

Economics and Business 6

Chapter 4 — Skills: evaluating, deciding and communicating

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Conclusions that the evidence supports

Section 4A · Content description **VC2HE6S05** · Strand: Skills · Sub-strand: Evaluating, concluding and decision-making · Draws on elaborations · E01 and · E02

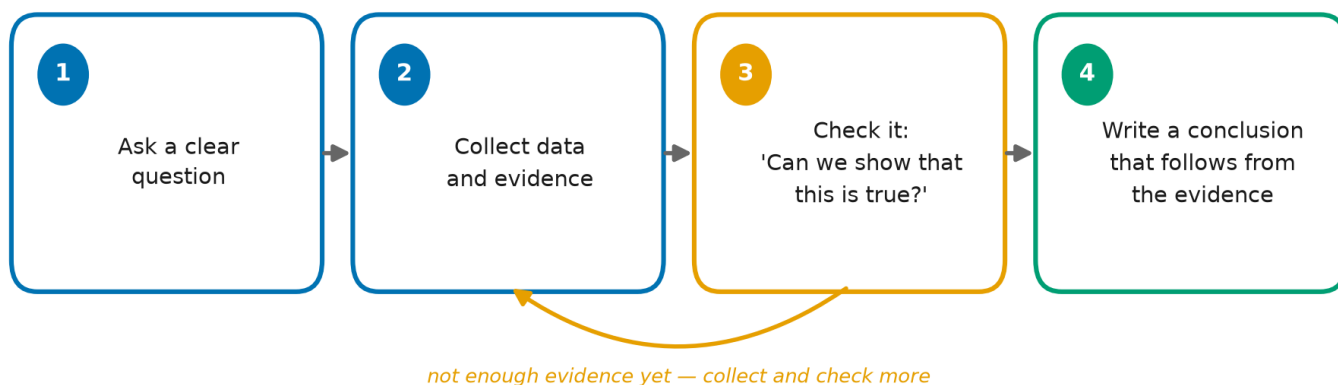
Earlier in this book you learned to ask good questions (3A), to collect and organise data (3B), to look for patterns and trends (3C) and to check where data comes from (3D). This section joins those skills into one last step: **deciding what the data lets you say**. That decision is called a *conclusion*.

Theory

What is a conclusion? A **conclusion** is the answer you reach after looking at the information: what you decide is true, or what you decide should be done.

What is evidence? **Evidence** is data or information that backs up (supports) a conclusion. A conclusion is **evidence-based** when it follows from the evidence and does not go beyond what the evidence shows. It is **logical** when the steps of your thinking line up: question, then evidence, then conclusion.

Drawing an evidence-based conclusion — the four steps



Flow diagram with four numbered boxes joined by arrows: 1 Ask a clear question, 2 Collect data and evidence, 3 Check it: 'Can we show that this is true?', 4 Write a conclusion that follows from the evidence, with an arrow looping from step 3 back to step 2 labelled 'not enough evidence yet — collect and check more'

Three bases for a conclusion. Any conclusion rests on one of three things. Only the first one is safe.

Three bases a conclusion can rest on — only one is safe

Built on evidence	Built on bias or preference	Built on limited or unsubstantiated sources
CHECK Our class test showed Brand A was cheapest per 100 g, so we picked Brand A. The conclusion follows from measured, checked data.	BEWARE Brand B is the best because blue is my favourite colour. A like or dislike is deciding the answer, not the data.	BEWARE Everyone knows Brand C is best. One website said so. No one checked the website, and one source is not enough.

Three-column chart titled 'Three bases a conclusion can rest on — only one is safe': a green 'Built on evidence' column with a worked example about a class price test, and two orange 'BEWARE' columns for conclusions built on bias or preference and on limited or unchecked sources

Defining our terms — *bias*. The Victorian Curriculum uses the word *bias* in elaboration E01 but does not define it. This section therefore treats it as: *letting your own wishes, likes, dislikes or picked side decide what you believe, instead of letting the evidence decide*. Having favourites is not wrong — taste is taste. But a like or a dislike is not evidence. *Preference* works the same way: it answers 'which do I like?', not 'which is true?'

Valid evidence. In elaboration E01, evidence is called *valid* when it can genuinely be used for the question. Evidence is valid when it passes four checks.

Four checks for valid evidence

1

Does it match the question?

Evidence about banana prices does not settle a question about bikes.

2

Does it come from a source you have checked?

Section 3D: find the source, then verify it. Who collected the data, and why?

3

Is there enough of it?

One example, one review, one shop is not enough. Patterns need several data points.

4

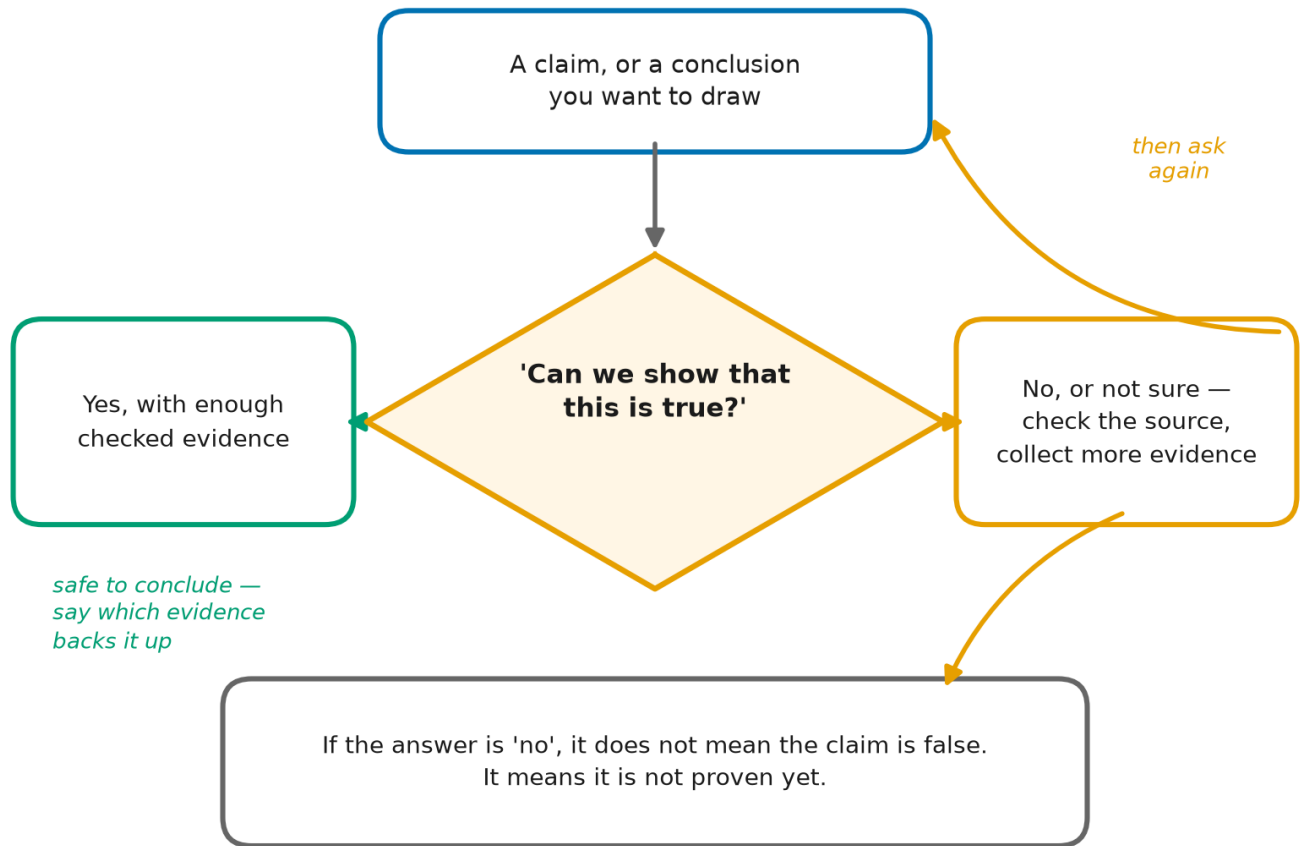
Was it collected in a fair way?

Counting only the data you like is hiding the rest. Fair evidence shows all of it.

Checklist titled 'Four checks for valid evidence': 1 Does it match the question? 2 Does it come from a source you have checked? 3 Is there enough of it? 4 Was it collected in a fair way? — each with a one-line example

The checking question. Elaboration E02 gives you one question to ask before you conclude: **'Can we show that this is true?'** Use it on every piece of evidence, including the evidence you *want* to believe.

The checking question — use it before you conclude



Decision tree titled 'The checking question — use it before you conclude': a claim flows into a diamond asking 'Can we show that this is true?'; a 'yes, with enough checked evidence' branch leads to a safe-to-conclude box, a 'no, or not sure' branch leads to checking the source and collecting more evidence, with an arrow looping back to ask again

The fit test. A good conclusion is not just built on evidence — it must also *fit* the evidence. It must not say less than the evidence shows (under-claiming) and must not say more (over-claiming).

Does the conclusion fit the evidence?

The data: our class tracked 5 supermarket items for a year. All 5 cost more now than last year.

under-claims

the evidence says more

'One of our 5 items costs more now.'

fits

the conclusion matches the evidence exactly

'The 5 items we tracked cost more now than last year.'

over-claims

the evidence does not reach this far

'Everything in Australia costs more now than last year.'

Three-panel chart titled 'Does the conclusion fit the evidence?': under the data 'our class tracked 5 supermarket items for a year; all 5 cost more now', an under-claims panel, a fits panel and an over-claims panel, each with an example conclusion

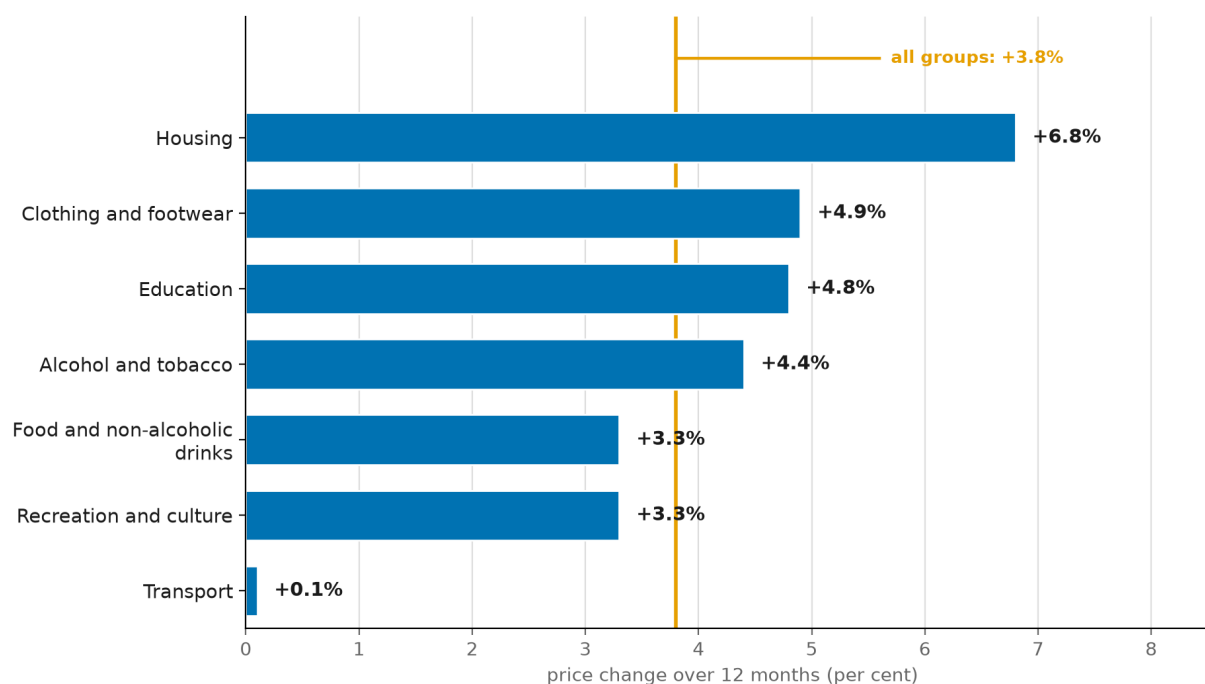
Worked examples

Example 1 — with support

'Everything got more expensive this year.' Is that an evidence-based conclusion?

We test it with the real data in the chart below. The Australian Bureau of Statistics (ABS) is the government office that measures prices; its numbers pass the 3D source checks.

How much prices changed in the 12 months to June 2026



Source: ABS, Consumer Price Index, Australia, June quarter 2026 (released 29 July 2026). Petrol, part of the Transport group, went down 7.3%.

Horizontal bar chart titled 'How much prices changed in the 12 months to June 2026', showing per cent price rises for Housing +6.8, Clothing and footwear +4.9, Education +4.8, Alcohol and tobacco +4.4, Food and non-alcoholic drinks +3.3, Recreation and culture +3.3 and Transport +0.1, with an orange marker line at the all-groups value of +3.8 per cent and a note that petrol went down 7.3 per cent; source: ABS Consumer Price Index, Australia, June quarter 2026

Source: ABS, Consumer Price Index, Australia, June quarter 2026, released 29 July 2026 (retrieved 26 August 2026).

Working

Comment

Step 1 — the question. Did the prices of *everything* rise in the 12 months to June 2026?

A clear question first. Notice the word 'everything' — that is the part we must test.

Step 2 — the evidence. Six of the seven groups shown rose, from +3.3% (Food) to +6.8% (Housing). Transport rose only +0.1%, and petrol, part of Transport, **went down** by 7.3%.

The evidence is measured, named and dated — not a feeling.

Step 3 — the check. 'Can we show that this is true?' Yes: the ABS collected the data, and we can check the release date (29 July 2026). All four valid-evidence checks pass: it matches the question, the source is checked, there are many data points, and the ABS shows all groups, not just the ones it likes.

This is the step 3D taught: find the source, verify it.

Step 4 — the conclusion. 'Most kinds of things got more expensive in the 12 months to June 2026 — Housing most of all — but not everything: petrol got cheaper.'

The word 'everything' **over-claims**. The fit-test conclusion says 'most', because that is what the evidence shows.

Answer: 'Everything got more expensive' is *not* evidence-based — it over-claims. The evidence-based conclusion is the one in Step 4.

Example 2 — with support

Three conclusions about the cost of posting a letter. Which base does each rest on?

The chart shows the real price of an Australian letter stamp at four dates.



Column chart titled ‘Cost of posting a standard letter in Australia’ showing the stamp price at four dates: \$1.10 on 1 February 2020, \$1.20 on 1 January 2023, \$1.50 on 3 April 2024 and \$1.70 on 17 July 2025, with the rises (+10c, +30c, +20c) marked; source: Australia Post letter rate history

Source: Australia Post letter rate changes, as recorded in Wikipedia, ‘Australia Post’ (retrieved 26 August 2026).

Claim	Working	Base
A. ‘Posting a letter costs more now than it did in 2020.’	\$1.10 in 2020, \$1.70 now: the data says exactly this, no more and no less. It fits .	Built on evidence
B. ‘Stamps will cost \$2.00 by 2027.’	The data shows <i>past</i> rises. It never shows the future. This is a guess wearing a conclusion’s clothes — it over-claims .	Not evidence-based (not backed up)
C. ‘The price rises are unfair.’	‘Unfair’ is a value judgement — a sincere one, and people may hold it, but this chart cannot prove it. It reports a feeling, not a finding.	Not evidence-based (preference)

Answer: only A is evidence-based. B over-claims, and C is a preference. Notice that B and C are not *silly* — they are simply not things this data can prove.

Practice questions

With support

Q1. Sort each conclusion onto one of the three bases in the ‘three bases’ diagram.

- (a) ‘The blue sneakers are the best because blue is my favourite colour.’
- (b) ‘We timed three runners twice each, and Mia was fastest in every timing.’
- (c) ‘A comment on a video said this drink gives you energy, so it does.’
- (d) ‘We compared the price per 100 g of four cereals on the same day, and Oat Crunch was the cheapest.’
- (e) ‘Everyone at my bus stop says this brand is the best.’

Sort onto: built on evidence / built on bias or preference / built on limited or unchecked sources.

Q2. Use the ABS chart from Example 1.

- (a) Which group’s prices rose the most in the 12 months to June 2026, and by how much?
- (b) Which group’s prices moved the least?
- (c) What happened to the price of petrol, and which group is petrol part of?
- (d) Write one evidence-based conclusion that fits the chart.

Q3. For each claim, write the checking question (‘Can we show that this is true?’) and name **one** piece of evidence you could collect to answer it.

- (a) ‘Our class spends more on snacks than on drinks at the canteen.’
- (b) ‘Most Year 6 students in our school walk to school.’
- (c) ‘The school bag with the longer warranty is the dearer one.’

Q4. Tom says: ‘I asked my three friends which chocolate is best, and they all said the same one, so that chocolate is the best.’ Name the two valid-evidence checks this evidence fails, and describe how Tom could fix each one.

Q5. A class tracked bread prices at **two** shops in their street for a year. Both shops’ bread got dearer. Rewrite this over-claim so it fits the evidence: ‘Bread got dearer all over Australia this year.’

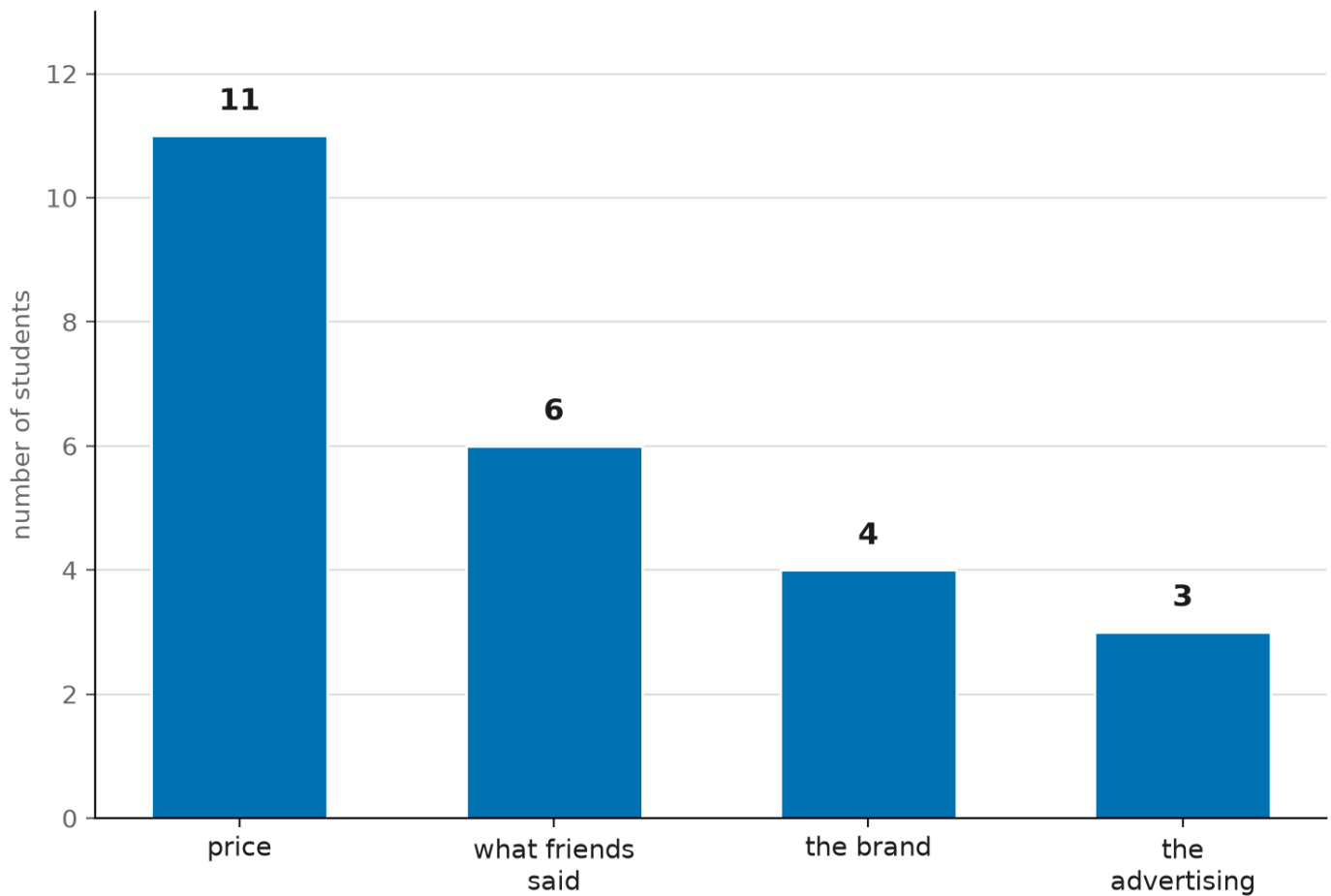
Q6. Cereal A costs \$5.00 for 500 g. Cereal B costs \$5.00 for 400 g.

- (a) Work out the price per 100 g of each cereal.
- (b) Priya says ‘Cereal A is better value because I like that box.’ Dev says ‘Cereal A is better value because it costs \$1.00 per 100 g and Cereal B costs \$1.25 per 100 g.’ Which student is reasoning from evidence, and which valid-evidence check does the other student’s reason fail?

On your own

Q7. The chart below is **model data** — an example made for this book, not a real survey.

Model data — 'What most influences what you buy?' (24 students)



Example only — made-up model data created for this book. It is not a real survey result.

Column chart of model data titled 'What most influences what you buy?' for 24 students: price 11, what friends said 6, the brand 4, the advertising 3, labelled 'Example only — made-up model data created for this book'

- Write one evidence-based conclusion that fits this model data.
- Write one under-claim to avoid, and one over-claim to avoid, for the same data.
- Name one thing this data **cannot** tell you, and say why.

Q8. Using the stamp chart from Example 2, write (i) one evidence-based conclusion that fits the data, and (ii) one sentence beginning 'This data cannot tell us ...'.

Q9. Two students read the ABS chart from Example 1.

- Ana: 'Housing costs rose the fastest of all the groups shown, so housing put the most upward push on prices.'
- Ben: 'Housing is the biggest problem for Australian families.'

Apply the checking question to **both** statements. Which one does the chart back up, and why can the chart not settle the other one?

Q10. A video claims: 'Banana prices doubled last month, and they will keep doubling.' Plan how you would test this before drawing any conclusion: which valid-evidence checks would you run, and which two checkable sources (from section 3D) would you look at first?

Source-based inquiry task — the 12-month price tracker

In this Skills section, the investigation itself is the task. Work in a small group.

1. **Pick five everyday items** your household buys (for example: a loaf of bread, 1 L of milk, a letter stamp, a movie ticket, a banana).
2. **Find two dated prices for each item**, about 12 months between them, from named, checkable sources: a supermarket website or catalogue with a date, the ABS, Australia Post, or your own dated receipts. Write the source and the date for every price.
3. **Build a table** like the one below and fill it in.

Item	Price 12 months ago (date, source)	Price now (date, source)	Change
example: letter stamp	\$1.50 (3 April 2024, Australia Post)	\$1.70 (17 July 2025, Australia Post)	+20c

4. **Check every row** with the checking question: ‘Can we show that this is true?’ If any row fails a source check, replace the source before you go on.
5. **Write one evidence-based conclusion** about how your five items changed over the year. Use the fit test: no under-claiming, no over-claiming.
6. **Add one sentence** naming something your data cannot show.
7. **Present** your table and conclusion to the class, and swap with another group: apply the four valid-evidence checks to *their* table and give them one star (what passed every check) and one step (what to check next).

Answers

Q1. (a) bias or preference; (b) evidence; (c) limited or unchecked source (one unchecked comment); (d) evidence; (e) limited or unchecked source (just what people said, no data).

Q2. (a) Housing, +6.8%. (b) Transport, +0.1%. (c) Petrol went down 7.3%; it is part of the Transport group. (d) any conclusion that fits, e.g. 'In the 12 months to June 2026, most groups shown rose in price, with Housing rising the fastest.'

Q3. (a) 'Can we show that this is true?' — evidence: a week of dated canteen receipts, totalled by snacks and drinks. (b) evidence: a class survey counting how every student in a few Year 6 classes travels to school. (c) evidence: the price tags and warranty cards of the bags in one shop, written down on the same day.

Q4. Fails check 3 (enough — three friends is a tiny sample) and check 4 (fair — his friends may all share his taste). Fix: ask a much bigger group, and use a blind taste test so the brand cannot sway the answer.

Q5. For example: 'At the two shops we tracked, bread got dearer this year.' (The evidence is about two shops, not Australia.)

Q6. (a) A: $\$5.00 \div 5 = \$1.00$ per 100 g; B: $\$5.00 \div 4 = \$1.25$ per 100 g. (b) Dev reasons from evidence; Priya's reason fails check 1 (a like does not match a value-for-money question) — her conclusion rests on preference.

Q7. (a) e.g. 'In this model class, more students said price influenced them than any other single factor.' (b) under-claim: 'Some students said price influenced them.'; over-claim: 'Price influences what all Year 6 students buy.' (c) e.g. it cannot tell you about real students — the data is made-up model data, and it is one class of 24, not a whole year level.

Q8. (i) e.g. 'The price of posting a letter rose from \$1.10 in 2020 to \$1.70 in 2025, going up at each of the three rate changes.' (ii) e.g. 'This data cannot tell us when the next rise will happen, because past rises are not evidence about the future.'

Q9. The chart backs up Ana: +6.8% is the largest rise shown, so 'rose the fastest of the groups shown' is exactly what the data says. Ben's statement uses the word 'problem' — a value judgement the chart cannot settle. The checking question gives 'yes' for Ana (checked ABS data) and 'not proven by this data' for Ben.

Q10. Checks: does the source match the question, is the source checkable, is there enough data (one month is thin; 'will keep doubling' is a future claim), was it collected in a fair way? Sources to look at first: the ABS price data for fruit and vegetables, and dated prices from supermarket websites or catalogues (3D: prefer sources whose origin you can see, such as .gov for the ABS).

Inquiry task. Answers will vary. A pass shows: five items with two dated, named, checkable prices each; every row surviving 'Can we show that this is true?'; a conclusion that fits the five items (no over-claim to all shops or all of Australia); and a sentence naming what the data cannot show.

Responding to current issues: proposing what should be done

Curriculum trace — Victorian Curriculum 2.0, Economics and Business, Levels 5–6 band

- VC2HE6S06 — Strand: Skills; sub-strand: Evaluating, concluding and decision-making.
- Elaboration E01
- Elaboration E02

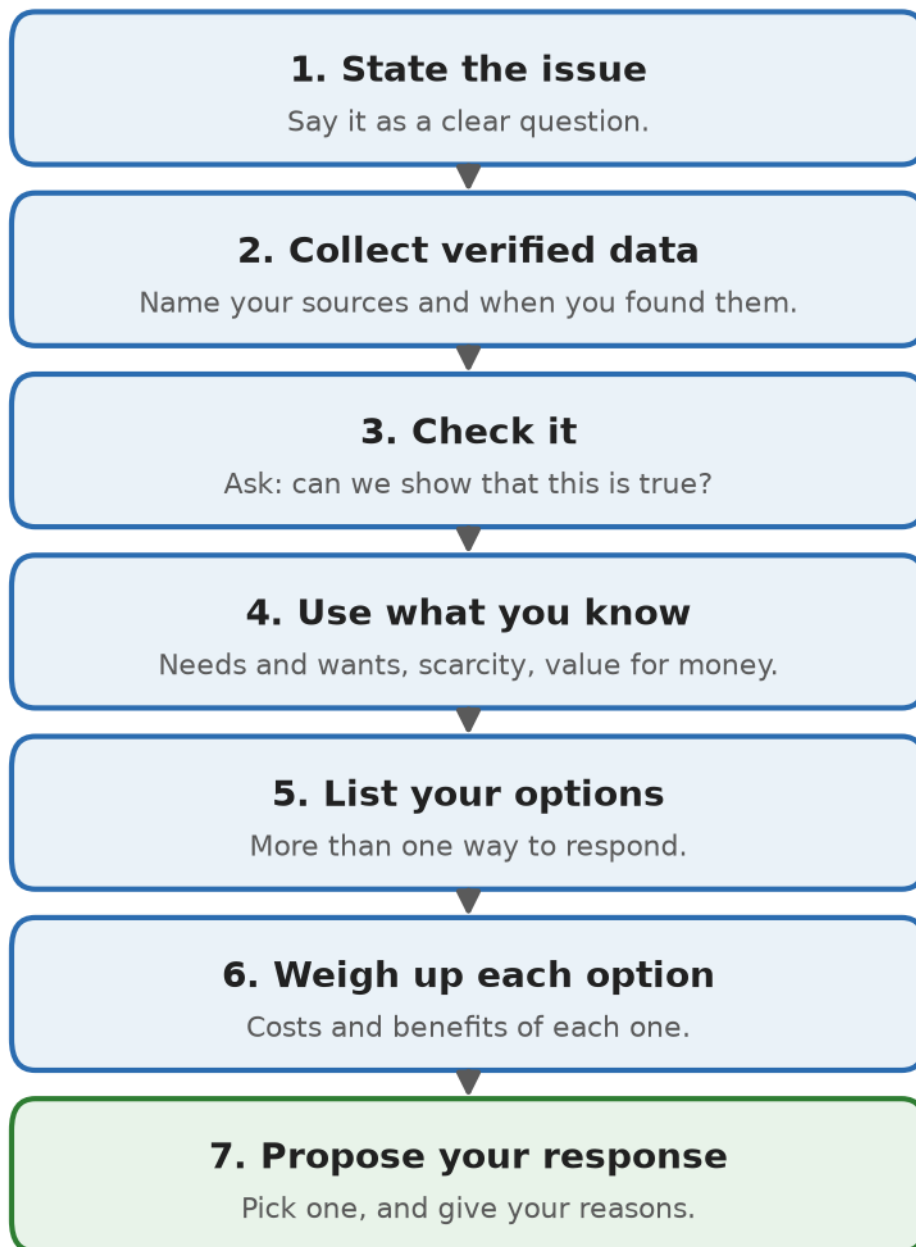
This section teaches the skill in the content description. The elaborations are illustrations of the skill, not a checklist to walk through.

Teaching sequence

A price rise, a club that needs new gear, a family that has to choose — these are economics and business issues happening now. To **propose a response** means to say what should happen next, and to give reasons a fair reader can check. We do it in seven steps.

From an issue to a proposed response

The seven steps used in this section



A vertical flow chart of seven steps: 1 State the issue as a question; 2 Collect verified data and name the sources; 3 Check — can we show that this is true?; 4 Use what you know — needs and wants, scarcity, value for money; 5 List your options; 6 Weigh up costs and benefits; 7 Propose your response and give reasons

Two ideas we use at step 4:

- **Needs and wants.** Needs are things you must have (food, a home, school gear). Wants are things you would like. When money is short, wants are cut first.
- **Scarcity.** There is never enough money for everything, so every yes is a no to something else. A budget makes the scarcity honest: it shows what the money can and cannot do.

What makes data verified? We can check it against a named source with a date — for example, the Australian Bureau of Statistics (ABS), or a retailer's own website on a named day. A post with no name and no date is not verified, however loud it is.

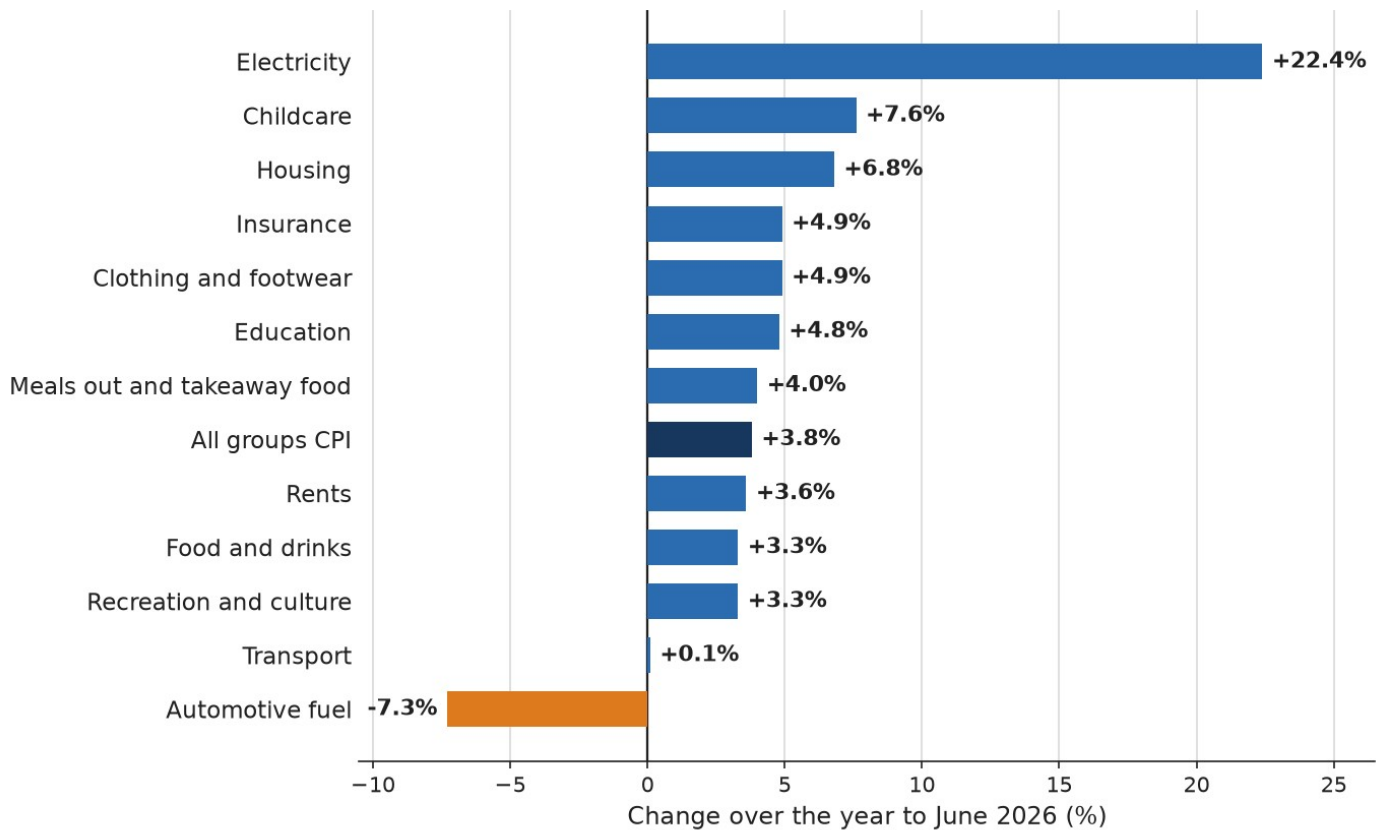
Worked examples

Worked example 1 — A family faces rising prices

Step 1 — The issue as a question. Over the year to June 2026, many Australian prices went up. Families said the same money bought less. Our question: *Which costs rose the most, and what can a family do first?*

Steps 2 and 3 — Verified data, checked. The ABS puts out the Consumer Price Index (CPI), a list of how prices change. The chart below is from the CPI release of 29 July 2026, and anyone can check it at abs.gov.au.

How much prices changed in the year to June 2026



Source: Australian Bureau of Statistics (ABS), Consumer Price Index, Australia, June 2026 quarter, released 29 July 2026. Annual change for each group, year to June 2026. The "Food and drinks" bar is the ABS group that covers food and drinks bought for home use.

Bar chart of ABS price changes for the year to June 2026. Up: electricity 22.4 per cent, childcare 7.6, housing 6.8, insurance 4.9, clothing and footwear 4.9, education 4.8, meals out and takeaway food 4.0, all groups 3.8, rents 3.6, food and drinks 3.3, recreation and culture 3.3, transport 0.1. Down: automotive fuel 7.3 per cent

Source: ABS, Consumer Price Index, Australia, June 2026 quarter (released 29 July 2026), retrieved 26 August 2026.

Reading the chart. Electricity rose the most (+22.4%). Fuel went down (−7.3%). So the honest conclusion is not “everything went up” — it is “most big needs went up a lot, and one big cost went down.”

Step 4 — What a rise means in dollars. Per cent means “out of 100”, so start from \$100 where you can.

Worked workings: what a price rise means in dollars

The family power bill: up 22.4% in a year

Last year the bill was \$100.00

This year: prices up 22.4%

$22.4\% \text{ of } \$100.00 = \$22.40$

Now: $\$100.00 + \$22.40 = \$122.40$

per cent means "out of 100" — start from \$100 where you can

The weekly food shop: up 3.3% in a year

Last year the shop was \$200.00 a week

$3.3\% \text{ of } \$100.00 = \$3.30$

$\$200 \text{ is } 2 \text{ lots of } \$100, \text{ so } 2 \times \$3.30 = \$6.60$

Now: $\$200.00 + \$6.60 = \$206.60$

per cent means "out of 100" — start from \$100 where you can

Price changes from the ABS Consumer Price Index, June 2026 quarter (released 29 July 2026).

Two model workings. Left: a power bill of \$100.00 last year, up 22.4 per cent; 22.4% of \$100.00 is \$22.40, so the same power now costs \$122.40. Right: a food shop of \$200.00 a week, up 3.3 per cent; 3.3% of \$100.00 is \$3.30 and \$200.00 is 2 lots of \$100.00, so \$6.60 more; the same shop now costs \$206.60

Working	Comment
$22.4\% \text{ of } \$100.00 = \$22.40$	on a \$100 power bill, the rise is \$22.40
$\$100.00 + \$22.40 = \$122.40$	the same power now costs \$122.40
$3.3\% \text{ of } \$100.00 = \$3.30$; \$200.00 is 2 lots of \$100.00, so $2 \times \$3.30 = \$6.60$	scale up from \$100
$\$200.00 + \$6.60 = \$206.60$	the same shop now costs \$206.60

Steps 5 and 6 — Options, then costs and benefits.

Option	Benefit	Cost
Cut wants first (takeaway nights, movie tickets)	Saves money where it hurts least	Fewer treats for a while
Use less power (lights off, cold washes)	Cuts the bill that rose the most	A little less comfort
Shop around and compare prices	The same shop for less money	Takes time

Step 7 — Propose a response. The family should cut wants first and use less power, while keeping spending on needs like food and school shoes. *Reasons:* power rose the most, so using less power saves the most; and needs come before wants.

The other side, put at its strongest. A family that drives a lot could point to fuel, down 7.3% — for them, one big cost went down. That is a fair point. But fuel is one line on the chart, while power, rents and food — needs — all rose. One falling price does not cancel three rising needs.

Worked example 2 — One item, three retailers: the club's footy

The frame first. "Value for money" is a term the curriculum uses but does not define, so we say what we mean by it here before we use it.

"Value for money" — how we use the term here

This task asks us to pick the best value for money.

The task does not define the term, so we state what we mean first:

**What you GET for what you PAY,
judged by what matters for that purchase and that buyer.**

- The cheapest thing is not always the best value. A ball that lasts three seasons can be better value than one that breaks in a month.
- Two buyers with the same data can honestly pick different options. That is not a mistake — they may judge by different things.
- Say what you are judging by: the price, what the item is made for, how long it lasts, and extra costs like delivery.

State the frame first: the purpose of the purchase and the budget. Then judge inside that frame.

Other people may define "value for money" another way — say what yours is.

Text card. Value for money: what you GET for what you PAY, judged by what matters for that purchase and that buyer. The cheapest buy is not always the best value, and two honest buyers can weigh the same facts in different ways, so state what matters. Frame box: state the purpose of the purchase and the budget first, then judge inside that frame

Our frame: *the school footy club needs one ball for training, and the budget is \$100.00 — all the money the club has.* Scarcity again: \$100 on a ball is \$100 not spent on boots or bibs for the team.

The item and the data. One consumer item — a Sherrin footy — as listed by three retailers on 26 August 2026:

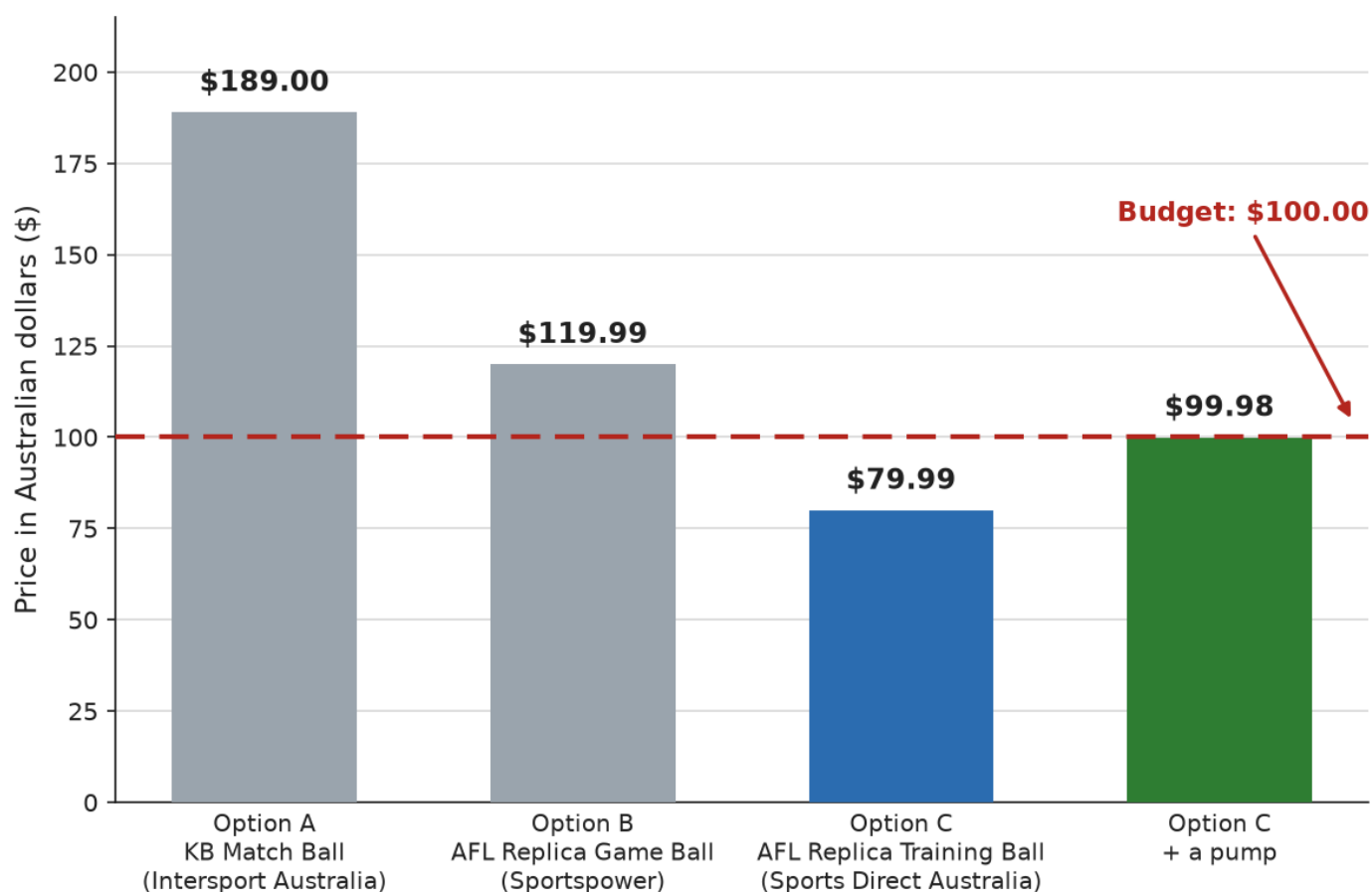
The three options at a glance — a Sherrin footy for the school club

	Option A	Option B	Option C
Retailer	Intersport Australia	Sportspower	Sports Direct Australia
Product (as listed)	Sherrin KB Match Ball	Sherrin AFL Replica Game Ball	Sherrin AFL Replica (Size 5) Training Ball
Price	\$189.00	\$119.99	\$79.99
Made for	Serious matches. Sherrin's top leather match ball.	Games. A replica (look-alike) of the top match ball.	Training. Made for practice.
Inside the \$100 budget?	No — \$89.00 over	No — \$19.99 over	Yes — \$20.01 left

Product names and prices as listed on each retailer's website on 26 August 2026.

Table of three options. Option A: Intersport Australia, Sherrin KB Match Ball, \$189.00, made for serious matches, \$89.00 over the budget. Option B: Sportspower, Sherrin AFL Replica Game Ball, \$119.99, made for games, \$19.99 over the budget. Option C: Sports Direct Australia, Sherrin AFL Replica (Size 5) Training Ball, \$79.99, made for training, \$20.01 left in the budget

Price of each option against the budget



Prices as listed on each retailer's website on 26 August 2026:
intersport.com.au, sportspower.com.au, sportsdirect.com.au.

Column chart of the prices against a dashed \$100.00 budget line: Option A \$189.00, Option B \$119.99, Option C \$79.99, and Option C plus a pump at \$99.98, just under the line

Source: prices as listed on each retailer's website on 26 August 2026 — intersport.com.au, sportspower.com.au, sportsdirect.com.au.

Working	Comment
$\$189.00 - \$79.99 = \$109.01$	Option A costs \$109.01 more than Option C
$\$100.00 - \$79.99 = \$20.01$	Option C leaves \$20.01 in the budget
$\$79.99 + \$19.99 = \$99.98$	Option C plus a pump (Intersport Australia, \$19.99) still fits

The strongest case for each side — before we decide.

The strongest case for each option — before we decide

A good decision hears the best case for every option first.

Option A: KB Match Ball — \$189.00

- Sherrin's top match ball, made of leather
- Made for real matches played on grass
- Looked after, it can last many seasons

Option C: Training Ball — \$79.99

- \$109.01 cheaper than Option A
- Made for training — just right for practice
- Fits the budget, with \$20.01 left for a pump

Both cases are fair. We still pick one: the best buy for the purpose and the budget.

(Option B sits in between at \$119.99 — still \$19.99 over the \$100 budget.)

Prices as listed on each retailer's website on 26 August 2026.

Two-column card. The case for Option A: Sherrin's top leather match ball, made for real matches on grass, and looked after it can last many seasons. The case for Option C: \$109.01 cheaper than Option A, made for training, and it fits the budget with \$20.01 left for a pump. Footer: both cases are fair, and we still pick one — the best buy for the purpose and the budget; Option B sits in between at \$119.99, still \$19.99 over the budget

Conclusion and recommendation. We recommend **Option C**. Reasons, inside the frame: it is made for the purpose (training); it fits the budget with \$20.01 left — enough for a pump and still under \$100.00; and the extra \$109.01 for Option A would buy a match ball the club does not need yet. One honest check before buying online: if a retailer adds a delivery cost, put it in the total and compare totals, not stickers.

Practice tasks

With help

Q1. Use the CPI chart from Worked example 1. (a) Which item rose the most over the year to June 2026, and by how much? (b) Which one went down? (c) In one sentence: does the chart say *everything* went up? How do you know?

Help: read the names down the left, then the numbers across. The dark blue bar is the all-groups number.

Q2. Rents rose 3.6% over the year to June 2026. Last year a family paid \$300.00 a week in rent. (a) 3.6% of \$100.00 is \$3.60. How many lots of \$100.00 are in \$300.00? (b) So the rise is $3 \times \$3.60 = ?$ (c) What is the weekly rent now?

Help: copy the Working | Comment shape from Worked example 1.

Q3. Two claims: (i) “Electricity prices rose 22.4% over the year to June 2026” — ABS Consumer Price Index, released 29 July 2026. (ii) “Power prices will DOUBLE soon!!!” — a post with no name and no date. Which claim is verified data? Give two reasons, using the questions: *Who says so? When? Can I check it myself?*

Q4. Money is short for a family. Sort these into needs and wants: school shoes, the power bill, weekend movie tickets, a takeaway dinner on Friday, a warm winter coat. Which line would you cut first, and why? *Help: needs first — the cut comes from the other column.*

Q5. Your cousin starts high school next year and needs a backpack. Her budget is \$60.00. (a) Write the frame: the purpose, and the budget. (b) Name two things that matter for *that* purchase (size? straps? how long it lasts?). (c) In one sentence: what would “best value for money” mean inside your frame?

Q6. The club needs a pump. Intersport Australia lists two on 26 August 2026: the Sherrin Dual Action 12 Inch Pump, \$19.99, and the Sherrin Single Action Pump, \$12.99. The club pumps up 20 balls a week. Which is the better value for *this* club? Fill in the second line.

Working	Comment
\$19.99 – \$12.99 = \$7.00	the dual action pump costs \$7.00 more
(your line)	(why it is — or is not — worth \$7.00 to this club)

Help: value is what you get for what you pay. For a club doing 20 balls a week, time and effort count too.

On your own

Q7. Meals out and takeaway food rose 4.0% over the year to June 2026. Propose one response a family could use. For your response, give one benefit and one cost.

Q8. Childcare rose 7.6% over the same year. A parent says, “Going back to work costs more than it did last year.” (a) What conclusion does the 7.6% support? (b) What one extra number would you want to check before you are sure? (Hint: what else moves at the same time?)

Q9. The club from Worked example 2 now has \$200.00. It must buy two balls for training and one pump, using only prices named in this section. Propose what to buy and from where, total it, and say what is left. Then say, in one or two sentences, whether your plan is the best value for money inside the club’s frame.

Q10. A friend says Option A, the \$189.00 leather match ball, is the best value because it will last for years. (a) Write the strongest fair case for your friend’s view. (b) Decide: stick with Option C, or change? Give reasons that use the frame (the purpose and the budget).

Inquiry task — investigate a real issue, propose a response

The investigation itself is the task. Choose one economics or business issue happening now that touches your life — the price of something your family buys, the cost of the same gear at different shops, a price change at the canteen or the club. Work the seven steps, and fill in the planner as you go.

Rules of the task:

- Name at least one source, and date the data (as this section does: the ABS release date; retailer prices dated 26 August 2026).
- Do the source check in box 4 — a claim is not a fact until it is checked.
- List at least two options, with a cost and a benefit each.

- Propose one response, and give reasons a fair reader can check.

My inquiry planner — proposing a response to a real issue

Work through the boxes in order. Write, then check, then propose.

1. The issue

What is happening? Say it in your own words.

2. My question

Turn the issue into a question I can answer with data.

3. The data I need — and where I will get it

Name your sources. Say when the data is from.

4. My source check

Can we show that this is true? How did I check?

5. My options

At least two different responses I could propose.

6. Costs and benefits

For each option: one cost and one benefit.

7. My proposed response

The one I recommend — and my reasons.

Write-in planner with seven numbered boxes: 1 The issue — what is happening, in your own words; 2 My question — turn the issue into a question you can answer with data; 3 The data I need, and where I will get it — name your sources and date the data; 4 My source check — can we show that this is true, and how did I check?; 5 My options — at least two responses I could propose; 6 Costs and benefits — one cost and one benefit for each option; 7 My proposed response — the one I recommend, and my reasons

Where to start: the ABS (abs.gov.au) for price changes; retailer websites for the price of one item at three shops; a family bill or receipt, with the account number hidden.

Answer guidance

Q1. (a) Electricity, +22.4%. (b) Automotive fuel, -7.3%. (c) No — fuel went down and transport rose only 0.1%, so the chart itself says some costs moved very little or went down.

Q2. (a) 3 lots. (b) $3 \times \$3.60 = \$10.80$. (c) $\$300.00 + \$10.80 = \$310.80$.

Q3. Claim (i). Who: the ABS, a named statistics bureau. When: released 29 July 2026. Check: anyone can read it at abs.gov.au. Claim (ii) fails all three questions.

Q4. Needs: school shoes, the power bill, the winter coat. Wants: movie tickets, the takeaway dinner. The cut comes from the wants column first — needs are needs. (A coat is a need; a second coat bought for looks would be a want. The reason decides, not the label.)

Q5. Frames will vary. A full answer states the purpose (one school backpack for a year of high school) and the budget (\$60.00), names what matters (room for books, strong straps, lasts the year), and says best value is the pack that meets those inside \$60.00 — not just the cheapest pack in the shop.

Q6. The dual action pump costs \$7.00 more. Both answers can be right if the reasons fit the frame: 20 balls a week is a lot of pumping, so if the dual action pump fills a ball in half the time, \$7.00 is cheap for the club; for a family with one ball, the single action pump may be the better value.

Q7. Responses will vary (one less takeaway night a week; cook a similar meal at home). A full answer names one benefit (saves the rise and more) and one cost (time, or a missed treat).

Q8. (a) Childcare rose faster than prices in general (7.6% against 3.8% for all groups), so the same care now takes more of the family's money — the parent's view is backed by the number. (b) What the parent's pay did over the same year. If pay rose by 7.6% or more, the view may not be right.

Q9. One sound plan: two training balls from Sports Direct Australia ($2 \times \$79.99 = \$159.98$) plus the dual action pump from Intersport Australia (\$19.99) = \$179.97, leaving \$20.03. Another: one training ball (\$79.99) plus one all surface ball from Sports Direct Australia (\$34.99) plus the pump (\$19.99) = \$134.97, leaving \$65.03 for other gear. A full answer has right totals, named sources, and a value sentence tied to the frame.

Q10. (a) The fair case: a leather match ball is made to last many seasons; at \$189.00, a ball that lasts 5 seasons costs about \$38 a season, while a training ball replaced each year costs \$79.99 a season. (b) Inside the frame the answer stays C: the club's purpose is training now, and the budget is \$100.00. A \$189.00 ball is the wrong ball for the purpose and \$89.00 over the budget, however good it is. Cost per season is a real idea — but it cannot spend money the club does not have.

Inquiry task. There is no single right answer. A strong response has a named and dated source, a real source check, options with a cost and a benefit each, and a proposed response whose reasons use the data and the concepts.

Data first, then reasons, then the response — that is the skill.

Writing it up: explaining findings with sources and the right terms

For the teacher — VC2 codes: VC2HE6S07, .E01, .E02

This section is where the book's writing comes together. It draws on every earlier section: scarcity and choice (1A), the GST and other taxes (1B), risk and reward (1C), work and pay (1D), comparing and value (2A, 2B), budgets (2C), reading sources (3A–3D), picking evidence (4A) and looking at responses (4B). Here you put those ideas and skills into your own writing — descriptions and explanations that lean on real sources and use the words of economics and business.

The issue we are writing about: *Why does the trolley cost more?* — food prices in Australia, year to June 2026. It is real, it is dated, and it is within your recent memory.

Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026 (out 29 July 2026), abs.gov.au, checked 26 August 2026.

Theory — the tools this section teaches

A description says what. An explanation says what *and* why.

A description and an explanation

A description

*says what the source
shows*

In the year to June 2026, food
prices in Australia rose 3.3%.
Housing prices rose 6.8%.

*It tells the facts. It does
not say why.*

An explanation

adds the reasons

Food prices rose 3.3% because
it cost more to grow, move and
sell food. That is why the
same trolley of shopping now
costs more than it did a year
ago.

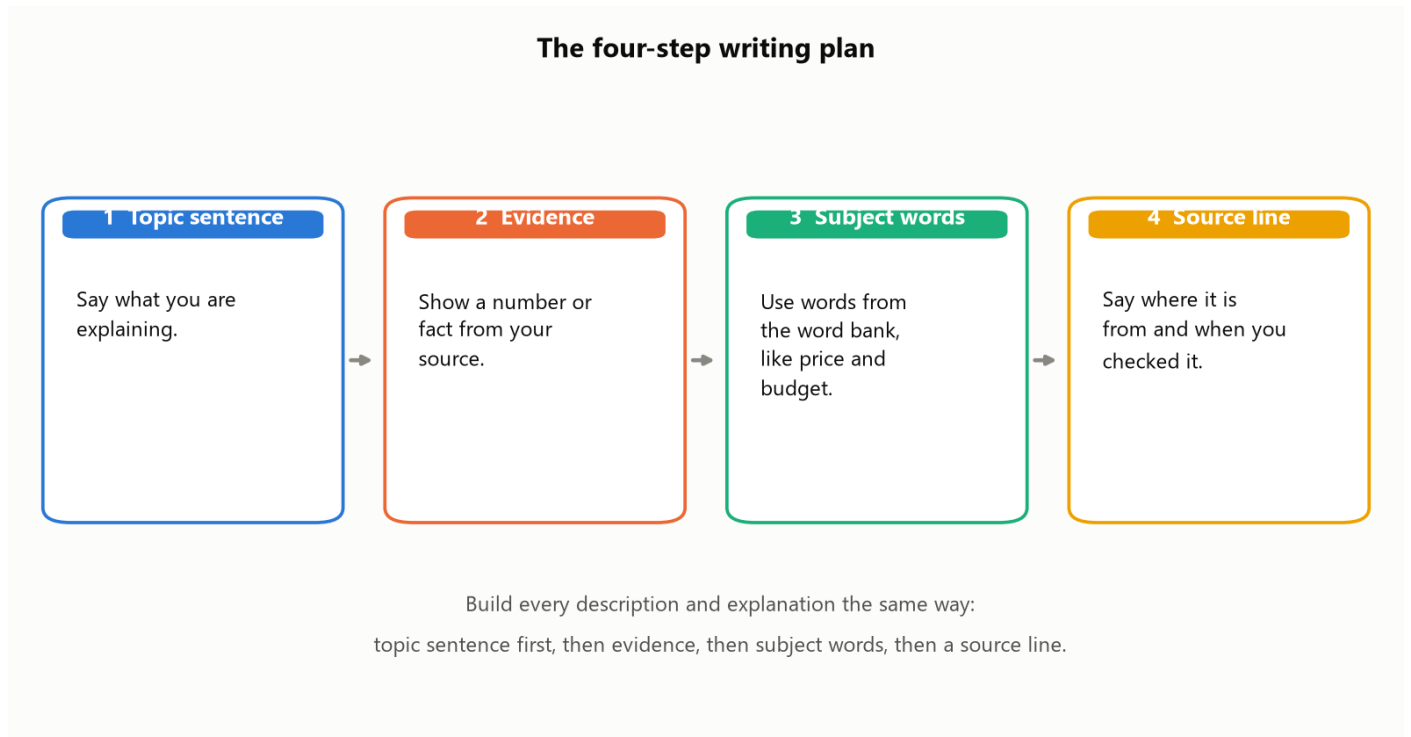
*It tells the facts, then says
why.*

Both use the same facts. The explanation adds the why.

Two cards. The description card tells the facts a source shows. The explanation card tells the same facts and adds the reasons.

A description is a true report of what a source shows. An explanation starts from the same facts and then gives reasons. Both are worth writing; an explanation is a description plus the *why*.

The four-step writing plan. Build every description and explanation the same way.



Four cards in a row with arrows: 1 topic sentence — say what you are explaining; 2 evidence — show a number or fact from your source; 3 subject words — use words from the word bank; 4 source line — say where it is from and when you checked it.

The word bank. These are subject terminology — the special words of economics and business. Each one is defined here at first use, and using them makes your writing sound like the subject.

Word bank — the words of economics and business



price

what you pay to buy something



value

what you get for what you pay



consumer

a person who buys goods and services



budget

a plan for how much money to spend



source

where information comes from



evidence

facts that help show something is true



trend

the way something moves over time



GST

a tax of 10% added to most things bought in Australia

Use these words in your writing. They help it sound like an economist wrote it.

Eight word cards with plain meanings: price — what you pay to buy something; value — what you get for what you pay; consumer — a person who buys goods and services; budget — a plan for how much money to spend; source — where information comes from; evidence — facts that help show something is true; trend — the way something moves over time; GST — a tax of 10% added to most things bought in Australia.

Word watch — value. In the shops, “great value” means a good price. In economics and business, *value* is what you get for what you pay (2A, 2B). When food prices rise and your money does not, the same budget buys less: the value of each dollar has fallen.

Source lines. Every fact you take from a source gets a source line. A source line names four things: where it is from, what it shows, where you found it, and when you checked it.

A source line names four things



Written as one line:

Source: Australian Bureau of Statistics (ABS), prices of food and other things, abs.gov.au, checked 26 August 2026.

Four cards name the four parts of a source line — where it is from, what it shows, where you found it, when you checked it — with the parts written as one line below.

Sentence openers that point at a source. To reference a table, chart or picture inside your writing (E02), start the sentence by pointing at it:

- *According to Table 1, ...*
- *Table 2 shows that ...*
- *Chart 1 shows ...*
- *The ABS says ...*
- *In the banana chain picture, ...*

Worked example 1 — building an explanation from Table 1 and Chart 1 (with support)

Here are the two sources for this example.

Table 1 How much did prices rise?

Year to June 2026, from the ABS Consumer Price Index

Group	Prices rose by
All groups	3.8%
Food and non-alcoholic beverages	3.3% <i>our case study</i>
Clothing and footwear	4.9%
Housing	6.8%
Health	3.7%
Transport	0.1%
Communication	2.2%
Recreation and culture	3.3%
Education	4.8%

Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026 (out 29 July 2026), abs.gov.au, checked 26 August 2026.

Table 1, a table of how much prices rose in the year to June 2026 for nine groups: all groups 3.8%; food and non-alcoholic beverages 3.3%; clothing and footwear 4.9%; housing 6.8%; health 3.7%; transport 0.1%; communication 2.2%; recreation and culture 3.3%; education 4.8%. The food row is marked as our case study.

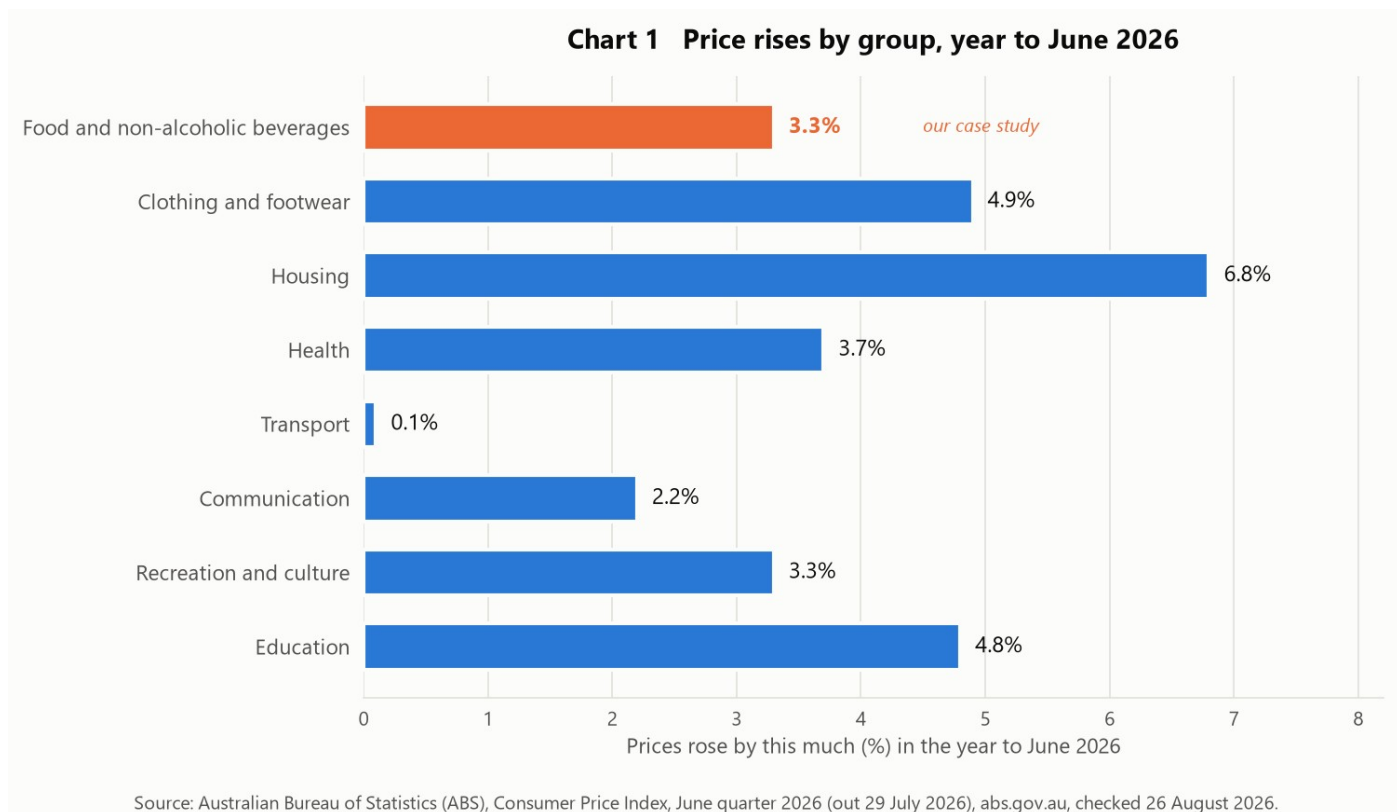


Chart 1, a bar chart of the same nine groups. Housing rose the most at 6.8% and transport rose the least at 0.1%. The food bar is orange and marked as our case study at 3.3%.

Now the plan, one step at a time.

Step 1 — Topic sentence. Say what you are explaining. *Draft:* Prices do not rise the same amount in every group.

Step 2 — Evidence. Pick numbers from the source and point at the source. *Draft:* According to Table 1, housing prices rose the most, up 6.8%, and transport prices rose the least, up just 0.1%. Table 1 also shows that food prices rose 3.3%.

Step 3 — Subject words. Bring in the word bank. *Draft:* A consumer who knows which prices rise the fastest can plan the family budget around them.

Step 4 — Source line. Name the source and the check date. *Draft:* Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026.

Put together, the four steps look like this:

A model explanation, built step by step

Topic sentence

Prices do not rise the same amount in every group.

Evidence

According to Table 1, housing prices rose the most, up 6.8%, and transport prices rose the least, up just 0.1%.

Evidence

Table 1 also shows that food prices rose 3.3%, so a family's food money has to go further than it did a year ago.

Subject words

A consumer who knows which prices rise the fastest can plan the family budget around them.

Source line

Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026.

Read the five cards from top to bottom as one paragraph.

A model explanation on five cards, one per step: topic sentence, two evidence cards, a subject-words card and a source-line card.

Read from top to bottom as one paragraph:

Prices do not rise the same amount in every group. According to Table 1, housing prices rose the most, up 6.8%, and transport prices rose the least, up just 0.1%. Table 1 also shows that food prices rose 3.3%, so a family's food money has to go further than it did a year ago. A consumer who knows which prices rise the fastest can plan the family budget around them. Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026.

That paragraph is a full explanation: it says what is happening, backs it with evidence, uses subject words, and names its source.

Worked example 2 — the trolley and the two viewpoints (a finished model)

This example uses a model trolley and the ABS's own findings about costs.

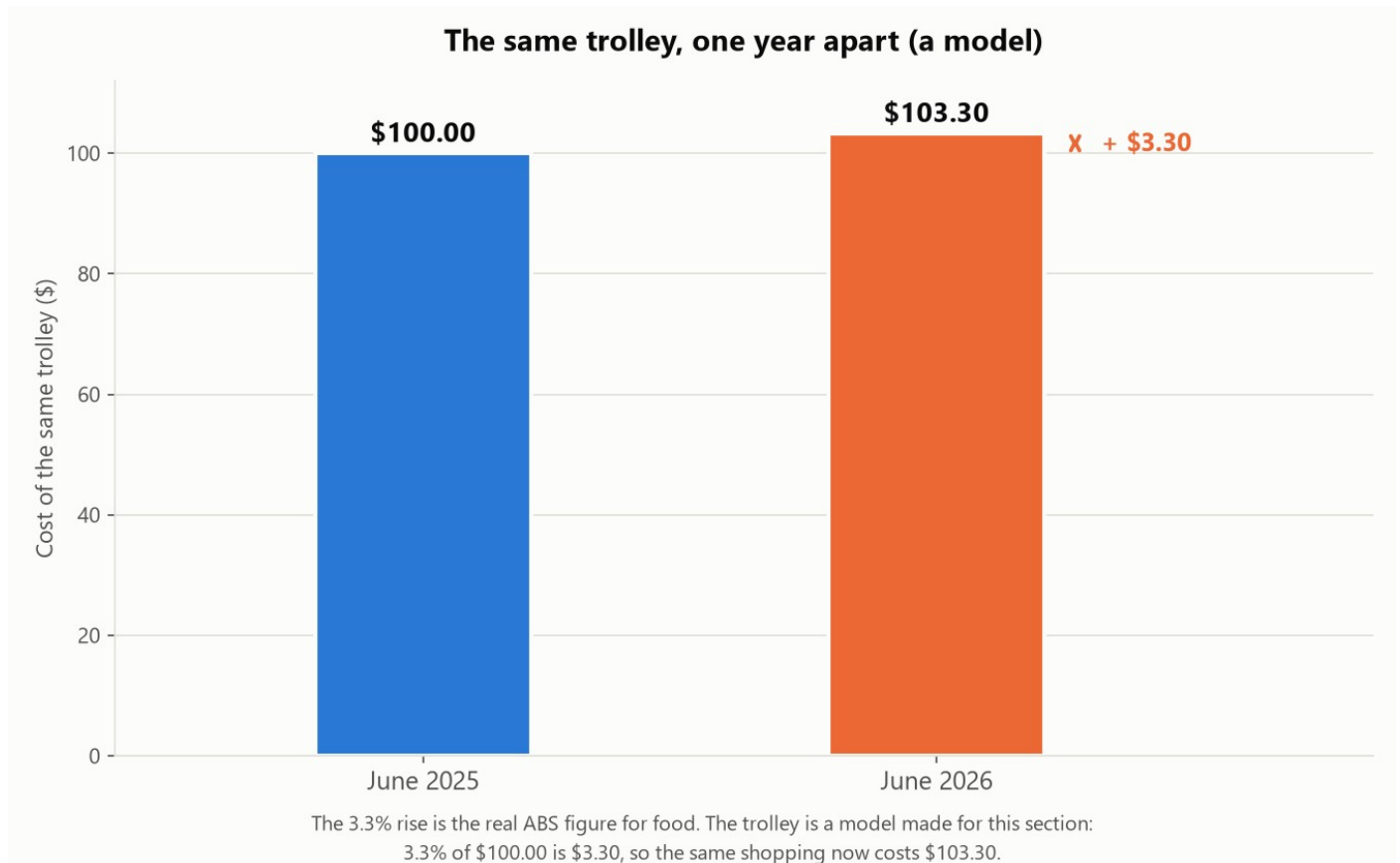


Chart 2, a bar chart of the same trolley in June 2025 and June 2026: \$100.00, then \$103.30 — a rise of \$3.30. The trolley is a model; the 3.3% rise is the real ABS figure for food.

Two viewpoints on rising food prices

The costs view (from the ABS)

Food prices rose because it cost more to grow, move and sell food. The ABS says meals out and takeaway food rose 4.0%, driven by ingredient, wages and operating costs.

At its strongest: if farms and shops could not cover their costs, some would close, and then there would be less food to buy.

The shopper's view (a model)

Food is a need, not a want, so families cannot just stop buying it. When food costs more, there is less money left for everything else.

At its strongest: shoppers ask, did prices need to rise this much? That is a fair question, and it can be checked against evidence.

A good explanation names both sides fairly, then says what the evidence does and does not show.

Two viewpoint cards. The costs view, from the ABS: food prices rose because it cost more to grow, move and sell food. The shopper's view, a model: food is a need, so families cannot stop buying it, and less money is left for everything else.

A model explanation, written straight out:

The same trolley of shopping that cost \$100.00 in June 2025 costs \$103.30 in June 2026 (Chart 2). According to the ABS, food prices rose 3.3% because it cost more to grow, move and sell food; meals out and takeaway food alone rose 4.0%. Shoppers ask a fair question: did prices need to rise this much? The costs view answers that farms and shops must cover their costs to stay open, and the ABS evidence shows those costs did rise. A consumer who understands both sides can plan a budget around them. Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026; the trolley is a model made for this section.

Check it against the plan: sentence 1 is the topic sentence with model evidence; sentences 2–3 are evidence and the shopper's viewpoint; sentence 4 is the costs viewpoint stated at its strongest; sentence 5 uses subject words; sentence 6 is the source line. Naming both viewpoints in a fair way, then saying what the evidence shows, is what a strong explanation does.

Practice questions — with support

Q1. Label each sentence **D** (description) or **E** (explanation).

1. Food prices rose 3.3% in the year to June 2026.
2. Food prices rose because it cost more to grow, move and sell food.
3. Housing prices rose 6.8%, the most of any group in Table 1.
4. Families have less money left for everything else, because they cannot stop buying food.

Q2. Fill each gap with a word from the word bank: *price, budget, consumer, evidence, trend*.

1. A _____ is a person who buys goods and services.
2. Before the shop, Mum writes a _____ so we know how much we can spend.
3. The _____ of bananas jumped after the cyclone.
4. The numbers in Table 1 are _____ that prices rose.
5. Chart 2 shows a rising _____: the trolley costs more in June 2026 than in June 2025.

Q3. These four parts of a source line are out of order. Rewrite them as one correct line.

- checked 26 August 2026
- Source: Australian Bureau of Statistics (ABS)
- abs.gov.au
- , prices of food and other things,

Q4. Use Table 2 to complete this description.

Table 2 What the ABS said about food

What	What happened
Food and non-alcoholic beverages	rose 3.3% in the year to June 2026
Food prices in the June quarter alone	rose 0.4%
Meals out and takeaway food	rose 4.0% — the biggest push behind food prices
Fruit and vegetables	prices that move up and down a lot

Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026 (out 29 July 2026), abs.gov.au, checked 26 August 2026.

Table 2, what the ABS said about food: food and non-alcoholic beverages rose 3.3% in the year to June 2026; food prices in the June quarter alone rose 0.4%; meals out and takeaway food rose 4.0%, the biggest push behind food prices; fruit and vegetables are prices that move up and down a lot.

According to Table 2, food prices rose _____% in the year to June 2026. The biggest push behind food prices was _____, which rose 4.0%. Fruit and vegetable prices are the ones that move _____ and _____ a lot.

Q5. Tick (✓) each claim Chart 1 supports. Cross (✗) any it does not.

1. Housing prices rose the most of the groups shown.
2. Every group's prices rose by the same amount.
3. Transport prices rose less than communication prices.

Q6. This sentence is too weak to hand in: “*Food went up.*” Rewrite it as one strong sentence that uses a sentence opener, a number from Table 1, and one word-bank word.

Practice questions — on your own

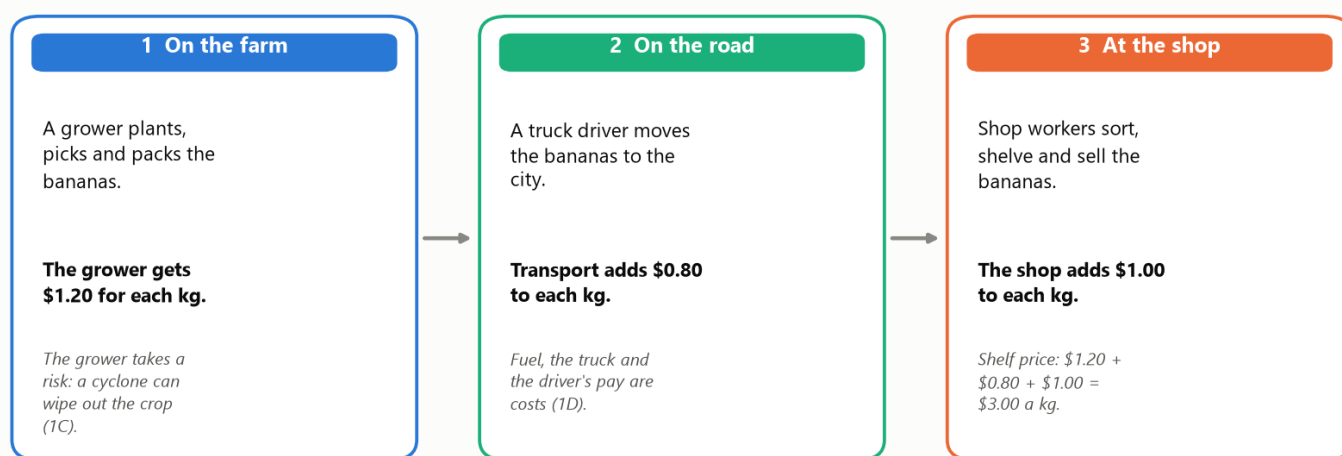
Q7. Using Table 1 and Chart 1, write your own explanation (4–5 sentences) of why a family might feel the price rises in different ways, depending on what they buy. Follow the four-step plan and use at least three word-bank words.

Q8. A family’s weekly food shop cost \$60.00 in June 2025. Food prices rose 3.3% in the year to June 2026.

1. Work out how much the same shop costs in June 2026. Show your working.
2. In 2–3 sentences, explain what this rise means for the family’s budget, using at least one word-bank word.

Q9. Look at the banana chain picture. Explain in 3–4 sentences why the shelf price jumped from \$3.00 to \$6.00 a kg after the cyclone. Use the words *scarcity* (not enough to go around), *cost* and *price*.

The banana chain — from farm to shop (a model)



After a cyclone hits the banana farms

Fewer bananas survive, but just as many people want them. That is *scarcity* (1A). With less to sell, the shop price in our model jumps from \$3.00 to \$6.00 a kg.

The numbers in this picture are made up to show the idea. They are not real prices.

The banana chain picture, a model: on the farm the grower gets \$1.20 a kg; on the road transport adds \$0.80 a kg; at the shop the shop adds \$1.00 a kg, so the shelf price is \$3.00 a kg. After a cyclone, fewer bananas survive while just as many people want them, and the model shelf price jumps to \$6.00 a kg. The numbers are made up to show the idea.

Q10. Read the two viewpoints in the picture below. Write a fair explanation (4–5 sentences) of rising food prices that names **both** viewpoints at their strongest, then says what the ABS evidence does and does not show.

Two viewpoints on rising food prices

The costs view (from the ABS)

Food prices rose because it cost more to grow, move and sell food. The ABS says meals out and takeaway food rose 4.0%, driven by ingredient, wages and operating costs.

At its strongest: if farms and shops could not cover their costs, some would close, and then there would be less food to buy.

The shopper's view (a model)

Food is a need, not a want, so families cannot just stop buying it. When food costs more, there is less money left for everything else.

At its strongest: shoppers ask, did prices need to rise this much? That is a fair question, and it can be checked against evidence.

A good explanation names both sides fairly, then says what the evidence does and does not show.

Two viewpoint cards: the costs view from the ABS, and the shopper's view, a model.

Source-based inquiry task — your own two-source price check

You are the researcher now. You will gather two sources of your own and write about them.

1. Pick five items your family buys often (for example: milk, bread, bananas, rice, cereal).
2. On the same day, check the price of each item at two different places — two shops, or a shop and an online store. Write the prices in a table with a column for each place.
3. Under the table, write a source line for **each** place: where it is from, what it shows, where you found it, when you checked it.
4. Write one **description** (what your table shows, including which place was dearer overall and by how much) and one **explanation** (two or three reasons that could sit behind the difference, such as costs, value, or what each shop adds).
5. Use at least four word-bank words, and one sentence opener that points at your table.

6. Run the checklist before you hand it in.

Before you hand it in, check it



My first sentence says what I am explaining.



I used numbers or facts from my source as evidence.



I used words from the word bank, like price, budget and consumer.



I gave reasons, not just what I can see.



I gave every source a source line with a date.



I read it back and checked my spelling and full stops.

A checked piece of writing is easier to trust.

The hand-in checklist: my first sentence says what I am explaining; I used numbers or facts from my source as evidence; I used words from the word bank, like price, budget and consumer; I gave reasons, not just what I can see; I gave every source a source line with a date; I read it back and checked my spelling and full stops.

Answers

Q1. 1 D · 2 E · 3 D · 4 E.

Q2. 1 consumer · 2 budget · 3 price · 4 evidence · 5 trend.

Q3. Source: Australian Bureau of Statistics (ABS), prices of food and other things, abs.gov.au, checked 26 August 2026.

Q4. 3.3 · meals out and takeaway food · up · down.

Q5. 1 ✓ (6.8% is the tallest bar) · 2 ✗ (the bars are all different heights; transport rose only 0.1% while housing rose 6.8%) · 3 ✓ (0.1% is less than 2.2%).

Q6. Model answer: *According to Table 1, food prices rose 3.3% in the year to June 2026, so the same food now takes a bigger slice of the family budget.*

Worked solutions

Q7. Model explanation: *Families do not feel every price rise the same way. According to Table 1, housing prices rose the most, up 6.8%, so a family that rents feels a big jump, while a family that owns their home may not feel it at all. Transport prices rose just 0.1%, so travel money bought almost the same as a year ago. Food rose 3.3%, and because food is a need, every consumer feels that one. A budget has to bend most around the prices that rise the fastest. Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026.*

Q8.

1. 3.3% of \$60.00: $\$60.00 \times 3.3 \div 100 = \$1.98$. The same shop costs $\$60.00 + \$1.98 = \$61.98$ in June 2026.
2. Model explanation: *The family now pays \$1.98 more for the same food, so \$1.98 of the budget has to move from wants to needs. That is almost \$2.00 a week, or about \$100 a year, that cannot be spent on anything else. A consumer who tracks the trend can shop for value — same food, better price — to win some of it back.*

Q9. Model explanation: *Before the cyclone, the shelf price of \$3.00 a kg covered the grower's \$1.20, the transport cost of \$0.80 and the shop's \$1.00. The cyclone wiped out much of the crop, so there were fewer bananas while just as many people wanted them — that is scarcity. With less to sell, the price had to rise until only the shoppers willing to pay \$6.00 a kg bought them. The costs did not change much; scarcity moved the price. (The numbers are a model, not real prices.)*

Q10. Model explanation: *Two fair views sit behind rising food prices. The costs view, from the ABS, says food rose 3.3% because it cost more to grow, move and sell food — meals out and takeaway food rose 4.0% on ingredient, wages and operating costs. The shopper's view says food is a need, not a want, so families cannot opt out, and every rise leaves less for everything else. The ABS evidence shows costs really did rise, which supports the costs view; it does not, by itself, show that prices had to rise by exactly that much. A good explanation holds both views and lets the evidence judge between them. Source: Australian Bureau of Statistics (ABS), Consumer Price Index, June quarter 2026, abs.gov.au, checked 26 August 2026.*

Inquiry task. Your numbers will be your own; this is what a strong response looks like with made-up prices. *My table shows Place A charged \$23.40 for the five items and Place B charged \$24.15, so Place A was 75c cheaper overall. According to my table, the biggest gap was bananas: \$1.10 a kg at Place A and \$1.60 a kg at Place B. That is the description. The explanation follows: The price gap could come from each shop's costs — rent, wages and transport — and from what each shop adds for convenience. A shopper who checks two sources gets evidence, and evidence is how a consumer buys value. Source lines: Source: Place A shelf labels, prices of five items, checked 26 August 2026. Source: Place B online store, prices of the same five items, checked 26 August 2026.*