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| QCIA learning goals — mapping overviewPersonal and living dimensions (PLD) |

List the subjects that the student will be enrolled in. Select goals according to student communication skills, interests, strengths and weaknesses. Check the boxes to show that all goals are covered across subjects.

This template is provided to assist schools and may be reused and adapted.

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|  Personal and living dimensions (PLD) |
|  | QCIA curriculum plan learning goals | Subjects |
|  | Learning focus | Subcategory | Goal | [Subject] | [Subject] | [Subject] | [Subject] | [Subject] | [Subject] | [Subject] | [Subject] |
|  | Identity (PLD1) | Resilience (PLD1.1) | Identify situations that feel safe or unsafe |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Undertake and persist with short tasks within the limits of personal safety |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore ways to approach and complete tasks while maintaining personal safety |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify challenges and adapt approach to persist with tasks |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore and practise strategies to use when feeling uncomfortable or unsafe, or needing help with a task, problem or situation |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Practise and apply strategies to seek help for self or others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Assess and modify approaches to tasks to revisit them with renewed confidence when first attempts were not successful |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Self-identity and others’ identities (PLD1.2) | React to sensory stimulus to determine likes and dislikes |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify self in images or reflections |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify personal likes and dislikes, needs and wants |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify personal strengths and achievements |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe the influences on personal likes, dislikes, needs and wants |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Share ideas about self with peers |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe personal interests, skills and achievements |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe own strengths and achievements with those of others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe how personal strengths contribute to individuals’ identities |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explain how personal interests, skills and achievements contribute to family and school life |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe personal skills that need further development |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Examine how success, challenge and failure strengthen personal identities |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Values and ethics (PLD1.3) | Show awareness of values and ethics demonstrated in own and others’ behaviour |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify values that are important to individuals |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore everyday situations and interactions to identify ethical concepts |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe ethical concepts arising from familiar contexts, e.g. right and wrong, respect, honesty, fairness and justice, equality and equity |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Compare personal values with others, and identify similarities and differences |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Discuss some agreed values in familiar contexts |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe shared values in familiar and unfamiliar contexts |  |  |  |  |  |  |  |  |
|  |  |  | Explore how ethical concepts and ethical behaviour can contribute to achieving outcomes |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore values that may be accepted or not accepted in communities |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  | Health and wellbeing (PLD2) | Health (PLD2.1) | Engage in mealtime routines |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore healthy mealtime options |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Engage in the preparation of healthy mealtime options |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness of and identify health information and messages presented in the media, including online materials |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and express concerns about own health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Ask about and express interest in others’ health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify simple actions to support own and others’ health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore and practise daily habits that promote own and others’ health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore health information and messages presented in the media and how they relate to health decisions and behaviours |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Practise preventative health strategies to support the health and wellbeing of individuals and the community |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise how media and well-known people in the community can influence personal attitudes, beliefs, decisions and behaviours about health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore and assess the usefulness and accuracy of health information presented in the media |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Physical and social development (PDL2.2) | Show awareness of and name parts of own body |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe how their own body is growing and changing |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand that there are physical and social changes as adolescents become adults |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and explain how family and community acknowledge physical and social changes |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore strategies to manage physical, social and emotional change |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify resources to support the transition from adolescence to adulthood |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and use resources and strategies that support the transition from adolescence to adulthood |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Understanding and managing emotions (PLD2.3) | Show awareness of and identify feelings and emotions in different situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness that emotions influence the way individuals feel and act |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness of and interest in others’ feelings and emotions  |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness of ways to identify, manage and moderate emotions and emotional responses |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe emotional responses people may experience in different situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe situations that may evoke a range of emotions |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Express emotions constructively in interactions with others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and practise emotional responses that account for own and others feelings |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe ways to express emotions to show awareness of the feelings and needs of others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Investigate how emotional responses vary in depth and strength |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe the influences that people, situations and events have on own emotions |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify strategies to manage and moderate emotions in increasingly familiar situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify strategies to manage and moderate emotions in increasingly unfamiliar situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe strategies to manage and moderate emotions in increasingly familiar and unfamiliar situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Examine the influence of emotional responses on behaviour and relationships |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explain how the appropriateness of emotional responses influences behaviour |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explain the influence of emotions on behaviour, learning and relationships |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Safety (PLD2.4) | Identify situations and environments that feel safe and unsafe |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify the people who are important and help keep them safe |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness of and explore community resources to support their safety and wellbeing |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify people, environments and situations that support self in feeling a sense of familiarity or safety |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and identify behaviours that can be used to support own safety |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify, describe and practise strategies that promote wellbeing, safe practices and protective behaviours  |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify appropriate dress requirements for a range of activities and environments |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Interacting with others (PLD2.5) | Show awareness of and acceptance of others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show awareness of group interactions |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify positive ways to initiate, join and interrupt conversations with adults and peers |  |  |  |  |  |  |  |  |
|  |  |  | Contribute collaboratively to groups and teams |  |  |  |  |  |  |  |  |
|  |  |  | Practise personal and social skills to interact with and include others |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and propose ways to improve ways of working together |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Discuss the use of verbal and nonverbal communication skills to respond appropriately to adults and peers |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify communication skills that enhance relationships for particular groups and purposes |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe characteristics of cooperative behaviour and identify evidence of these in group activities |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and explain factors that influence effective communication in a variety of situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Contribute to groups and teams, suggesting improvement in methods used for group investigations and projects |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Relationships (PLD2.6) | Show an awareness of and identify different types of relationships within and beyond family |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Show an awareness of and identify feelings related to intimate relationships |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore relationships through group experiences |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify ways to care for others, including ways of making and keeping friends |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Practise behaviours and skills to establish and manage friendships and other relationships |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe factors that contribute to positive relationships, including those with people at school and in the community |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify the differences between positive and negative relationships and ways of managing these |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand that there are external factors that can influence relationships with others, e.g. use of drugs, alcohol and tobacco |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify people with whom it is appropriate to initiate and engage in an intimate relationship |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand, identify and use appropriate behaviours for initiating and engaging in intimate relationships |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand the connections between intimate relationships and reproductive and sexual health |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  | Everyday numeracy skills (PLD3) | Understanding and using number values (PLD3.1) | Show awareness of numbers and the meanings they convey in our own environment |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and demonstrate the concepts of counting, quantity and measurement using everyday experiences, e.g. more or less, bigger or smaller, the same |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Use language or actions to describe characteristics of length, temperature, mass, volume, capacity and area in familiar environments |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise the effect of adding to and taking away from a collection of objects |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and demonstrate concepts of division and multiplication |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise a ‘whole’ and ‘parts of a whole’ within everyday contexts |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Measure size and mass of objects |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Compare measurements of objects e.g. size and mass |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Connect and order number names, numerals and groups of objects using numbers |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Solve everyday addition and share stories |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise that a whole object can be divided into equal parts |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Model, represent order and use numbers |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Estimate the solution to a problem and then calculate the answer |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Visualise and describe halves and quarters |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Estimate the solution to a problem and then check the solution by recalling addition, subtraction, multiplication and division facts |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Check calculations using mental and written strategies |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and sequence:* Tenths, hundredths, 1-place and 2-place decimals
* Fractions, decimals, simple percentages and rates
 |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Solve problems using:* Halves, quarters and equivalent fractions
* Tenths, hundredths, 1-place and 2-place decimals
* Simple percentages and rates
 |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Applying patterns and relationships (PLD3.2) | Recognise simple patterns in everyday situations |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Sort and match objects according to their features |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Sort, name and match simple 2D and 3D objects |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Demonstrate an understanding of positional language, e.g. next to, in front of |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe and continue patterns |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify, describe and create simple patterns |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify, sort and describe common 2D and 3D objects |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe trends in everyday patterns |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and describe symmetry, shapes and simple angles in the environment |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Using data (PLD3.3) | Identify different types of data |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify different ways of collecting and recording data |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Display information using real objects or photographs |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Respond to questions about displayed information |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Ask and answer simple data questions |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Select simple questions and gather responses |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Interpret data in drawings or picture graphs |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Display data as lists, tables or picture graphs |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Collect, record and display data tables, diagrams, picture graphs and column graphs |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Applying concepts of time (PLD3.4) | Recognise that time is used to organise and describe daily events, e.g. ‘before’ and ‘after’; ‘earlier’ and ‘later’; ‘day’ and ‘night’; ‘yesterday’; ‘today and ‘tomorrow’ |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise that time is measured in units, including hours, minutes, seconds, days, weeks, months, seasons and years |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Recognise that instruments are used to show the time, e.g. clocks, watches, phones, tablets, calendars |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Sequence familiar actions and events in a variety of ways |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Sequence familiar actions and events using the everyday language of time |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify digital and analogue displays |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Use terminology for measuring time, e.g. ‘o’clock’, ‘half past’, ‘quarter to’, ‘am’ and ‘pm’ |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Read digital and analogue clocks to the hour, half-hour, quarter-hour and minute |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Read calendars to identify month, day and date |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Read calendars to locate events and compare their timing |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand and estimate how much time is required for daily activities and special events |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Describe the sequence of daily activities using suitable descriptions or units of time |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Convert between hours and minutes, 12 and 24-hour systems |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Interpret and use timetables to explain travel options |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  | Using money (PLD3.5) | Show awareness of money and its purpose |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify situations where money is used |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify the different values of coins and notes in the Australian monetary system |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and use combinations of coins and notes for simple purchases |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Estimate value of purchases and change |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Calculate value of purchase and change |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Identify and give reasons for ‘best value for money’ decisions |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Count and order small collections of Australian coins and notes according to their value |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand that money is earned through employment and can be accessed by applying for support through government and community agencies |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand that workers pay tax on earnings above the designated threshold |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand where and how to access and secure money |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand different ways to pay for purchases |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Understand that money can be borrowed in different ways and borrowings must be repaid |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Prioritise needs and wants and allocate money accordingly |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Explore and access the advantages and disadvantages of decisions about money |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]
|  |  |  | Create and follow simple budgets and savings plans |[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]