.** A game costs \$55.00, including GST. (a) Find the GST inside the price. (b) Find the price before GST.
- Q9.** A jacket costs \$110.00, including GST. Find the GST inside the price.
- Q10.** Name one thing that has GST and one thing that is GST-free, and say what the difference is.
-

Find out (source task)

The ATO offers more services than the five in the diagram. Using a source such as the ATO website (**ato.gov.au** — a .gov site) or a fact sheet from your teacher, find and write down two more services the ATO offers. Then answer:

- (a) What does the ATO collect from people and businesses?
- (b) According to this section, who is the GST money given to?

Remember to write down the name of your source, so your facts can be checked.

Answers

Q1. A tax is money that people and businesses must pay to the government. **Q2.** Any two of: schools, hospitals, roads, parks, the army (health care, education, help for people, disaster relief). **Q3.** Australian Taxation Office. It collects tax (or helps with tax returns, helps businesses with GST, gives out tax file numbers, answers questions). **Q4.** 10%. **Q5.** $\$22.00 \div 11 = \$2.00$ of GST. **Q6.** GST-free: fresh apples, a doctor visit, school. Has GST: a chocolate bar, a soft drink, a movie ticket. **Q7.** Governments charge tax so they can put money together to pay for things everyone needs and uses, like schools, hospitals and roads. **Q8.** (a) $\$55.00 \div 11 = \$5.00$ of GST. (b) $\$55.00 - \$5.00 = \$50.00$. **Q9.** $\$110.00 \div 11 = \$10.00$ of GST. **Q10.** Example: a toy has GST; fresh apples are GST-free. The difference is that GST (10%) is added to the toy's price but not to the apples.

Worked solutions

Q5. GST inside = total $\div 11 = \$22.00 \div 11 = \$2.00$.

Q8. (a) GST = $\$55.00 \div 11 = \$5.00$. (b) Price before GST = $\$55.00 - \$5.00 = \$50.00$.

Q9. GST = $\$110.00 \div 11 = \$10.00$.

Sources (read 26 August 2026)

- *Goods and services tax (Australia)*, Wikipedia — GST rate 10%; began 1 July 2000; which items have GST and which do not; GST money goes to the states; collected via the ATO.
- *Taxation in Australia*, Wikipedia — tax money funds health care, education, the army, roads and railways, help for people, disaster relief and pensions.
- *Australia Post*, Wikipedia — small parcel minimum \$10.60 (July 2023); standard letter \$1.70 (17 July 2025).
- *Taxation in ancient Rome*, Wikipedia — Augustus' sales tax on auction sales; customs and land taxes.
- *Poll tax*, Wikipedia — fixed taxes on every person in England, long ago (1275 and 1377–1381).
- *Value-added tax*, Wikipedia — NZ GST 15%; Canada GST 5%; about 175 countries use a VAT/GST.

Entrepreneurs: the skills and qualities behind success

Every shop, website, market stall and company you have ever used began as an idea in someone's head. The person who has the idea, starts the business and takes the risk is called an **entrepreneur**. In this section you will find out what entrepreneurs do, and which attributes, skills and personal qualities help them succeed.

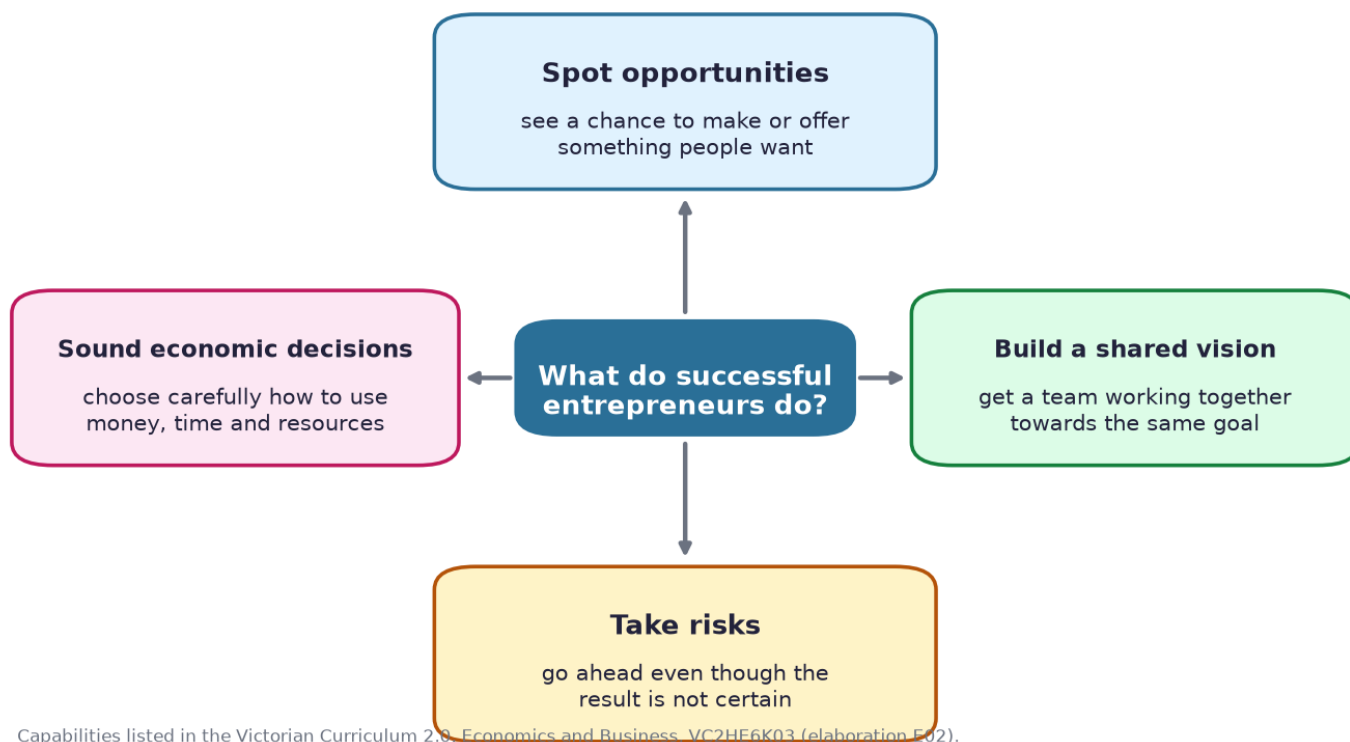
Words to know. The Victorian Curriculum uses the words *entrepreneur* and *entrepreneurship* but does not define them, so this section says exactly how it uses them. An **entrepreneur** is a person who spots an opportunity, starts a business and takes on the risk of doing so, hoping the business will succeed.

Entrepreneurship is what an entrepreneur does - the spotting, the starting and the risk-taking. The word is French in origin, and in 1755 the economist Richard Cantillon used it for a person who takes on business risk. Other definitions exist; this is the one used here.

A **business** is a person or a group that makes or sells things to earn money. The things a business sells are **goods** (things you can hold, like a bike or a bottle of juice) or **services** (things done for you, like a haircut or a delivery). If a business takes in more money than it spends, the money left over is its **profit**.

What successful entrepreneurs do

There is no official list of what makes an entrepreneur successful - different researchers and business teachers suggest different lists. But four things come up again and again. The Victorian Curriculum names exactly these four, so they are the ones this section uses.



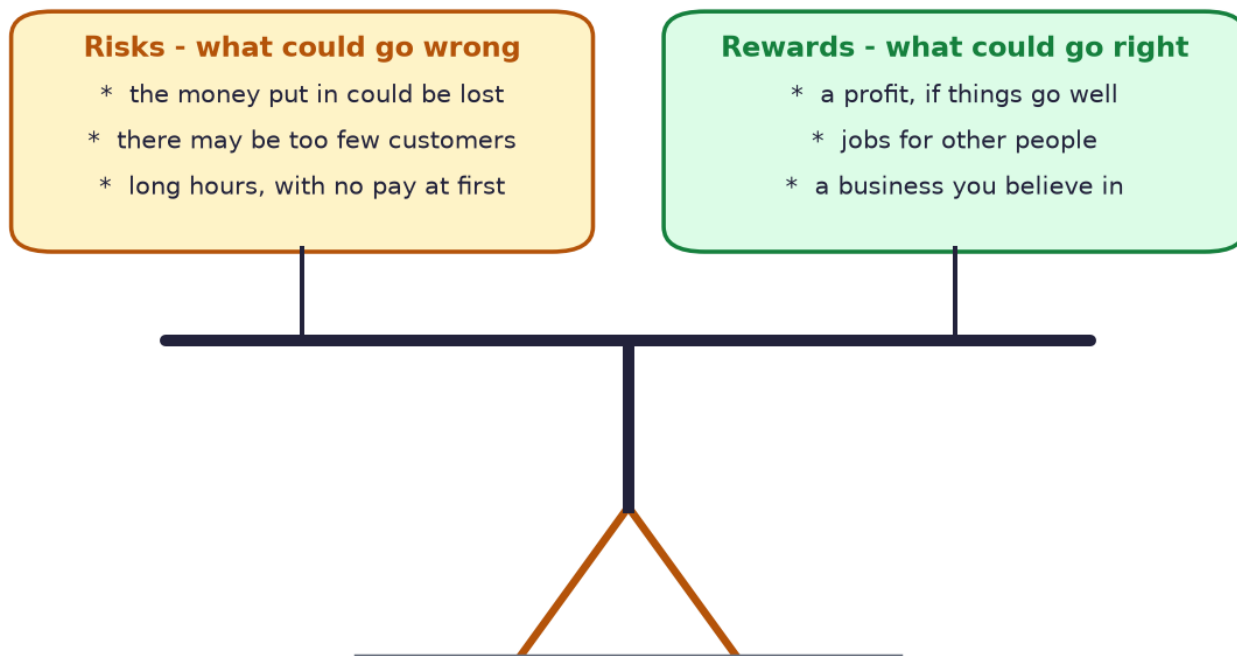
Hub-and-spoke diagram: a central box asking “What do successful entrepreneurs do?” is joined by arrows to four boxes: spot opportunities, build a shared vision, take risks, and make sound economic decisions, each with a one-line explanation.

1. **Recognising opportunities.** An **opportunity** is a chance to make or offer something people want. Entrepreneurs notice problems nobody has fixed, or wants nobody has met, and think “I could do that.”
2. **Establishing a shared vision.** A **vision** is a picture in your head of what the business should become. A **shared vision** is one the whole team holds: everyone is working towards the same goal, not four different goals.
3. **A willingness to take risks.** A **risk** is a chance of losing something. Starting a business costs money and time before a single customer arrives, and it may fail. Entrepreneurs go ahead even though the result is not certain.

4. **Sound economic decision-making.** Money, time and people are limited, so an entrepreneur must keep choosing how to use them (→ Section 1A). A **sound** decision is a careful one: weighing what something costs against what it might bring.

Taking a risk does not mean being careless. A good entrepreneur weighs the two sides of the choice, like a balance:

Taking a risk: what is on each side?

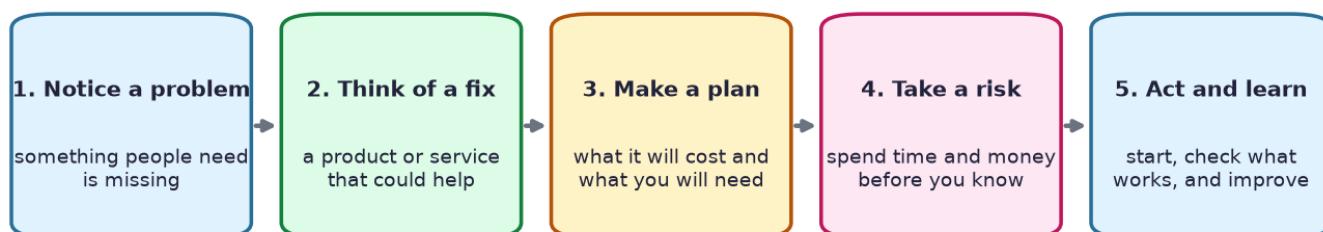


An entrepreneur weighs both sides before deciding. Taking a risk is not the same as being careless.

Balance diagram: on one side a box lists the risks of starting a business (money put in could be lost, too few customers, long hours with no pay at first); on the other side a box lists the rewards (a profit if things go well, jobs for other people, a business you believe in).

And when an entrepreneur spots an opportunity, the journey from idea to business usually runs through the same five steps:

From opportunity to action



An opportunity is a chance to make or offer something people want - if someone is willing to do the work and take the risk.

Flow diagram of five steps from opportunity to action: 1 notice a problem, 2 think of a fix, 3 make a plan, 4 take a risk, 5 act and learn.

Attributes, skills and qualities

The curriculum talks about three kinds of thing:

- An **attribute** or **personal quality** is part of who you are - the way you tend to think or behave.
- A **skill** is something you can learn to do well, with practice.

Most lists of what makes entrepreneurs successful mix both kinds. Here is one common set:

Who you are (attributes and qualities)	What you can learn to do (skills)
curiosity about what people want	making and following a plan
confidence to have a go	keeping careful money records
sticking with things when they go wrong	talking and listening - with customers and with a team
staying calm when things change	finding and checking facts before deciding

Notice two things. First, almost every quality has a skill beside it: being curious is helped by knowing *how* to find things out. Second, not one of these is a superpower - every one of them can be grown, a little at a time, which is why the curriculum says entrepreneurs are made as well as born.

Entrepreneurs in Australia's story

Entrepreneurs are not only people with big offices. They are traders from two hundred years ago, migrants with one small shop, and young people starting online from a garage or a kitchen table. Three true stories show the range.

Sidney Myer moved to Melbourne in August 1899. Just over a year later he opened his first store in Bendigo, and from that one small shop grew Australia's largest chain of department stores.

Sidney Myer: from one small store to a national chain



Source: Wikipedia, 'Myer', retrieved 26 August 2026.

Timeline of Sidney Myer: August 1899 he moves to Melbourne; 1 November 1900 he opens his first store in Bendigo; 1914 a store opens on Bourke Street, Melbourne; 1921 the store grows into the Myer Emporium; today Myer is Australia's largest chain of department stores.

Mary Reibey ran one of the first and most successful trading businesses in the colony, and her face is still on the Australian \$20 note.

Mary Reibey (1777-1855)

Trader - Shipowner - Business leader

- * Born in England in 1777; came to Sydney in 1792.
- * With her husband Thomas, she traded ships, goods, coal and cedar.
- * When Thomas died in 1811, Mary took charge and kept it growing.
- * By 1817 she owned several ships and a store on George Street.
- * Her face has been on the Australian \$20 note since 1994.

Source: Wikipedia, 'Mary Reibey' (which uses the Australian Dictionary of Biography and the Reserve Bank of Australia as its sources), retrieved 26 August 2026.

Fact card about Mary Reibey (1777-1855): trader, shipowner and business leader; born in England in 1777 and came to Sydney in 1792; traded ships, goods, coal and cedar with her husband Thomas; when Thomas died in 1811 Mary took charge and kept the business growing; by 1817 she owned several ships and a store on George Street; on the Australian \$20 note since 1994.

And here are three entrepreneurs from recent times:

Three modern Australian entrepreneurs at a glance

	Boost Juice	RedBalloon	Kogan.com
Founder	Janine Allis	Naomi Simson	Ruslan Kogan
Started	March 2000, Adelaide	2001, from home in Sydney	2006, from a garage in Melbourne
Type of business	Juice and smoothie bars	Online store for experience gifts	Online store for electronics and more
Grown into	About 550 outlets by 2020	Over 4 million customers by 2015	Listed on the Australian Securities Exchange in 2016

Sources: Wikipedia, 'Boost Juice', 'RedBalloon' and 'Kogan.com', retrieved 26 August 2026.

Table of three modern Australian entrepreneurs: Boost Juice (Janine Allis, started March 2000 in Adelaide, juice and smoothie bars, about 550 outlets by 2020); RedBalloon (Naomi Simson, started 2001 from home in Sydney, online store for experience gifts, over 4 million customers by 2015); Kogan (Ruslan Kogan, started 2006 from a garage in Melbourne, online store for electronics and more, listed on the ASX in 2016).

Look across all five stories: different times, different ages, different kinds of business - shops, ships, juice, gifts, electronics - and yet the same four capabilities keep appearing.

(Sources for the five stories: Wikipedia, 'Myer', 'Mary Reibey' (which uses the Australian Dictionary of Biography and the Reserve Bank of Australia as its sources), 'Boost Juice', 'RedBalloon' and 'Kogan.com', all retrieved 26 August 2026.)

Worked examples

Example 1 - step by step: the capabilities in one true story

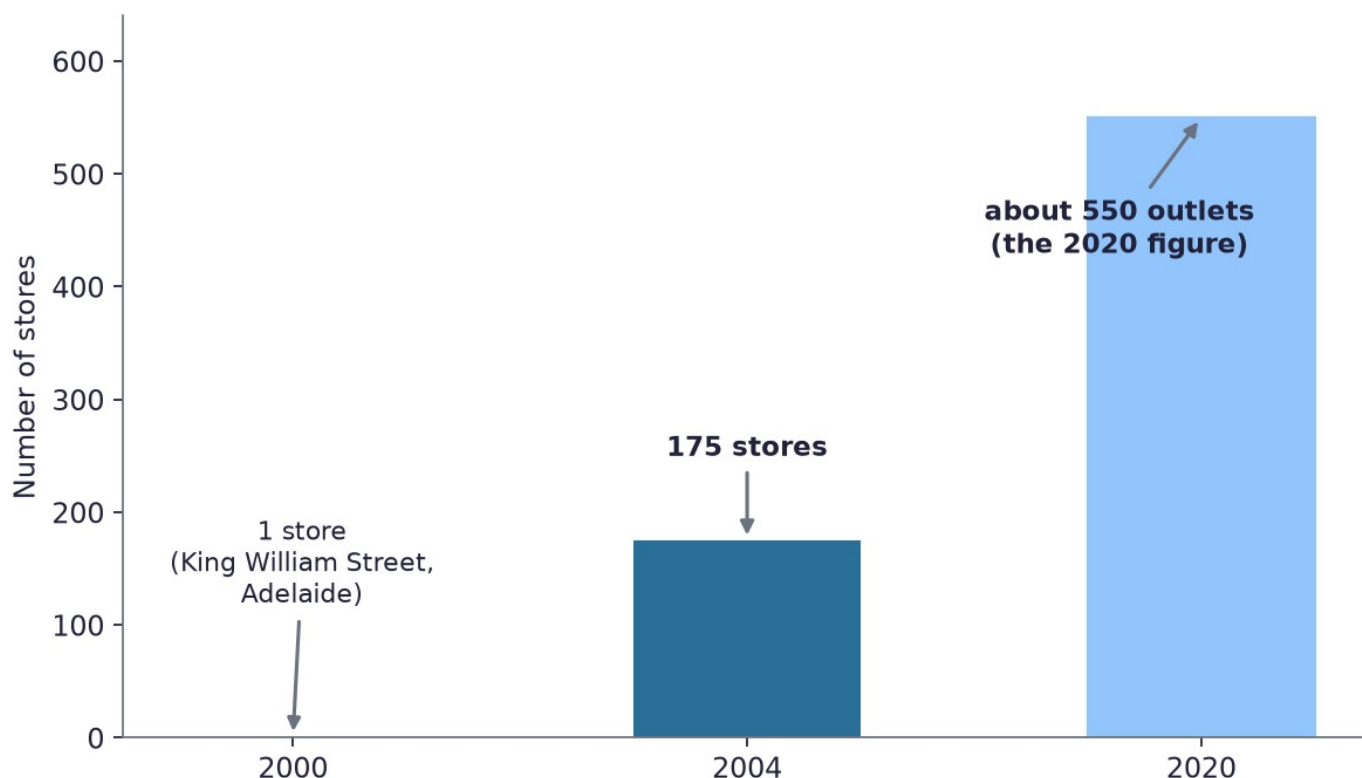
Janine Allis saw juice bars while she was living in the United States and thought Australians would love fresh juice and smoothies just as much. In March 2000 she opened the first **Boost Juice** store in King William Street, Adelaide. By the end of 2004 the business had 175 stores, grown through **franchising** (new store-owners pay to join a business and use its name), and by 2020 there were about 550 outlets.

Here is the story matched to the four capabilities:

Fact from the sourced story	Capability it shows
Janine saw juice bars overseas and thought "Australians would want this too."	Recognising an opportunity - she noticed a want nobody in Australia had met.
She gave up her job and spent her own savings on the first store, not knowing if customers would come.	A willingness to take risks - money and time at stake before any proof.
Store-owners joined and grew the brand because they believed in Janine's goal for the business.	Establishing a shared vision - many people pulling towards one goal.
The business grew step by step - 1 store, then 175 in under five years, then about 550.	Sound economic decision-making - growing at a pace the money and the people could handle.

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

How Boost Juice grew



Source: Wikipedia, 'Boost Juice', retrieved 26 August 2026. Janine Allis opened the first store in March 2000.

Bar chart of Boost Juice growth: 1 store in 2000 (King William Street, Adelaide), 175 stores in 2004, about 550 outlets in 2020.

Example 2 - with data: how big is a typical Australian business?

Entrepreneurs usually start small. How small? The Australian Bureau of Statistics (ABS) counts every actively trading business in the country. Here is the count by size, as at 30 June 2026.

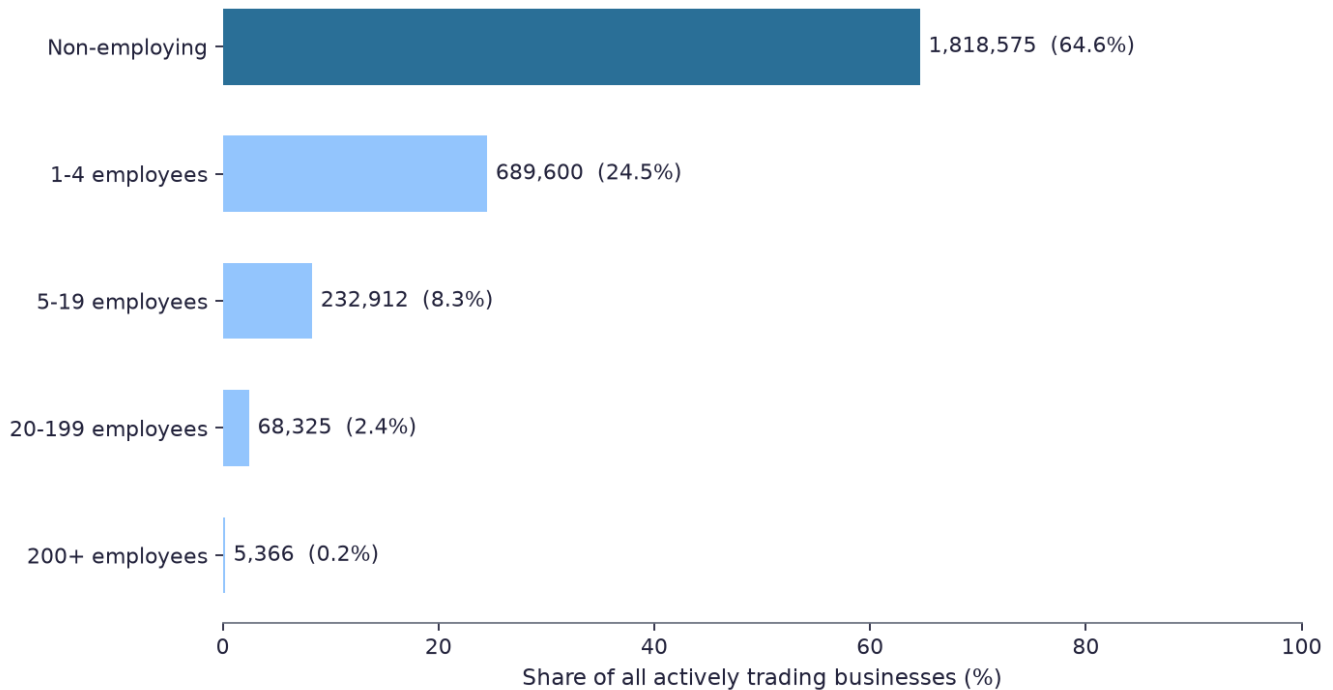
Size of business	Number
Non-employing (no employees)	1,818,575
1-4 employees	689,600
5-19 employees	232,912
20-199 employees	68,325
200+ employees	5,366
Total	2,814,778

The ABS calls businesses with 0-19 employees **small**. Work out what share of Australian businesses are small.

Working	Comment
Small = non-employing + 1-4 + 5-19 employees.	Pick the three small rows.
$1,818,575 + 689,600 + 232,912 = 2,741,087$	Add carefully, one column at a time.
2,741,087 out of 2,814,778 is about 97 out of every 100.	Compare the part to the whole.
So about 97% of Australian businesses are small.	What the numbers tell us.

Nearly every business in Australia began as one person with an idea, a plan and a risk. That is why entrepreneurship matters to the whole community: small businesses give people jobs (→ Section 1D) and make the goods and services we all use.

Australian businesses by size, as at 30 June 2026 Total: 2,814,778 actively trading businesses



Businesses with 0-19 employees: 2,741,087 - about 97 out of every 100. Source: Australian Bureau of Statistics, Counts of Australian Businesses, including Entries and Exits, July 2022 - June 2026 (released 18 August 2026), retrieved 26 August 2026.

Horizontal bar chart of actively trading Australian businesses by size as at 30 June 2026: non-employing 1,818,575 (64.6 per cent); 1-4 employees 689,600 (24.5 per cent); 5-19 employees 232,912 (8.3 per cent); 20-199 employees 68,325 (2.4 per cent); 200+ employees 5,366 (0.2 per cent). About 97 out of every 100 businesses employ 0-19 people.

(Source: Australian Bureau of Statistics, Counts of Australian Businesses, including Entries and Exits, July 2022 - June 2026, released 18 August 2026, retrieved 26 August 2026.)

Practice questions

With help

Q1. Match each word to its meaning. (a) entrepreneur · (b) profit · (c) risk · (d) shared vision · (e) business 1. a goal for the business that a whole team holds 2. a person or group that makes or sells things to earn money 3. the money left over when a business takes in more than it spends 4. a person who starts a business and takes on the risk of doing so 5. a chance of losing something

Q2. Sort each item into *who you are* (an attribute or quality) or *what you can learn to do* (a skill). (a) staying calm when things go wrong (b) keeping careful money records (c) being curious about what people want (d) speaking clearly to customers

Q3. Copy the sentences, filling each gap with a word from the bank: *opportunity · shared vision · risk · sound*. (a) An entrepreneur first spots an ____: a chance to offer something people want. (b) Then they establish a ____, so the whole team works towards the same goal. (c) Starting costs money and time, so they take a _____. (d) And they make _____ economic decisions, weighing costs against benefits.

Q4. Aisha and Noah are running a stall at the school fete. Match each of their actions to one of the four capabilities. (a) They notice the drinks queue is long and nobody is selling cold drinks. (b) They agree their stall will be “real fruit,

fast service” - and both mean it. (c) They spend \$20 of their own pocket money on fruit, not knowing if it will sell. (d) They check the fruit price at two shops and buy from the cheaper one.

Q5. Use the ABS chart from Example 2. (a) How many actively trading businesses had no employees? (b) How many had at least one employee?

Q6. About how many out of every 100 actively trading Australian businesses employ 0-19 people? Circle one: about 10 · about 50 · about 97.

On your own

Q7. Explain, in your own words, what “a willingness to take risks” means for an entrepreneur - and how it is different from being careless. Use one example from this section.

Q8. Choose one entrepreneur from this section. Give two facts about them, and say which capability each fact shows.

Q9. “All the businesses in this section started in a shop.” Is that true? Use evidence from this section to support your answer.

Q10. Think of something people at your school or in your street need but cannot get. Describe the opportunity it could become, one risk an entrepreneur would take, and one sound decision they would need to make.

Group research project: present an entrepreneur

Work in a small group. Choose one entrepreneur and their businesses, and prepare a presentation for the class that covers:

- **their history** - who they are, and the story of how they started;
- **the types of business** they built - goods or services, shops or online, one shop or many;
- **the qualities** that help them succeed - match what you find to the four capabilities.

You might research one of the entrepreneurs in this section - Janine Allis (Boost Juice), Naomi Simson (RedBalloon), Ruslan Kogan (Kogan), Sidney Myer (Myer) or Mary Reibey - or another, agreed with your teacher. If your entrepreneur’s business helps the environment (by reusing things, repairing things, or cutting waste), say so: spotting an environmental problem and turning it into a business is an opportunity like any other.

Follow the five steps below. For step 3, prefer trusted sources - government and education sites, and well-known reference sites - and write down where every fact came from, so you can check it later (→ Sections 3B and 3D).

Your group research project: 5 steps

1

Choose your entrepreneur

Pick a real person who started a business - see the list in the book.

2

Ask your research questions

What is their story? What type of business did they build?
Which qualities helped them succeed?

3

Find and check your sources

Collect facts from trusted sources, and record where each fact came from. Ask: can we show that this is true?

4

Build your presentation

Sort your facts into: their story, their business, their qualities. Add pictures, a table or a timeline.

5

Present to the class

Share what you found. Listen to other groups and note which qualities appear again and again.

Five-step planner for the group research project: 1 choose your entrepreneur; 2 ask your research questions (their story, the type of business, the qualities that helped); 3 find and check your sources, recording where each fact came from; 4 build your presentation, sorting facts into story, business and qualities, with a picture, table or timeline; 5 present to the class and note which qualities appear again and again in other groups' talks.

Source inquiry: read and question a fact file

Read the fact file, then answer the questions.

Fact file: RedBalloon

- Started in 2001 by Naomi Simson, from her home in Balmain, Sydney.
- Type of business: an online store selling experience gifts - the idea was to sell experiences and memories rather than things.
- By 2015 the business had served more than four million customers.

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

I1. Which capability did Naomi show by starting a business from her own home? There are two good answers - give one, and explain your choice.

I2. "Sell experiences and memories rather than things." Which capability is this sentence about? Explain.

I3. Write two questions you could ask to check that the facts in this file are true.

I4. The file says "more than four million customers by 2015". What one extra fact would you want, to judge how the business is going today? Why?

Answers

Q1. (a)-4, (b)-3, (c)-5, (d)-1, (e)-2.

Q2. Who you are: (a), (c). What you can learn to do: (b), (d).

Q3. (a) opportunity, (b) shared vision, (c) risk, (d) sound.

Q4. (a) recognising an opportunity; (b) establishing a shared vision; (c) a willingness to take risks; (d) sound economic decision-making.

Q5. (a) 1,818,575. (b) 996,203 (the total, 2,814,778, take away the non-employing 1,818,575 - or the four employing rows added together).

Q6. About 97.

Q7. Sample: it means going ahead with a plan even though it might fail and something might be lost - Janine Allis spent her own savings on the first Boost store without knowing if customers would come. It is different from being careless because a good entrepreneur weighs the risks against the rewards first, the way the balance diagram shows.

Q8. Sample: Mary Reibey - when her husband died in 1811 she took charge of the business herself (sound decision-making and confidence); by 1817 she had grown it to several ships and a store (sound economic decision-making). Any two facts correctly matched are fine.

Q9. False. RedBalloon started from Naomi Simson's home, Kogan started from Ruslan Kogan's parents' garage, and Mary Reibey's business was ships and trade, not a shop. Only some of the stories (Myer's first store, Boost Juice's first store) began in a shop.

Q10. Answers will vary. A good answer names a real want ("there is nowhere to buy a healthy snack at lunch"), turns it into an opportunity ("a tuckshop stall selling fruit boxes"), names a risk ("the fruit might not sell before it goes off") and a sound decision ("buy small amounts at first and check the price at two shops").

I1. Sample: a willingness to take risks (spending her own time and money with no proof it would work) - or sound economic decision-making (starting from home keeps the costs low while the idea is tested). Either is right with a reason.

I2. Recognising an opportunity - she noticed a want nobody had met: gifts that are things to do and remember, not objects.

I3. Sample: Where did this information come from, and who wrote it? Does a second, independent source (for example the company itself or a news report) say the same thing?

I4. Sample: the number of customers or sales since 2015 - a fact from 2015 is over ten years old, so a newer number would show how the business is going now (→ Section 3D on checking sources).

Curriculum: Victorian Curriculum 2.0, Economics and Business, Levels 5 and 6 - content description VC2HE6K03, drawing on its elaborations E01 and E02.

Why work matters: for the person and the community

Economics and Business 6 · Chapter 1 · Section 1D · Knowledge and Understanding — Work

Curriculum

Code	VC2HE6K04 (Levels 5 and 6 band; this book teaches the band at Level 6)
Students learn about	work — what it is, and the good it does for the person who works and for the whole community
Elaborations drawn on	E01 researching a job · E02 surveying and classifying jobs · E03 a tree of jobs across family or community history · E04 how one job has changed over time

Theory

1. What counts as work?

The Victorian Curriculum uses the word *work* but does not define it. This section therefore treats it like this:

Work is any regular activity that makes goods or provides services for people, whether or not someone is paid for it.

That definition has teeth. On this definition, a nurse on duty at a hospital is working, a volunteer coach at a Saturday sports club is working, and a parent caring for children at home is working. Every question in this section can be answered on this definition alone.

Some work is **paid work**: the worker receives money. A paid job is what most people mean when they say “work”. Some work is **unpaid work**: no money changes hands, but the work still makes goods or provides services for people. Volunteering, housework and caring for family members are all unpaid work.

Income is the money that comes in to a person over time. For most adults, most of their income comes from work. The pay a worker gets from an employer is often called **wages** (paid by the hour or by the week) or a **salary** (a fixed amount each year).

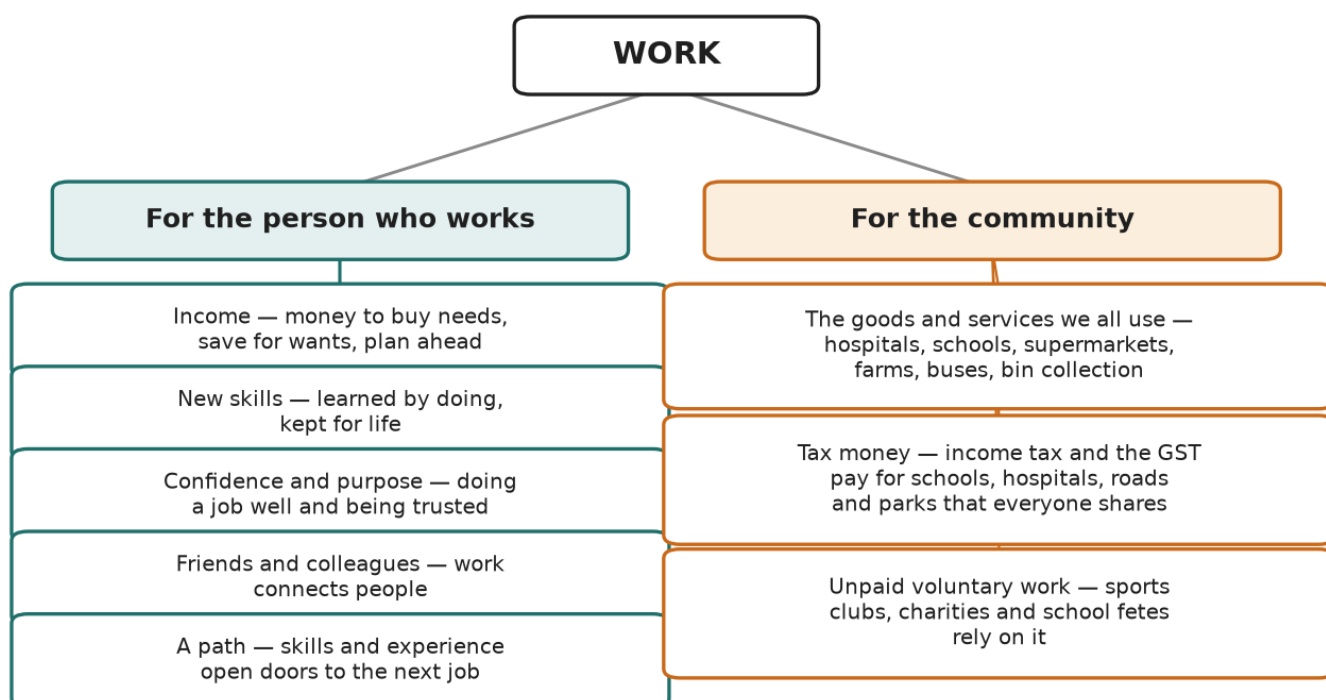
Think about it. Which of these count as work on the definition above? (a) a teacher marking books at night; (b) a grandfather minding his grandchildren every Tuesday; (c) playing a video game with friends. The test to use: does the activity make goods or provide services *for other people*? (Answers are in the Answers section.)

2. The benefits of work for the person who does it

Work matters to the person doing it for more than the pay:

- **Income.** Earnings let a person buy what they need, save for what they want (→ Section 2C on budgets and keeping money safe), and plan ahead.
- **Skills.** People learn by doing. A first job teaches you to be on time, to speak with customers, to solve problems and to work in a team — skills that stay with you for life.
- **Confidence.** Doing a job well, and being trusted to do it, builds confidence and a sense of purpose.
- **People.** Work connects people. Colleagues and teammates often become friends.
- **A path.** Each job opens doors to the next one. The skills and experience from one job help a person choose where to go next.

The benefits of work



Concept map titled *Benefits of work*. The central box says *Work*. One branch lists benefits for the person who works: *income, new skills, confidence and purpose, friends and colleagues, a path to future jobs*. The other branch lists benefits for the community: *the goods and services we all use, tax money for schools and hospitals and roads, and unpaid voluntary work for community groups*.

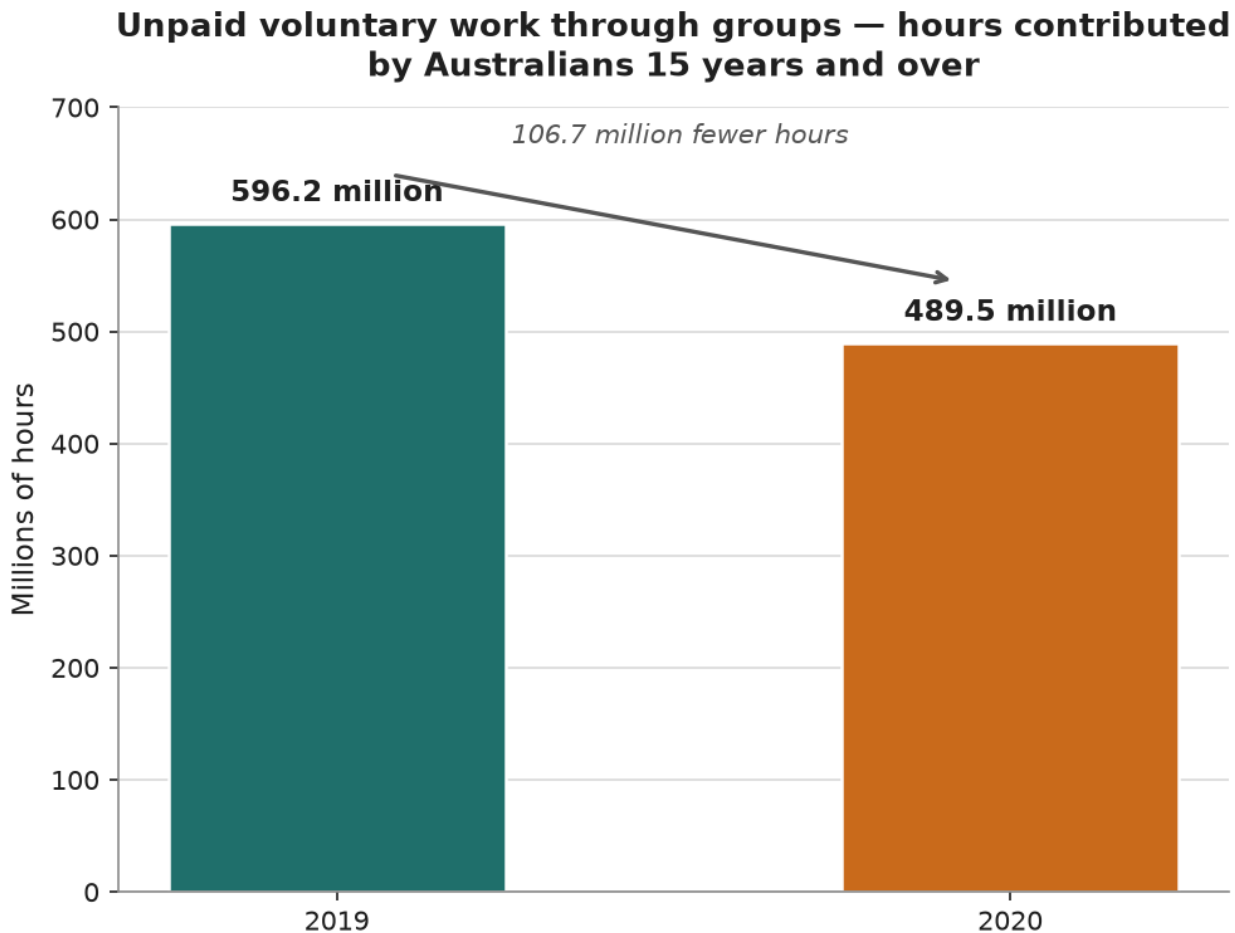
3. The benefits of work for the community

Work matters to the whole community too:

- **The goods and services we all use.** Everything a community runs on comes from someone's work: hospitals, schools, supermarkets, restaurants, buses, farms and rubbish collection. When people work, the community gets the goods and services it needs.
- **Tax money.** People who earn income pay some of it as tax, and everyone pays the goods and services tax when they buy things (→ Section 1B). Governments use tax money for schools, hospitals, roads and parks. In this way, one person's work helps pay for services the whole community shares.
- **Voluntary work.** *Voluntary work* (or *volunteering*) is work people choose to do for others, without pay, usually through a group such as a sports club, a charity or a school fete committee. Voluntary work holds communities together: sporting clubs, charities and school events all rely on it.

Real numbers about voluntary work. The Australian Bureau of Statistics (ABS) runs the General Social Survey. In its 2020 survey, one quarter (25%) of Australians 15 years and over said they had done unpaid voluntary work through a group in the previous 12 months — down from 30% in 2019. That unpaid work contributed 489.5 million hours to the community in 2020. And nearly half (49%) of Australians gave unpaid help, such as cooking, lifting or driving, to people outside their own household.

Source: ABS, General Social Survey: Summary Results, Australia, 2020 (released 29 June 2021), viewed 26 August 2026.



2020 was a year when many community events could not run.

Source: ABS, General Social Survey: Summary Results, Australia, 2020 (released 29 June 2021), viewed 26 August 2026.

Vertical bar chart of hours of unpaid voluntary work done through groups in Australia. The 2019 bar shows 596.2 million hours and the 2020 bar shows 489.5 million hours, with a note that 2020 was a year when many community events could not run. Source line names the ABS General Social Survey.

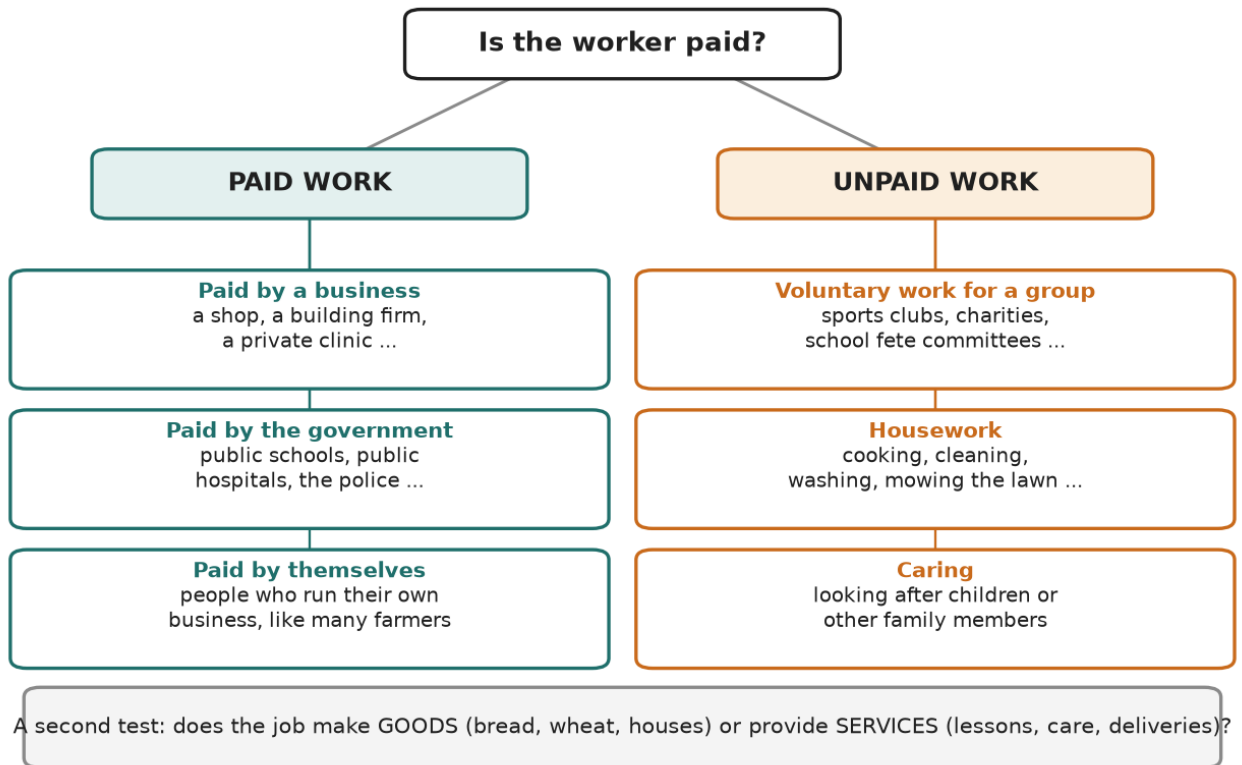
4. Sorting work into categories

So that work can be studied and compared, jobs are sorted into **categories** — groups that share a feature. Three useful ways to sort work:

1. **Paid or unpaid?** Does the worker receive money?
2. **Who pays them?** A business, the government, or the workers themselves (people who run their own small business, like many farmers)?
3. **Makes goods or provides services?** A baker makes goods (bread). A teacher provides a service (lessons). A supermarket provides a service, even though it sells goods made by others.

One job can be sorted in more than one way. A nurse at a public hospital is doing paid work, paid by the government, that provides a service.

Sorting work into categories



A labelled tree diagram for classifying jobs. The top box asks: *Is the worker paid?* One branch leads to *Paid work*, splitting into *paid by a business*, *paid by the government*, and *paid by running your own business*. The other branch leads to *Unpaid work*, splitting into *voluntary work for a group*, *housework*, and *caring for family*. A side note adds a second test: *does the job make goods or provide services?*

5. A close look at one job

When you research a job, the same set of questions works for every job (you will use this in Example 1 and Question 1):

1. **Tasks** — what does the worker actually do each day?
2. **Hours** — full-time or part-time? Regular daytime hours, or shifts that include nights and weekends? In Australia, the law sets the ordinary full-time working week at 38 hours (Fair Work Act 2009, section 62).
3. **Skills** — what is the worker good at? Talking with people? Working with their hands? Staying calm in a busy moment?
4. **Qualifications** — what training, certificates or degrees does the worker need? Some jobs need a university degree; others start with an apprenticeship, where a person earns and learns at the same time.

5. **Advantages and hard points** — what is good about the job, and what is tricky about it?

6. Australia at work — the numbers

The ABS measures work in Australia every month in its Labour Force survey. Here is the picture for **July 2026**:

Australia at work — July 2026	
People with a job <i>about 14.8 million people</i>	14,807,200
Full-time workers	10,210,500
Part-time workers	4,596,700
Share of workers in part-time jobs	about 31 in every 100
Unemployment rate <i>about 4 or 5 in every 100 people who wanted a job and were looking</i>	4.5%
Source: ABS, Labour Force, Australia, July 2026 (released 20 August 2026).	

A statistics card titled *Australia at work, July 2026*, with five rows: people with a job 14,807,200; full-time workers 10,210,500; part-time workers 4,596,700; share of workers in part-time jobs about 31 in every 100; unemployment rate 4.5 per cent. A source line names the ABS Labour Force survey release of 20 August 2026.

- **14,807,200 people had a job** — about 14.8 million people, roughly 2 out of every 3 Australians 15 years and over.
- **About 31 in every 100 workers had a part-time job** (4,596,700 people). Part-time work is common among students, parents, and people who mix work with study.
- **The unemployment rate was 4.5%** — of the people who wanted a job and were looking, about 4 or 5 in every 100 could not find one.

Source: ABS, Labour Force, Australia, July 2026 (released 20 August 2026), viewed 26 August 2026.

Pay differs a lot between jobs. As a rough guide, in **May 2026** full-time adults in Australia earned an average of **\$2,083.70 a week** before tax (that is an average across *all* full-time jobs — some jobs pay more, many pay less).

Source: ABS, Average Weekly Earnings, Australia, May 2026, viewed 26 August 2026.

Worked examples

Example 1 — Researching a job: registered nurse (draws on E01)

Task: Research one job and complete a job profile: tasks, hours, skills and qualifications, advantages and hard points. Then explain one benefit the job brings to the worker and one it brings to the community.

Model answer — a completed profile for a registered nurse:

Job profile — Registered nurse		MODEL
Tasks	Checks on patients and records how they are doing. Gives medicine as the doctor directs. Helps patients eat, move and get better. Talks with worried families. Works in a team with doctors and other health workers.	
Hours	Mostly full-time. In Australia the law sets the ordinary full-time week at 38 hours. Hospitals never close, so nurses work in shifts — early starts, late finishes, nights and weekends.	
Skills	Kindness and patience. Clear speaking and listening. Teamwork. Noticing small changes in a patient. Staying calm when things happen fast.	
Qualifications	A university degree in nursing (usually 3 years), then registration with Australia's nursing board, run by the Australian Health Practitioner Regulation Agency (AHPRA).	
Advantages	You help people every day. Nurses are needed in many places — hospitals, schools, care homes for older people, community health. Many paths open as experience grows.	
Hard points	Shifts can be long. Nights and weekends are away from family. The work can be tiring, and sad when patients stay unwell.	
Benefit for the worker	A steady income, skills for life, and the good feeling of helping people get better.	
Benefit for the community	Sick and hurt people get care and get back to their lives. A healthy community works and learns better.	
Many nurses work in hospitals — the most common single industry of employment at the 2021 Census (ABS).		

A job profile card for a registered nurse. Rows list tasks, hours, skills, qualifications, advantages and hard points, plus one benefit for the worker and one benefit for the community. A note says hospitals were the most common single industry in the 2021 Australian Census.

Question	Completed profile
Tasks	Checks on patients and records how they are doing; gives medicine as the doctor directs; helps patients eat, move and get better; talks with worried families; works in a team with doctors and other health workers.
Hours	Most nurses work full-time (the ordinary Australian full-time week is 38 hours by law). Hospitals never close, so nurses work in shifts — early starts, late finishes, nights and weekends.
Skills	Kindness and patience; clear communication; teamwork; noticing small changes in a patient; staying calm when things happen fast.
Qualifications	A university degree in nursing (usually 3 years), then registration with Australia's nursing board, run by the Australian Health Practitioner Regulation Agency (AHPRA).
Advantages	You help people every day; nurses are needed in many places (hospitals, schools, care homes for older people, community health); there are many paths to follow as you gain experience.
Hard points	Shifts can be long; nights and weekends are away from family; it can be tiring, and sad when patients stay unwell.
Benefit for the worker	A steady income, skills for life, and the good feeling of helping people get better.
Benefit for the community	Sick and hurt people get care and get back to their lives; a healthy community works and learns better.

Where did this come from? Many nurses work in hospitals — and **hospitals were the single most common industry of employment in Australia at the 2021 Census** (4.5% of all employed people). A good research path for this task: an official jobs website, the website of a hospital or health service, and an interview with a nurse you know. (→ Chapter 3 for how to check a source.)

Source for the hospitals figure: ABS, *Census of Population and Housing 2021, Australia QuickStats*, viewed 26 August 2026.

Example 2 — Sorting survey results into categories (draws on E02)

Task: Survey adults about their jobs, sort the jobs into categories, and state one finding.

Sample data (this is a made-up example to show the method — your class survey will give your own results): 24 students each ask one adult about their work. The class sorts the 24 answers twice: **paid or unpaid**, and **makes goods or provides services**.

Job reported	Number	Paid or unpaid?	Goods or services?
Teacher	3	paid	services
Nurse	2	paid	services
Builder	2	paid	goods
Supermarket worker	2	paid	services
Vet	1	paid	services
Restaurant worker	1	paid	services
Baker	1	paid	goods

Job reported	Number	Paid or unpaid?	Goods or services?
Farmer	1	paid	goods
Delivery driver	1	paid	services
Accountant	1	paid	services
Police officer	1	paid	services
Checkout operator	1	paid	services
Housework at home	3	unpaid	services
Volunteer sports coach	1	unpaid	services
Caring for a family member	1	unpaid	services
Helping at the school fete	1	unpaid	services
Growing food for the family	1	unpaid	goods
Total	24	paid: 17, unpaid: 7	goods: 5, services: 19

Finding: In this sample, 17 of the 24 adults did paid work and 7 did unpaid work; most of the work (19 of 24) provided services rather than making goods.

Check the reasoning: $17 + 7 = 24$ ✓ and $5 + 19 = 24$ ✓. And one careful note: this survey only reached 24 adults connected to one class, so its finding tells us about *this sample*, not about all of Australia. A bigger, wider survey would be needed for that claim. (→ Section 4A on evidence-based conclusions.)

Practice questions

With support

Q1. (E01) Choose one job you would like to know more about (for example: teacher, electrician, chef, farmer, mechanic, doctor, librarian). Use the five profile questions from the Theory to research it. Fill in the table:

Question	Your notes
Tasks — what do they do each day?	
Hours — full-time or part-time? shifts?	
Skills — what are they good at?	
Qualifications — what training do they need?	
Advantages — what is good about this job?	
Hard points — what is tricky about it?	

Name one source you used, and say how you know that source can be trusted.

Q2. Sort each activity into **paid work** or **unpaid work**. Then say whether each one makes goods or provides services. (a) a doctor at a clinic; (b) mowing your own lawn on Saturday; (c) a volunteer coach at a sports club; (d) a checkout operator at the supermarket; (e) caring for a little brother or sister after school; (f) a farmer growing wheat; (g) washing your own clothes; (h) a baker at 4 am.

Q3. Sort each benefit into **mainly for the person who works** or **mainly for the community**. (a) earning money to save for a bike; (b) the town's rubbish getting collected; (c) making friends among colleagues; (d) tax money paying for a new school; (e) feeling proud of a job well done; (f) sick people getting care at the hospital.

Q4. (E02) Copy the survey sheet below into your workbook, then survey **10 adults** — family members, or adults at school, or people in your local community (with your teacher's help). For each adult, record their job and sort it. Then draw a bar chart of your totals and write one finding.

Class work survey

Ask 10 adults about their work. Sort each answer twice.

Name: _____

Date: _____

#	What is the adult's job?	Paid work or unpaid work?	Makes goods or provides services?
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
	TOTALS	Paid: ____ Unpaid: ____	Goods: ____ Services: ____

Survey family members, adults at school, or people in your local community (with your teacher's help).

Then draw a bar chart of your totals and write one finding.

A blank survey sheet with the title Class work survey. It has a name and date line and ten numbered rows. Each row has three columns: the job the adult does, paid work or unpaid work, and makes goods or provides services. A totals row sits at the bottom.

If you cannot survey family members, survey ten adults at school or in your local community instead — the categories and the task are the same.

Q5. Use the Australia-at-work numbers from the Theory (July 2026, ABS). (a) How many people in Australia had a job? (b) There were 10,210,500 full-time workers. Show by subtraction that the rest were the 4,596,700 part-time workers. (c) How many more full-time workers were there than part-time workers? (d) About how many part-time workers in every 100?

Q6. Use the voluntary-work numbers from the Theory (ABS General Social Survey 2020). (a) One quarter of the adults surveyed did voluntary work through a group. In a group of 24 adults, how many is that? (b) Unpaid voluntary work through groups took 596.2 million hours in 2019 and 489.5 million hours in 2020. How many fewer hours in 2020? (c) Name two community groups that rely on volunteers, and say what the volunteers do.

On your own

Q7. (E03) A tree of jobs. Draw a tree of jobs going back as far as you can — parents and carers, grandparents, great-grandparents. For each person, note the job(s) they did and, if you know it, roughly when. Then answer: which job appears most often in your tree? Can you see any patterns (for example, the same industry, or the same kind of work)?

Alternative — a community tree of jobs: not everyone has family records, and that is fine. Instead, draw a tree of jobs in your community: you and your school at the top, then the adults who help you each week, then the local shops and services, then the community groups. Answer the same two questions about your tree.

A tree of jobs — fill it in as far back as you can

You — what job would you like one day?

Parents and carers

Grandparents

Great-grandparents
(as many as you can find)

```
graph TD; You[Job(s):] --- P1[Job(s):]; You --- P2[Job(s):]; P1 --- G1[Job(s):]; P1 --- G2[Job(s):]; P1 --- G3[Job(s):]; P1 --- G4[Job(s):]; P2 --- G5[Job(s):]; P2 --- G6[Job(s):]; P2 --- G7[Job(s):]; P2 --- G8[Job(s):]; G1 --- GG1[Job(s):]; G1 --- GG2[Job(s):]; G2 --- GG3[Job(s):]; G2 --- GG4[Job(s):]; G3 --- GG5[Job(s):]; G3 --- GG6[Job(s):]; G4 --- GG7[Job(s):]; G4 --- GG8[Job(s):]; G5 --- GG9[Job(s):]; G5 --- GG10[Job(s):]; G6 --- GG11[Job(s):]; G6 --- GG12[Job(s):]; G7 --- GG13[Job(s):]; G7 --- GG14[Job(s):]; G8 --- GG15[Job(s):]; G8 --- GG16[Job(s):];
```

Community version

No family records?
That is fine.

Draw the same tree
for your community:

- you and your school at the top
- the adults who help you each week
- the local shops and services
- community groups

Answer the same two questions:

1. Which job appears most often?
2. Can you see any patterns?

A blank tree template for recording jobs across generations, with four levels: you, parents and carers, grandparents, great-grandparents, each with blank lines for names and jobs. A side box offers a community version of the same task.

Q8. (E04) How has a job changed? Pick one job that someone in your family has done (a job from Q7 is a good place to start), and find out how it has changed over the generations. Interview an older person who did that job, or an older person who remembers it. Ask: What did a day look like? What tools did you use? What did you write down, and how? What would surprise a young worker starting that job today? Write a short report (one paragraph is enough) comparing then and now.

Alternative — a community interview: pick one job in your local area (for example, at a shop, school, farm or hospital) and interview two people who have done it at different times — or ask one person how the job changed during their own working life. Write the same report.

Q9. Explain why work is important **both** for the person who does it **and** for their community. Write 6–8 sentences. You must use at least two facts from this section (for example, from the ABS numbers), and you must give at least one benefit of each kind. Use this frame: *claim* → *reason* → *fact* → “so what?”.

Q10. Design your own survey about work for this class. (a) Write one clear survey question. (b) List the answer choices people could tick. (c) Say how you would record the answers (a table like which one?). (d) Say how you would show the results (bar chart? pie chart? tally table?). (e) What is one thing your survey results could *not* tell you? (→ Chapter 3 asks these same questions about data.)

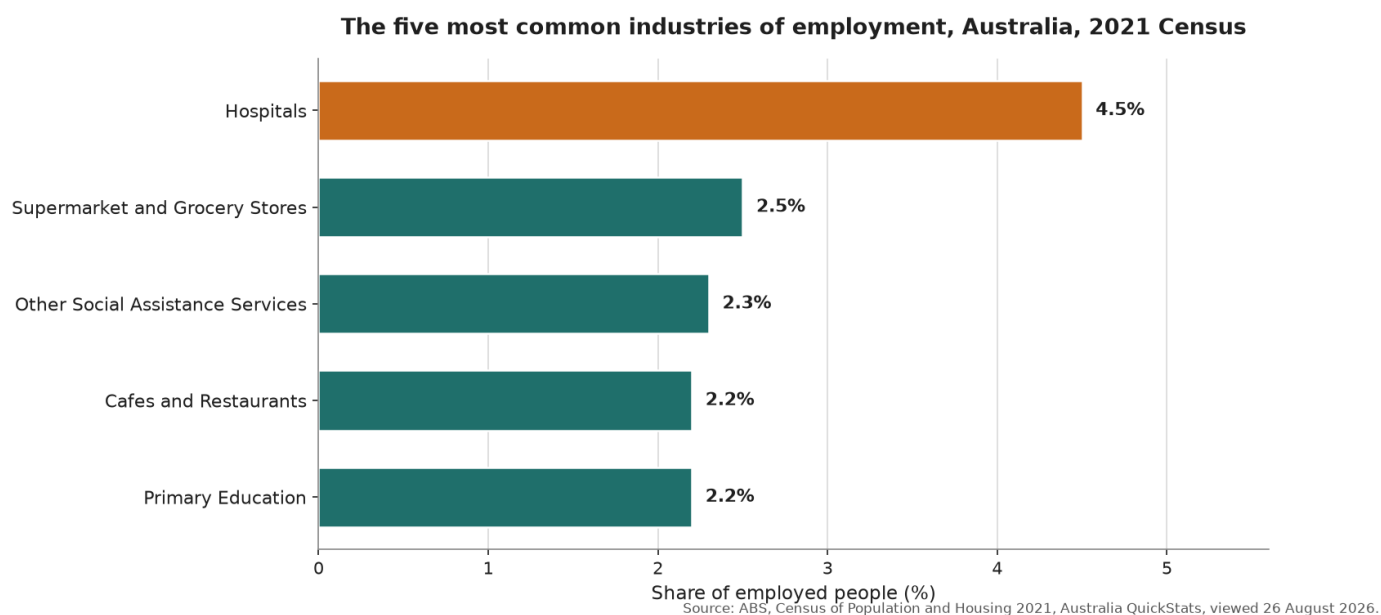
Inquiry task — reading a source

Read Source 1, then answer the questions.

Source 1 — The five most common industries of employment, Australia, 2021 Census

Industry (ABS category name)	Share of employed people
Hospitals	4.5%
Supermarket and Grocery Stores	2.5%
Other Social Assistance Services	2.3%
Cafes and Restaurants	2.2%
Primary Education	2.2%

Source: ABS, Census of Population and Housing 2021, Australia QuickStats (industry of employment, top responses), viewed 26 August 2026. The category names above are the ABS's own.



Horizontal bar chart of the five most common industries of employment in Australia at the 2021 Census, each bar labelled with its official ABS category name and share: Hospitals 4.5 per cent, Supermarket and Grocery Stores 2.5 per cent, Other Social Assistance Services 2.3 per cent, restaurant and light-meal serving 2.2 per cent, and Primary Education 2.2 per cent. A source line names the ABS 2021 Census QuickStats.

1. **Who made this source, and when?** What data is it based on?
 2. **What does it tell you?** Which industry employed the most people? Which two industries employed the same share of people?
 3. **Work with the numbers.** In a group of 200 employed people counted by the 2021 Census, about how many worked in hospitals? (Hint: 4.5% of 200.)
 4. **What does it NOT tell you?** Does the source say anything about hours worked, about pay, or about unpaid work? List two questions this source cannot answer.
 5. **Can we show that this is true?** How could you check this source against another source? (→ Section 3D makes this a habit.)
-

Answers and guidance

Think about it. (a) Yes — paid work, and marking books is part of the teaching job even when it happens at night. (b) Yes — unpaid caring work; it provides a service for the grandchildren. (c) No — it may be fun, but it does not make goods or provide services for other people.

Q2. (a) paid, services; (b) unpaid, services (it provides a service for your household — on our definition it counts as work); (c) unpaid, services; (d) paid, services; (e) unpaid, services; (f) paid, goods; (g) unpaid, services; (h) paid, goods.

Q3. Mainly for the person: (a), (c), (e). Mainly for the community: (b), (d), (f). Some answers can be argued both ways — a good answer says so and gives a reason (for example, a nurse's income is a benefit to the nurse, *and* the care they give is a benefit to the community).

Q4. Marks go to: a filled sheet with 10 responses, correctly sorted; a bar chart with a title and labels; one finding stated as a sentence; and one note about who was surveyed.

Q5. (a) 14,807,200. (b) $14,807,200 - 10,210,500 = 4,596,700$ ✓. (c) $10,210,500 - 4,596,700 = 5,613,800$ more full-time workers. (d) About 31 in every 100.

Q6. (a) $24 \div 4 = 6$ adults. (b) $596.2 - 489.5 = 106.7$ million hours fewer. (c) Answers will vary; good examples: a sports club (volunteers coach teams and run games), a rural fire service (volunteers help put out fires and look after towns in fire season), a school fete (volunteers run the games and food stands), a charity shop (volunteers sort and sell goods people have given away).

Q7. Award: a tree with at least three levels and jobs noted; one job named as most frequent (or a clear statement that no job repeats); one pattern noticed, or a clear statement that no pattern was found. Family and community versions earn the same marks.

Q8. Award: the job and the person or people asked; two or more concrete changes (tools, hours, technology, training, who does the job); one then-and-now comparison that uses the answers from the interview; a short report in the student's own words.

Q9. Award (this is reasoning, not a single right answer): the word *work* used in the section's defined sense; at least one benefit for the person *and* one for the community; at least two facts from this section used correctly (for example, the 14.8 million people with a job in July 2026, the 25% who volunteered, the hospital figure); each claim backed by a reason; a closing "so what?" sentence. A student who reaches a different emphasis but reasons well from the facts earns full marks.

Q10. Award: one clear, answerable question; tick-box choices that cover the answers; a recording plan (tally table); a sensible display for that kind of data; and one honest limit (for example, "my survey only reaches people at this school, so it cannot speak for all of Australia").

Inquiry task. 1. The Australian Bureau of Statistics (ABS) — the Australian government agency that measures facts about Australia; based on the 2021 Census, when people across Australia answered questions about themselves. 2. Hospitals employed the most people (4.5%); Cafes and Restaurants, and Primary Education, both employed 2.2% of working people. 3. $4.5\% \text{ of } 200 = 9$ people. 4. Answers will vary; the source says nothing about hours, pay, skills, whether jobs are full-time or part-time, or unpaid work. 5. Check the ABS website itself, compare with a later census or the monthly Labour Force survey, or ask whether other trustworthy sources report the same figure (→ 3D).

Sources used in this section

1. Australian Bureau of Statistics (ABS), *Labour Force, Australia*, July 2026 (released 20 August 2026), viewed 26 August 2026 — employed persons, full-time and part-time, unemployment rate.
2. ABS, *Census of Population and Housing 2021*, Australia QuickStats — industries of employment, viewed 26 August 2026.
3. ABS, *General Social Survey: Summary Results, Australia, 2020* (released 29 June 2021), viewed 26 August 2026 — voluntary work and unpaid help.

4. ABS, *Average Weekly Earnings, Australia*, May 2026, viewed 26 August 2026 — average weekly earnings.
5. *Fair Work Act 2009*, section 62 — the ordinary full-time working week of 38 hours.
6. Australian Health Practitioner Regulation Agency (AHPRA) and the Nursing and Midwifery Board of Australia — registration of nurses (named as the authority; the profile itself is a model).