Financial literacy – Banking

Levels 9 and 10,
Economics and Business,
sample activities

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Contents

[Introduction 1](#_Toc64876463)

[Overview of the activities 1](#_Toc64876464)

[Key terms 2](#_Toc64876465)

[Activities 5](#_Toc64876466)

[Activity 1: Class discussion 5](#_Toc64876467)

[Activity 2: Introduction to banking 7](#_Toc64876468)

[Activity 3: Types of bank accounts 8](#_Toc64876469)

[Activity 4: Opening a bank account 9](#_Toc64876470)

[Activity 5: Types of loans 10](#_Toc64876471)

[Activity 6: Debit cards versus credit cards 10](#_Toc64876472)

[Activity 7: Personal loans 12](#_Toc64876473)

[Activity 8: Buy now pay later 13](#_Toc64876474)

[Assessment 13](#_Toc64876475)

**Note:** Please see the accompanying Financial Literacy – Banking resources document for supporting resources that can be distributed to students.

Introduction

These sample activities address the Economics and Business curriculum area of the Victorian Curriculum F–‍10 at Levels 9 and 10.

A key component of personal financial literacy is the ability to maintain a mutually beneficial relationship with banks. It is important to know how to open and maintain a bank account, as well as how to use the money saved within a bank account to both meet expenses and invest for the future. It is also important to understand and manage the different types of credit available from banks.

Through these activities students will develop an understanding of the role and functions of banks, as well as an understanding of the different types of credit and its potential pitfalls.

This series of activities is designed to be completed in a sequence of lessons.

Overview of the activities

Timing

At least 240 minutes total

Links to the Victorian Curriculum F–10

Relevant Economics and Business Levels 9 and 10 achievement standard extract

Students explain the importance of managing consumer and business financial risks and rewards and analyse the different strategies that may be used when making decisions.

Relevant Economics and Business Levels 9 and 10 content description

Explain why and describe how people manage financial risks and rewards in the current Australian and global financial landscape [(VCEBC023)](https://victoriancurriculum.vcaa.vic.edu.au/Curriculum/ContentDescription/VCEBC023)

Learning intentions

Students will be able to:

* describe what a commercial bank is, describe its function and outline the types of services offered by a bank to its customers
* understand that a bank is a commercial entity with a profit motive
* explain how to open and manage an Australian bank account
* distinguish between different types of bank accounts and explain the purpose of each type
* identify the different types of credit offered by banks
* compare debit and credit cards and explain the strengths and weaknesses of each
* analyse the use of and discuss the advantages and disadvantages of ‘buy now pay later’ services
* compare the products offered by banks.

Teacher resources and preparation

* The following student worksheets have been provided in the accompanying Financial Literacy – Banking resources document.
* Worksheet A: Introduction to banking
* Worksheet B: Types of bank accounts
* Worksheet C: Opening a bank account
* Worksheet D: Types of loans
* Worksheet E: Debit cards versus credit cards
* Worksheet F: Personal loans
* Worksheet G: Buy now pay later
* Worksheet H: Getting debt under control
* Teachers should provide students with either hardcopy worksheets or access to worksheets online.
* Students will require internet access to complete the worksheets.
* Each activity includes a ‘Key points to be conveyed to students’ section. Teachers can decide how they want to impart this information to students – for example, they may present some of the information as a display, provide handouts to students, look at websites or watch some of the online resources together as a class. These key points should be reinforced via class discussion before students are instructed to work on worksheets.

Student prior knowledge and skills required

* Internet research skills

Key terms

* **Account balance**: The amount of money currently held in a bank account.
* **ATM** (automated teller machine): A machine that allows account holders to make cash withdrawals and check account balances without the need to go into the branch. Many ATMs also allow account holders to deposit cash or cheques and transfer money between different bank accounts.
* **Bank**: A financial business licensed to receive deposits of money from customer and make loans to customers (in other words, a bank is a safe place for someone to put or deposit money). It is also where people often go to borrow money. A bank may also provide other financial services, such as wealth management, currency exchange and safe deposit boxes.
* **Bank account**: The record a bank keeps with how much money an account holder has deposited with them. A bank account is created in the account holder’s name and the account holder then deposits money into the account when they wish to save (either depositing money directly or via direct payment of their wages to the bank) and withdraws money when they need it. Each bank account has an identifying account number.
* **Bank overdraft**: An extension of credit from a bank granted when an account reaches zero. An overdraft allows an account holder to continue withdrawing money even when the account has no funds in it or when it has insufficient funds to cover the amount of a withdrawal. Interest is charged when an account goes into overdraft.
* **BSB number**: The six-digit code that identifies at which bank and branch an account is held.
* **Budget**: A plan about how money earned will be spent, including amounts to be earned and from where this will be earned. A budget sets out what money will be spent on, in what amounts it will be spent and how much will be saved.
* **Buy now pay later**: A buy now pay later service allows you to buy a product and delay payment. The purchase is then paid off in regular instalments, such as weekly, fortnightly or monthly.
* **Debit card**: A plastic card used to withdraw money from a bank account using an ATM. A debit card can also be used to transfer money electronically from a bank account when making a purchase (either via EFTPOS or online).
* **Deposit**: When money goes into a bank account. When a deposit is made the account balance increases.
* **Direct debit**: An arrangement made with a bank that allows transfer of money from a person’s account on agreed dates for a specific purpose, usually to pay bills.
* **Ecommerce** (also known as electronic commerce or internet commerce): The buying and selling of goods or services using the internet, and the transfer of money and data to undertake such transactions online. Covers any type of commercial transaction that is facilitated through the internet.
* **EFTPOS** (Electronic Funds Transfer at Point of Sale): When purchases are made directly at the place the item is purchased, using money directly from a bank account. This is done using a debit card. A PIN is required for transactions above a certain amount.
* **Eligibility criteria for opening a bank account**: To be eligible to open an Australian bank account you must produce documents for identification purposes. If you are 14 years old or younger it is required that a parent or guardian is present to co-sign the application.
* **Interest**: Money the bank pays the account holder for letting it hold their money. The more money in a bank account and the longer it is left there, the more interest is paid.
* **Line of credit**: A pre-set borrowing limit that can be used at any time. A borrower with a line of credit can take money out of a bank account as required until a predetermined limit is reached. After the money is repaid, it can be borrowed again as an open line of credit.
* **Online banking** (also known as internet banking or web banking): Allows a user to conduct financial transactions via the internet. Enables customers to use banking services that are also available through a local bank branch, such as deposits and transfers, as well as pay bills online.
* **Personal loan**: A type of credit used for a specific purpose, such as a car, a holiday, consolidating debt or home renovations. Repaid in regular repayments to the lender.
* **PIN**(personal identification number): A secret password made up of numbers that is input into an ATM or EFTPOS machine by the account holder to make a transaction.
* **Saving**: Not spending money or income straight away but putting it away so it can be spent later. Usually people put savings in a bank account to keep the money safe until they have enough to buy what they want.
* **Savings account**: A bank account that allows the account holder to keep their money safe while accumulating savings. Account holders can withdraw money from their savings account but if they leave money there they will earn interest on their savings. The financial institution pays the account holder interest on their savings because the money is used to make loans to other people.
* **Transaction**: Either a deposit or withdrawal from a bank account.
* **Transaction account**: A type of bank account used for day-to-day expenses. A transaction account usually comes with a debit card so cash may be easily withdrawn or amounts of money transferred to make payments. People usually have their salary or wages paid directly into a transaction account, which is then used to pay bills. Money in a transaction account can be automatically transferred into a savings account.
* **Withdrawal**: When money goes out of a bank account. When a withdrawal is made the account balance decreases.

Activities

Activity 1: Class discussion

1. Explain to students that this series of activities is designed to introduce them to banking. Upon completion of the activities they will have a better understanding of what a bank does and why it is important for their future financial security to understand how to open a bank account, operate a bank account and undertake financial transactions associated with personal banking.

2. Ask students to indicate and discuss the following:

* Do you know what a bank is and the functions performed by a bank?
* Do you have a bank account, credit card and/or debit card?
* When do you or your family use banks and for what purposes?
* What do you know about banks?
* How do you think banks make profits?

3. Summarise findings and key points from the discussion and display these.

4. Conduct a class brainstorm. Ask students to name all the banks they know and then categorise each as Australian-owned or non-Australian-owned banks. Display this list.

5. Watch [‘Banking explained’ video (Diptocolour, YouTube)](https://www.youtube.com/watch?v=aJJoV0xSDqA) as an introduction to banking.

Key points to be conveyed to students through Activity 1 and Activity 2

The following points should be conveyed to students either during or after the class discussion. Teachers may want to use the resources listed to help convey the information.

* Banks are important institutions/businesses that we all rely on to assist us in managing finances.
* One of the first steps in taking control of and learning to manage your finances is to open a bank account. You need to develop the skills required to successfully manage your bank account as well as other interactions you will have with your bank.
* Establishing and maintaining a bank account is a practical way to keep your money safe and in one place.
* Using a bank account, you can spend, save or grow (invest) your money. Your income can be directly paid into your bank account.

What do banks do?

* The primary role of a bank is to take deposits of money from customers, store this money and lend it to those who need funds. Banks are intermediaries between depositors (who lend money to the bank) and borrowers (who the bank then lends money to).
* Interest is paid to people who deposit money with the bank. A bank will pay you interest for the use of your money because they lend this out to other customers. Customers who borrow from the bank pay interest for the use of the bank’s money. Paying interest is like paying rent for the use of someone else’s property (in this case, money). A borrower pays interest as a percentage of the amount borrowed for the time that they borrow the money until it is paid back.
* Depositors (bank account holders) may be individuals, households, businesses or governments.

How do banks make profit?

When a person deposits money into a bank account and allows the bank to store or hold that money and then lend it out to borrowers, the bank will pay the depositor interest (like rent) for the use of their money.

The bank makes money by lending out its funds to borrowers and charging interest (again, like rent) to the borrowers for the use of this money.

Borrowers repay loans at a higher rate of interest than the bank pays to depositors. The difference between the interest rate paid to depositors and the rate paid by borrowers is called the net interest margin.

Banks make profit by:

* charging interest to borrowers
* charging interest on amounts people owe on credit cards
* charging product fees on credit cards and transaction account fees
* selling other products, such as insurance and financial planning advice.

Online resources

* [‘Interest rates’ video (Wall Street Survivor, YouTube)](https://www.youtube.com/watch?v=GHHesANT6OM)
* [‘How banks create money’ video (Five Minute Finance, YouTube)](https://www.youtube.com/watch?v=O5DaC1Ujrrg) (Note, this clip makes mention of the US Federal Reserve. In Australia this role/function is performed by the Reserve Bank of Australia.)
* [How do banks make money? (Finder)](https://www.finder.com.au/how-do-banks-make-money#:~:text=In%20simple%20terms%2C%20deposits%20cost,while%20loans%20make%20them%20money.&text=This%20is%20because%20banks%20use,interest%20than%20banks%20offer%20depositors)

Activity 2: Introduction to banking

Students complete **Worksheet A: Introduction to banking**. The purpose of Worksheet A is to introduce students to the primary functions and roles of a bank and to acquaint students with basic banking terminology. Students research profit figures for Australian banks and become acquainted with the names of the major Australian banking institutions.

This activity may be completed individually or in pairs or small groups. Students will require access to an internet search engine and an appropriate device.

Key points to be conveyed to students

Ensure all key points listed under Activity 1 have been conveyed to students.

Answers to Worksheet A: Introduction to banking, Question 1

Establishing and maintaining a bank account is a practical way to keep your money in one place safely.

Using a bank account, you can choose to spend, save or invest your money.

An investor hopes that the money they invest will grow.

Income/earnings can be paid directly into your bank account.

The primary role of a bank is to take deposits of money from customers, store this money and lend it to those who need funds.

A bank acts as an intermediary between its depositors (who lend their money to the bank) and borrowers (who the bank then lends money to).

Interest is paid by a bank to the people who deposit their money. The bank then charges interest to people who borrow money from the bank.

Interest is like rent paid for the use of someone else’s money.

A borrower pays interest as a percentage of the amount owed, until it is paid back in full.

Depositors are bank account holders.

Activity 3: Types of bank accounts

Students complete Worksheet B: Types of bank accounts. For Question 3 on the worksheet, students use the [Canstar ‘Youth banking’ webpage](https://www.canstar.com.au/youth-banking/) to compare the deals offered by different banks in regards to bank accounts. They locate and identify four accounts they would recommend for other teenagers (two transaction accounts and two savings accounts). When evaluating account options they need to look for amount of interest paid, account fees charged and if there are any restrictions on withdrawals.

This activity may be completed individually or in pairs or small groups. Students will require access to an internet search engine and an appropriate device.

Key points to be conveyed to students

Key points are covered in Worksheet B and are also provided below.

* If you are 14 years old or younger you need the permission of a parent or guardian to open a bank account.
* Australian banks offer both savings and transaction accounts with special features such as lower account fees for teenagers. You can deposit money into these accounts and access it through withdrawals, transfer it to other accounts online and/or spend it using a linked debit card.
* **Transaction (deposit) account**: This type of bank account can be set up so you can access your money day to day. This means you can pay bills and make daily purchases. Your income can be paid into a transaction account, and your expenses (for example, bills, rent, mobile data, movie tickets, clothing, food) can be paid from the transaction account. Most transaction accounts do not pay interest to the account holder but charge only minimal fees.
* **Savings account**: A savings account will help your money grow faster, offering a higher interest rate than everyday transaction accounts. Often a savings account is linked to your transaction account. You deposit money into a savings account and keep it there to use at a later date. A savings account earns you interest. Interest is paid as a percentage of the amount held in deposits in the account. For example, if you have $1000 in a savings account with a 1.5% interest rate, you will earn $15 interest in a year if the amount does not change. Savings accounts usually earn more interest than other accounts. Most are online and do not have a linked debit card so that it is not too easy to dip into the money held in the account.
* A transaction account is generally used for everyday transactions while a savings account is usually set up to store funds and accumulate interest. It is a good idea to keep a separate savings account because your savings will earn higher interest.
* Most people have both a transaction and savings account. This means they can keep spending money in the everyday transaction account but also earn a higher interest on funds in their savings account.
* You can also set up a direct debit from your transaction account to your savings account, where a certain amount of money is regularly transferred automatically.
* Transaction accounts usually pay a lower interest rate but are more flexible in terms of being able to withdraw funds and transfer money between your own accounts or to other people.
* It is best to save a set amount into your savings account regularly and only use your transaction account to make purchases and pay bills. That way your savings will add up or ‘accrue’.

Online resources

* ['Transaction accounts versus savings accounts' video (RateCity, YouTube)](https://www.youtube.com/watch?v=Bsa9LxfaGXA)
* ['What's the difference between savings and transaction accounts?' video (RateCity, YouTube)](https://www.youtube.com/watch?v=wA-mT04lkyg)

Activity 4: Opening a bank account

Inform students that this activity will show them how to open an Australian bank account.

Students read and complete **Worksheet C: Opening a bank account**.

This activity may be completed individually or in pairs or small groups. Students will require access to an internet search engine and an appropriate device.

Key points to be conveyed to students

Key points are covered in Worksheet C and are also provided below.

Steps to getting a bank account

1. Research online and find the bank account(s) and bank that best meet your needs. You can use resources such as the [‘Compare bank accounts’ page on Finder.com.au](https://www.finder.com.au/bank-accounts) or [the compare accounts features on Canstar](https://www.finder.com.au/bank-accounts).

2. Once you’ve done the research and found the bank account(s) and bank that suit you best, you need to check that you meet the eligibility criteria.

To be eligible to open an Australian bank account you must:

* be an Australian citizen/resident or be in Australia or arriving in Australia within three months
* open the account in your own name and make a deposit into the account within six months
* provide identification (see points 3 and 4)

If you are 14 years old or younger a parent or guardian must be present to co-sign your application.

3. For a secure online identification check you will need at least one of the following identity documents: passport, Australian birth certificate, drivers licence, Medicare card.

4. Next, you’ll need to bring documents to your local bank branch to identify yourself. Each document is worth points. You need to show as many documents as you need to reach 100 points.

* birth certificate, passport or citizenship certificate – 70 points
* drivers licence, shooters licence, public service employee ID card or a Commonwealth or State Government financial entitlement card – 40 points
* land rates (home owners) – 35 points
* a card with your name on it, such as a credit card, store account card or library card – 25 points
* a document with your name and address on it, such as a utility bill or bank statement – 25 points

5. Fill out any required forms, either online or in person. You will need to provide contact details and other personal details.

6. Once you have done this, your bank account should become active. You can deposit funds into the account immediately.

7. After a few days your debit card will arrive in the mail.

Activity 5: Types of loans

Students use online resources to research different types of loan (personal loan, line of credit, overdraft, buy now pay later, credit card).

They note the key features of each by completing the table in **Worksheet D: Types of loans**, giving two examples of each offered by a bank or another type of provider.

This activity may be completed individually or in pairs or small groups. Students will require access to an internet search engine and an appropriate device.

Key points to be conveyed to students

Key points are covered in Worksheet D. The table is provided within the worksheet.

Online resources

* [Credit and debt (moneysmart.gov.au)](https://moneysmart.gov.au/student-life-and-money/credit-and-debt)
* [Types of personal loans (Finder)](https://www.finder.com.au/types-of-loans)

Activity 6: Debit cards versus credit cards

1. Students use online resources to research debit cards and credit cards.

2. They then complete **Worksheet E: Debit cards versus credit cards**.

This activity may be completed individually or in pairs or small groups. Students will require access to an internet search engine and an appropriate device.

Key points to be conveyed to students

* Debit cards and credit cards are two types of cards used to make purchases that are available from financial institutions.
* **Debit cards**: A debit card that is directly linked to your bank account is a convenient way to access money in a transaction account. When a debit card is used to make a purchase, the payment comes directly from the bank account. In other words, when you use a debit card you are spending money you already have in the bank. If there is no money in the account, you cannot make a purchase. Using a debit card is less risky than using a credit card because you cannot run up a debt.
* **Credit cards**: A credit card allows you to borrow money immediately to make a purchase up to a limit. You will then be expected to pay whatever you spend back with interest if the payment is not made in full within a certain time (usually 55 days). A credit card is essentially an easily accessible personal loan. A credit card usually charges a higher rate of interest than other types of loans. Most of the profits made by banks come from interest charged on outstanding balances on credit cards.
* A **personal loan** lets you borrow money to pay for something special, such as a holiday, car or home renovations. You have to repay it with interest over a fixed term, usually between one and seven years. Getting the best deal on a personal loan can save you thousands of dollars in interest and fees.

Online resources

* [Debit cards vs credit cards (Mozo)](https://mozo.com.au/debit-cards/guides/debit-cards-vs-credit-cards)
* [Transaction accounts and debit cards (moneysmart.gov.au)](https://moneysmart.gov.au/banking/transaction-accounts-and-debit-cards)
* [Credit cards (moneysmart.gov.au)](https://moneysmart.gov.au/credit-cards)

Answers for Worksheet E: Debit cards versus credit cards, Question 2

|  |  |
| --- | --- |
| Debit cards | Credit cards |
| Purchases are made using your own money. | Purchases are made using **borrowed** money. |
| Can be used at retail outlets, at an ATM, contactless and online. | Can be used at retail outlets, at an ATM, contactless and **online**. |
| Less secure than a credit card because it links directly to your bank account. | **More** secure than a debit card because of **a security system** that detects suspicious transactions. |
| Banks do not make you pay interest because you are spending your own money. | Creates a debt that will need to be paid back with **interest** after a period of time. |
| Linked to a bank account. | Not linked to a **bank account**. |
| Will not affect your credit rating. | Will affect your credit **rating**. |
| Usually charges ATM fees. | Fees charged include **annual fees**, **ATM fees** and **interest charges**. |
| No, low or few rewards schemes. | **Better** rewards schemes. |
| Easy to obtain. | Involves an **application** process to obtain. |
| Available funds are limited to what is in your bank account. | Can spend a **greater** amount than what is in your bank account. |

Activity 7: Personal loans

Students use the information and links provided in **Worksheet F: Personal loans** to answer questions and complete a table.

Key points to be conveyed to students

Key points are covered in Worksheet F and are also provided below.

Fixed versus variable interest rates

When you take out a personal loan with a fixed interest rate, your repayments will not change over the period of the loan. You will know that the repayment amount coming out of your bank account each time will remain the same for the entire loan.

When you take out a loan with a variable interest rate the repayment amount will change if interest rates change.

A loan with a variable interest rate usually has no early exit fee. This means that there will be no extra cost if you pay off the loan in full early.

The interest rate you will be charged for a personal loan will vary according to your credit rating, income, expenses and savings. The higher the risk that you will not meet repayments, the higher the interest rate you are likely to be charged.

A secured loan means that you provide an asset, such as your car, as security that you will make repayments.

An unsecured loan means that no asset is required for security. The disadvantage of taking out an unsecured loan is that a higher interest rate will be charged and you will need to pay more each month in repayments. You may also need to find a guarantor for the loan.

**Online resources:**

* [Personal loans (moneysmart.gov.au)](https://moneysmart.gov.au/loans/personal-loans)
* [What is a personal loan? (Canstar)](https://www.canstar.com.au/personal-loans/what-is-a-personal-loan/)
* [Guarantor personal loans: What are they? (Canstar)](https://www.canstar.com.au/personal-loans/guarantor-personal-loans/)

Activity 8: Buy now pay later

Students complete:

* **Worksheet G: Buy now pay later**
* **Worksheet H: Getting debt under control**

Key points to be conveyed to students

An increasingly popular credit option is to use ‘buy now pay later’ (BNPL) services. These services allow shoppers to delay and stagger payments for an item over a period of time. The cost of the item is spread over time but shoppers are able to take the purchased item home immediately.

BNPL is similar to lay-by, which was used by many retailers in the past. A lay-by involves the item being held by the store until it has been paid off in full by the purchaser and there is no interest involved. BNPL allows the purchaser to take the item home immediately and pay it off in instalments, which go directly to the BNPL provider and not the store. Repayments are deducted regularly and automatically from a nominated bank account or credit card. No interest is charged if all repayments are made in full and on time; however, BNPL does involve extra fees if a payment is made late. There are also possible bank fees and interest charges.

Online resources:

* [The pros and cons of Afterpay (Emma Duffy, Savings.com.au)](https://www.savings.com.au/buy-now-pay-later/afterpay-pros-and-cons-savings-com-au)
* [The pros and cons of 'buy now, pay later' (Louise Chan, nestegg)](https://www.nestegg.com.au/borrow-money/credit-card/the-pros-and-cons-of-buy-now-pay-later)
* [Buy now pay later pros and cons (Money & Life)](https://www.moneyandlife.com.au/managing-debt/buy-now-pay-later-pros-and-cons/)

Answers for Worksheet G: Buy now pay later, Question 9b

Georgia purchased a **pair of sneakers** for **$150** and a **hair straightener** for **$300** using two different buy now pay later services.

Georgia made the mistake of not checking the **balance** of her **bank account**. She did not have enough to meet both repayments. As a result Georgia was charged **late** **payment fees**, as well as an **overdrawn** fee by her bank.

Answers for Worksheet H: Getting debt under control, Question 4

Bankruptcy is a **legal** process by which a person declares that they are unable to meet their **obligations** to repay their **debts**. When a person is declared **bankrupt** by the courts, they are absolved from **paying** most of the debts they owe. Debt collectors will then stop **harassing** them for **payment**; however, there are several important **consequences** of being declared bankrupt that will affect you and your **finances** for years afterwards.

Assessment

Collect and assess completed student worksheets.