**VICTORIAN STUDENTS’ PARLIAMENTARY PROGRAM (VSPP) 2025:**

**SECONDARY SCHOOL CONVENTION**

**Topic**

*Should the government ban businesses from being cashless?*



**STUDENT ACTIVITIES**

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## LEARNING INTENTION FOR THESE STUDENT ACTIVITIES:

**By the completion of these activities students will be able to:**

* Understand the legal, economic, and social implications of businesses going cashless
* Develop their critical thinking skills to be able to articulate their viewpoint supporting their arguments with reasons and evidence
* Develop public speaking and communication skills in a formal debate setting

## SUCCESS CRITERIA FOR THESE STUDENT ACTIVITIES:

**Students will be able to:**

* Explain the reasons why business may choose to go cashless and the benefits of this decision
* Outline the possible disadvantages of a cashless society that include accessibility and consumer rights issues
* Consider the perspective of various stakeholders on this issue including government, consumers and business owners
* Reflect on their own person experiences or observations related to current payment methods and their accessibility

## Activity 1: Introductory Tasks

### a: The Three Levels of Government – Classification Activity

**Learning Intentions**

* We understand what each of the three levels of government is responsible for.

**Success Criteria**

* I can identify the key roles and responsibilities of each of the three levels of government.

**Task Instructions:**

**1. Identify the role of each of the three levels of governments and list at least five areas of responsibility. Refer to either of resources listed below to help you with this task.**

**2. Share with the rest of the class and create a list of the responsibilities of each level of government as well as an explanation of their specific role.**

**Resources:**

[**Three levels of government: governing Australia - PEO**](https://www.istockphoto.com/vector/nfc-technology-payment-vector-ounline-icon-contacless-wireless-payment-with-credit-gm895075002-247370784?searchscope=image%2Cfilm)

[**The three levels of government flashcards - POV resources**](https://www.istockphoto.com/vector/nfc-technology-payment-vector-ounline-icon-contacless-wireless-payment-with-credit-gm895075002-247370784?searchscope=image%2Cfilm)

|  |  |  |
| --- | --- | --- |
| **Government Level** | **Role** | **Key Responsibilities** |
| Local Government |  |  |
| State/Territory Government |  |  |
| Federal Government |  |  |

### b: Victorian Government Departments– Matching Activity

**Learning Intentions**

* We can demonstrate an understanding of the specific roles and responsibilities of the ten Victorian government departments.

**Success Criteria**

* I can correctly match each department to its corresponding services and responsibilities.

**Task Instructions:**

**1. Refer to the State government departments below and match them with their specific responsibilities.**

**2. Share with the rest of the class and create a list of the responsibilities of each government department in Victoria.**

|  |
| --- |
| Department of Education; Department of Families, Fairness and Housing; Department of Health; Department of Jobs, Skills, Industry and Regions; Department of Energy, Environment and Climate Action; Department of Justice and Community Safety; Department of Premier and Cabinet; Department of Treasury and Finance; Department of Transport and Planning; Department of Environment, Land, Water and Planning.  |

|  |  |
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| **State Government Department** | **Responsibilities** |
|  | Focus is on energy policy, environmental sustainability and climate change initiatives |
|  | Responsible for land use planning, conservation, water resources and energy policy |
|  | Responsible for managing the state’s finances including the preparation of the budget, taxation, financial reporting and economic growth |
|  | Oversees education policy in Victoria, including early childhood, primary and secondary school, vocational education and training institutions |
|  | Supports job creation initiatives, and improving the skills of workers to meet industry demands |
|  | Oversees public hospitals, mental health services, and health promotion programs |
|  | Responsible for the planning and delivery of public transport including trains, trams and buses as well as road networks |
|  | Focuses on families, housing support services, child pretention, disability services and social inclusion |
|  | Coordinates the activities of the Victorian government including policy development and long- term planning, aboriginal and multicultural affairs |
|  | Focus is on law and order, oversees police services, emergency management, public safety initiatives and legal aid services |

### c: Key Vocabulary – Group Brainstorming Activity

**Learning Intentions**

* We will explore what a ‘cashless society’ means.

**Success Criteria**

* I will actively participate in the group brainstorming activity, contributing at least one idea or term to create a comprehensive list of specific words to help the class unpack the terms that will be used in this topic.

**Task Instructions:**

**In groups of four students or as a whole class develop a list of key term and words that would be relevant to this topic and in particular to define the term ‘cashless society’. Consider current trends for both businesses and consumers when paying for goods and services.**

**Options: This task can be done using a Word Splash, Padlet or a Word Cloud.**

**Note:**

**Vocabulary list can be divided into two categories:**

**- terms students would be familiar with**

**- terms the teacher can add to expand the vocabulary list**

**What is a word splash?**

A word splash is a comprehension and vocabulary strategy that improves students’ understanding of the terminology relate to a specific topic. It involves the sharing of key terms and displaying these in the classroom as you unpack this topic as you prepare for the Convention.

## Activity 2: Unpacking the Victorian Government’s Role in Business Regulation – Cloze Activity and Scenarios

**Learning Intentions**

* We will gain an understanding of the various functions of the Victorian government in regulating businesses and how these contribute to the economy of Victoria.

**Success Criteria**

* I will complete the cloze and application activities (scenarios) to consolidate my understanding of the role of government in business regulation as this is linked to the Convention topic.

**Task Instructions:**

**1. Refer to the word bank provided to fill in the gaps for each of the following sentences.**

**2. In pairs read the six scenarios provided to determine which Victorian Government regulations apply. Share with the rest of the class**

**Word Bank:**

regulating fairly infrastructure projects

workplace safety laws licenses standards

protect payroll tax minimum wage requirements

pollution consumer rights cash

social economic needs payment preferences

The Victorian government plays a key role in **\_\_\_\_\_\_\_\_\_\_\_\_\_\_** businesses to make sure they operate **\_\_\_\_\_\_\_\_**, safely and in accordance with the law. These regulations help protect consumers, workers and the environment while supporting the growth of the economy.

Businesses must register their names and obtain the necessary **\_\_\_\_\_\_\_\_\_\_** such as a food handling permit. The Business Licensing Authority is in charge of licencing across a range of industries making sure businesses meet industry specific **\_\_\_\_\_\_\_\_\_\_\_**.

 WorkSafe Victoria enforces **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** to protect employees. The Fair Work Act outlines the **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**and workplace rights for all Victorian employees.

 Consumer Affairs Victoria ensure businesses follow fair trading laws and **\_\_\_\_\_\_\_\_\_\_** consumers from misleading practices. If a business if found to be in breach of fair-trading laws, they can receive a fine.

The Environmental Protection Authority is responsible for enforcing **\_\_\_\_\_\_\_\_\_\_\_\_** and waste management laws for businesses. The Environmental Protection Act 2017 outlines the penalties that businesses can face for being in breach of environmental standards.

 The Victorian Government manages state taxes like **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** and can help businesses grow through incentives. Other taxes they collect include land tax, insurance duty that applies to various insurance policies and land transfers. The State government uses this money to fund public services and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **\_\_\_\_\_\_\_\_\_\_\_\_**like the new Metro tunnel and the Footscray Hospital.

The government of Victoria has the responsibility to protect **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**. It has the legal authority to create laws that are designed to ensure that all consumers have access to goods and services without being discriminated against based on their **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** whether they involve cash, cards or electronic transfers.

The Victorian government can introduce laws that require businesses to accept **\_\_\_\_\_\_\_\_\_\_\_** as a form of payment in exchange for the products they sell to consumers. The government has to balance the \_\_\_\_\_\_\_\_\_\_\_\_\_**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** of the state with **\_\_\_\_\_\_\_\_\_\_** fairness to look after both the interests of consumers and businesses.

**Scenario Based Pair and Share Activity**

Decide which Victorian government regulations apply in the following scenarios:

**1**. A new café is opening in Williamstown and needs to ensure it follows the law. What regulations must it comply with?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. A construction company has multiple workplace injuries. Which government body is responsible and what action should be taken?

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3. A small business is caught making false claims about its products. Which government department would investigate this and what penalties could it face?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. A manufacturing company is accused of polluting the local river. What legal consequences could it face?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. A Mornington ice cream shop has a sign in the window saying it only accepts cash. Can it do this? Give a reason for your answer.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. An employee is being underpaid as a casual at a local fish and chip shop. Which Act is it breaching?

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## Activity 3: Different Methods of Payment – PowerPoint and Scenario Activity

**Learning Intentions**

* We will consider the different payment methods available for businesses in Victoria.
* We will evaluate the advantage and disadvantages of each payment method to determine the most suitable option for a range of typical business scenarios.

**Success Criteria**

* I will participate in the brainstorming session about the different payments currently used by business in Victoria.
* I will be able to recommend the most appropriate payment method and provide one advantage and one disadvantage of each method.

**Task Instructions:**

**a. On a post it note list at least 4 different methods of payment used by consumers when buying products from businesses.**

**b. Listen to the teacher driven Power Point on the methods of payments available to consumers and take notes on page 11.**

**c. Complete the See Think Wonder sheet provided on page 12 in relation to the first slide which refers to ‘How Australians Pay’ Snapshot provided by the Reserve Bank of Australia and share your thoughts with another student after you have considered the information on the link**

**d. Complete the quiz linked below (pages 13-15) to the to test your understanding of the different methods of payment available to consumers today.**

**e. Read each of the scenarios and answer the questions that follow.**

### a. Post-It Note - Methods of Payment Activity

Please stick you Post-It Notes here or write them in the blank space provided.

##

### b. PowerPoint Notetaking – Methods of Payment

### c. I SEE, I THINK, I WONDER

****[**How Australians Pay – Snapshot**](https://www.rba.gov.au/snapshots/how-australians-pay-snapshot/pdf/how-australians-pay-snapshot.pdf?v=2025-04-28-11-56-37)

|  |  |  |
| --- | --- | --- |
| Glasses outline**I see** **(what do you notice?)** | **Brain in head with solid fillI think** **(opinion based on observations)** | **I wonder****Thought bubble outline****(ask questions about what you want to know more about)**  |
|  |  |  |

### d. Quiz: Methods of Paying for Goods and Services

 **Instructions**: Read each question carefully and circle the correct answer.

1. **Which of the following is a non-cash method of payment?**

A. Coins

B. Banknotes

C. Debit card

D. Paying with $50

1. **One advantage of using a credit card is:**

A. It does not require a bank account

B. You can spend money you don't currently have

C. It earns you more cash

D. It has no interest

1. **Which payment method is best described as “buy now, pay later”?**

A. EFTPOS

B. Debit card

C. Cash

D. After pay

1. **Which of the following payment methods takes money from your bank account immediately?**

A. Credit card

B. Gift card

C. Debit card

D. Buy now, pay later

1. **What is a potential disadvantage of using the “Buy Now, Pay Later" services?**

A. You get too many rewards

B. It can lead to debt if not repaid on time

C. You cannot use it online

D. It's only for adults over 50

1. **Which payment method does not require internet or electricity?**

A. Credit card

B. Online banking

C. Cash

D. Mobile payment

1. **What is one advantage of using digital wallets (e.g. Apple Pay or Google Pay)?**

A. You can only use it at home

B. You need to have the exact change

C. It allows for contactless payment

D. It is slower than using cash

1. **Which method of payment is most used for online shopping?**

A. Cash

B. Debit card

C. Credit card

D. Gift card

1. **What does EFTPOS stand for ?**

A. Electronic Funds Transfer at Point of Sale

B. Easy Funds Transfer Online Payment System

C. Emergency Funds Transfer on Point Sale

D. Electronic Finance Transaction on Payment System

1. **One benefit of using a debit card instead of a credit card is:**

A. You can borrow money

B. You earn more interest

C. You avoid going into debt

D. You pay more fees

1. **What does a QR code do in a payment system?**

A. Shows your bank balance

B. Stores contact details

C. Links to a payment page or app

D. Charges your phone

1. **Which of the following is required to make a payment using a QR code?**

A. A PIN number

B. A printer

C. A QR scanner or phone camera

D. A password

1. **What is PayID commonly linked to?**

A. Your physical home address

B. Your credit score

C. Your phone number or email address

D. Your driver's licence

1. **One benefit of using PayID is:**

A. You need to visit the bank each time

B. You no longer need to know someone’s BSB and account number

C. It works only with cash

D. It requires a credit card

1. **Which of the following is an example of a digital currency?**

A. Apple Pay

B. Bitcoin

C. PayID

D. Credit card

1. **What is one risk of using digital currencies like Bitcoin?**

A. You must be over 65

B. The value can change quickly

C. They are backed by the government

D. They are only used for online shopping

1. **What makes digital currencies different from regular money?**

A. They are printed by a bank

B. They can only be used in shops

C. They are not physical and not issued by a central bank

D. They are used only by children

1. **When scanning a QR code for payment, what should you check first?**

A. The weather

B. If your friend already paid

C. That the code comes from a trusted source

D. The size of the code

**19. What is one disadvantage of using a gift card?**

 A. You can only use it with cash

 B. It usually has an expiry date

 C. It earns interest over time

 D. It can be used in any country

**20. If you lose a physical gift card, what usually happens?**
 A. You can always get a free replacement
 B. The store refunds the money instantly
 C. It may not be replaced or refunded
 D. The money doubles as compensation

### e. SCENARIO ACTIVITY

|  |
| --- |
| **Scenario 1:** A customer visits the Victoria Market in Elizabeth Street Melbourne and decided to buy fresh flowers. They hand over a $20 note to the vendor who gives them change. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

|  |
| --- |
| **Scenario 2:** A shopper at Coles, goes to the self-service checkouts, scans their grocery items and uses the debit card function to pay for their purchases. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| --- |
| **Scenario 3:** A customer buys a new mobile phone from the Vodafone store at Chadstone and uses their credit card to pay in monthly instalments. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| **Scenario 4:** A public transport user taps their smartphone on the Myki reading using Google Wallet to pay for their train ride to Bendigo**.** |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| --- |
| **Scenario 5:** A student buys a new laptop from Harvey Norman using After Pay to split the costs into four interest free payments. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| **Scenario 6:** A technologically savvy enthusiast purchases concert tickets online using Bitcoin through a merchant who accepts this method of payment**.**  |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| **Scenario 7:** A small business pays their supplier using a cheque which is then deposited into the supplier’s bank account. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

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| **Scenario 8**: A gaming business offers a magazine subscription service through automatic billing system to its customers. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
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| **Scenario 9**: A customer makes a purchase of toys from amazon.com.au |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
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| **Scenario 10:** A local café wants to provide a quicker ordering service by offering multiple mobile payments. |
| **Method of Payment:** |
| **Advantages**  | **Disadvantages**  |
|  |  |

## Activity 4: Media Analysis – Comprehension Activity

**Learning Intentions**

* We will improve our reading comprehension skills by analysing online newspaper articles
* We will gain an understanding of the arguments for and against the Convention topic through the comprehension activity related to both the newspaper articles and the YouTube clips.

**Success Criteria**

* Ican write a summary of the article in 1-2 sentences
* I can identify arguments for and arguments against the topic of governments should ban businesses from going cashless.

**Task Instructions:**

**1. You will be assigned a newspaper article or a YouTube clip to read/ watch. (this can be an individual student task or a pair and share task)**

**2. Complete the worksheet summarising the key points made in the article or clip and list any advantages or disadvantage raised in the article on this topic.**

**3. Share with the rest of the class.**

**YouTube clips:**

[9 News – Customers outraged as some stores go cashless](https://www.youtube.com/watch?v=-UW-tV5XYso) (2.08 minutes)

[ABC News – Going cashless](https://www.youtube.com/watch?v=-UW-tV5XYso) (3.49 minutes)

[Behind the News – Cash Mandate](https://www.youtube.com/watch?v=-UW-tV5XYso) (3.17 minutes)

[7 News – Major cash payment changes on the way for Australians](https://www.youtube.com/watch?v=nnuQoD4_JyU) (1.37 minutes)

**Newspaper articles:**

[ABC News – Australia’s transition to a cashless society raises concerns about financial exclusion, privacy and safety](https://www.abc.net.au/news/2023-08-23/cashless-society-financial-exclusion-safety-privacy-concerns/102706718)

[Queensland Government – The future is cashless](https://www.forgov.qld.gov.au/information-and-communication-technology/queensland-government-digital-futures-and-foresight/signals/the-future-is-cashless)

[Yahoo Finance – Expensive downside of going cashless revealed](https://au.finance.yahoo.com/news/expensive-downside-of-going-cashless-revealed-212341858.html)

[Cash Matters – Australia would be poorer](https://www.cashmatters.org/blog/australia-would-be-poorer-without-cash) *[without](https://www.cashmatters.org/blog/australia-would-be-poorer-without-cash)* [cash](https://www.cashmatters.org/blog/australia-would-be-poorer-without-cash)

[Australian Seniors - Rise of the cashless society](https://www.seniors.com.au/home-contents-insurance/discover/cashless-society)

[9 News – Cash may no longer be king, but here’s why it looks set to stay](https://www.9news.com.au/finance/cashless-society-cash-is-no-longer-king-but-past-year-has-proved-it-could-be-here-to-stay/1077a426-ca2f-4c5e-8ccf-fc9d7fc5ccbf)

[Cashless businesses face consumer boycotts as people claim it denies freedoms - ABC News](https://www.abc.net.au/news/2023-06-12/cashless-backlash-boycott-threats-from-consumers/102462556)

[Kids News – The Barefoot Investor: this is why kids should still case about cash](https://www.kidsnews.com.au/money/the-barefoot-investor-this-is-why-kids-should-still-care-about-cash/news-story/e062528993dbeba08c582d4ad3db0feb)

[The Nightly – Cash Out Day Australia: physical currency advocates to withdraw big sums of money from banks and ATMs on Tuesday](https://thenightly.com.au/australia/cash-out-day-australia-physical-currency-advocates-to-withdraw-big-sums-of-money-from-banks-and-atms-on-tuesday-c-18416032)

**Comprehension Worksheet:**

**Summary of key points of article/ video clip:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **Key Discussion Points raised:**

|  |  |
| --- | --- |
| **Advantages of a going cashless** | **Disadvantages of going cashless** |
|  |  |

## Activity 5: Real World Examples- Research Activity

**Learning Intentions**

* We will explore real world examples of countries that have implemented cashless policies to understand the benefit, challenges, social and economic impacts of this decision.

**Success Criteria**

* I will participate in group work to research another country’ s approach to becoming cashless.
* In my group we will be able to consider the benefits and challenges that the country has faced in this process.

**Task Instructions:**

**1****. Watch the introductory video as a class. Complete the strengths and limitations table and review your answers as a class.**

**2. In groups of 3-4 students you will then be allocated a country that has implemented a cashless policy. Research your country, read the articles provided and as a group write a summary of the benefits, challenges, social and economic impact of this decision on the worksheet provided.**

**3. Summarise your findings about all 4 countries and share with the rest of the class.**

### a. Introductory video

**Cashless Economies Real-World Case**

[Cashless Economies Real-World Cash Studies](https://www.youtube.com/watch?v=mMoD0qnZd78) (5.39 minutes)

**CASE STUDY 1: SWEDEN**

|  |  |
| --- | --- |
| **BENEFITS** | **LIMITATIONS** |
|  |  |

**CASE STUDY 2: INDIA**

|  |  |
| --- | --- |
| **BENEFITS** | **LIMITATIONS** |
|  |  |

**CASE STUDY 3: CHINA**

|  |  |
| --- | --- |
| **BENEFITS** | **LIMITATIONS** |
|  |  |

### b. Group Research

**In your group research your country and refer to the links below for the relevant articles read to complete the worksheet that follows:**

**Country 1: Sweden**

As of 2023 only 10% of business transaction were done using cash. Many banks have stopped offering over the county cash services making it harder for individuals to access and use cash and notes.

[The Conversation – Sweden is a nearly cashless society – here’s how it affects people who are left out](https://theconversation.com/sweden-is-a-nearly-cashless-society-heres-how-it-affects-people-who-are-left-out-216586)

[The Guardian – Sweden and Norway rethink cashless society plans over Russia security fears](https://www.theguardian.com/world/2024/oct/30/sweden-and-norway-rethink-cashless-society-plans-over-russia-security-fears)

[The Guardian – Back to cash: life without money in your pocket is not the utopia Sweden hoped](https://www.theguardian.com/technology/2025/mar/16/sweden-cash-digital-payments-electronic-banking-security)

**Country 2: India**

India is undergoing a significant transformation towards becoming a cashless economy, driven by technological advancements, government initiatives, and changing consumer behaviours. This shift has been accelerated by the introduction of digital payment systems, particularly the Unified Payments Interface (UPI), which has revolutionized how transactions are conducted in the country.

[Clear Tax – Cashless economy: objectives, importance, impact on Indian economy, advantages and disadvantages](https://cleartax.in/s/cashless-economy)

[The Conversation – Why a ‘cashless’ society would hurt the poor: A lesson from India](https://theconversation.com/why-a-cashless-society-would-hurt-the-poor-a-lesson-from-india-79735)

**Country 3: China**

China is rapidly transitioning to a cashless society, driven by the widespread adoption of mobile payment platforms such as Alipay and WeChat Pay. This shift has been facilitated by several factors, including technological advancements, government policies, and changing consumer behaviours. As of 2024, approximately 86% of the population engages in mobile payments, marking a significant departure from traditional cash transactions.

[Infographic – China going cashless – what does it mean for consumers, trade, and the economy?](https://www.eos-intelligence.com/perspectives/technology/infographic-china-going-cashless-what-does-it-mean-for-consumers-trade-and-economy/)

[The Guardian – Cash is king – for now: China signals it will slow transition to cashless society](https://www.theguardian.com/world/2024/apr/29/china-slows-cashless-society-transition-cash-digital-currency-mobile-payment-system)

**Country 4: United Kingdom**

The United Kingdom is experiencing a significant shift towards becoming a cashless society. This transition has been pushed by various factors, including technological advancements, changing consumer behaviours, and the impacts of the COVID-19 pandemic.

[The Guardian – ‘A fundamental right’: UK high street chains and restaurants challenged over refusal to accept cash](https://www.theguardian.com/money/2025/mar/16/uk-high-street-chains-restaurants-cash-payments#:~:text=Following%20a%20steady%20decline%20in,%2C%20a%20four%2Dyear%20high)

[BBC – Shops and firms will not be forced to accept cash](https://www.bbc.com/news/articles/c20gevkx8gyo)

[Unbiased – A cashless society: what are the pros and cons?](https://www.unbiased.co.uk/discover/personal-finance/budgeting/a-cashless-society-what-are-the-pros-and-cons)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Country:**

|  |  |
| --- | --- |
| **Strengths** | **Weaknesses** |
| **Social Impact** | **Economic impact** |

 |

**Summary of common elements of the four countries: (to be completed after the class discussion on the real-world examples**

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## Activity 6: Stakeholder Perspectives – Think-Pair-Share Activity

**Learning Intentions**

* To understand the perspective of various stakeholders regarding the potential transition to a cashless society.
* To consider the implications of this move on different groups in our society.

**Success Criteria**

* To provide argument for and against the transition to a cashless society from the perspective of different stakeholders.
* To be able to consider the consequences on different groups if the government does not implement a ban on businesses from being cashless.

**Task Instructions:**

**1. As think pair share activity you will be allocated a stakeholder who has a vested or strong interest in this debate topic.**

**2. List all the arguments for and against this ban relevant to your stakeholder.**

**3. Share with another student, then a group of students and then with the class.**

**4. Write a summary of the key points about how your stakeholder will be affected if there is a ban imposed on businesses being cashless.**

**Note to teachers: Refer to the following link for further ideas on how to engage students in this activity** [**Engaging Perspectives Card Deck POV resources**](https://www.parliament.vic.gov.au/teach-and-learn/Resources/engaging-perspectives)

**These flashcards are designed to help students explore and understand a diverse range of viewpoints as they continue to prepare for the Convention and this topic.**

**Definition of a stakeholder:**

Any person or organisation who is positively or negatively impacted/affected by an action, change or initiative

**Stakeholder means any people or groups who are positively or negatively impacted by a project, initiative, policy or organisation**

**Possible arguments**– convenience, reduced crime rate, ability to track spending more effectively, privacy concerns, cybersecurity risks, vulnerable groups, technology failures, less control of spending, increased costs of going digital etc.

**Key stakeholders impacted by this decision:**

* Consumers
* Businesses
* Financial institutions
* Government bodies
* Special interest group

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| --- |
|  **Explanation of Stakeholder:** |
| **Possible advantages**:  |
| **Possible disadvantages:** |

|  |
| --- |
| **Concluding statement:****\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

## POST CONVENTION ACTIVITIES

### Activity 1: Fishbowl discussion

**Learning Intentions**

* To create an engaging and inclusive environment where we can all actively participate in meaningful conversations about this topic.
* To continue to develop our verbal communication skills and share our opinions as well as actively listen to other students share their ideas on this whether the government should ban businesses from going cashless.

**Success Criteria**

* I will contribute to the class discussion sharing my ideas and supporting them with evidence or examples from the Convention if I am in the inner circle.
* I will listen attentively to the opinions of other students if I am in the outer circle.
* I will help promote a collaborative learning environment.

**Task Instructions:**

**The focus of this task is to promote student voice. In a fishbowl discussion the students form two circles. A small group of students are seated in a circle surrounded by a larger group of students.**

**The smaller inside group will have a group discussion on this topic while the rest of the students listen to the arguments presented about whether the government should ban businesses from going cashless.**

**The outer group can then present arguments that oppose this point of view based on their Convention experiences.**

**The exchange of ideas is a summary of the discussion points at the Convention, and it ends with a vote either supporting the ban or opposing the ban. This can be done with a show of hands, sticky notes on the board or students moving to one side of the room to indicate whether they favour or oppose the government’s action.**

**Prepare the Classroom:**

Arrange the chairs in two circles - the inner circle should have about 5-6 chairs for the participants to actively discuss this topic. The outer circle can have more chairs for the observers and counter arguers.

Students should have note pad and pens to record their thoughts, opinions and questions.

**The topic:**

Present the issue that was the focus of the Convention revisiting terms like what ‘cashless’ means and the possible reasons behind a government ban.

**The rules:**

Remind students that for this activity to work active participation and listening is required.

**The process:**

Begin with the debate question and ask questions like what the potential benefits are of banning cashless transactions to the members of the inner circle. Ensure students offer their opinion. If a member of the outer circle wants to offer an opinion, they can tap someone in the inner circle and swap seats. There should be a flow of discussion with time limits.

Allocate one student to write the summary of key arguments for and against banning cashless transactions – remind them to consider privacy, accessibility, security and the effect on the economy.

**The reflection:**

After the discussion has finished, bring the class together and ask students to share one idea they are able to take away from this activity and to consider if their point of view changed during the discussion.

### Activity 2: Impact of the decision to ban businesses from going cashless on key stakeholders

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| --- |
| **Learning Intentions*** To identify the stakeholders that would be affected by the government banning businesses from going cashless.
* To consider the different perspective of these groups.
* To develop an understanding of how this ban could and would influence the economy, social equality and other possible challenges.

**Success Criteria*** I can identify the impact of this decision on key stakeholders.
* I can analyse the impact of this decision on each of these stakeholders.
* I can understand the economic, social and regulatory considerations of this government ban.
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**Task Instructions:**

**1. In pairs decide who the key stakeholders are that will be impacted by the decision to ban cashless transactions and label each box.**

**2. Write a summary of the effective of banning cashless transactions on the economy, social implications and government regulations for each stakeholder.**

**3. Write a concluding statement about whether you support or oppose the ban and share with the class.**

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| --- | --- |
| **Stakeholder** | **Impact** |
|  | **Economic impact:****Social impact:****Government regulations:** |

|  |  |
| --- | --- |
| **Stakeholder**  | **Impact** |
|  | **Economic impact:****Social impact:****Government regulations:** |

|  |  |
| --- | --- |
| **Stakeholder**  | **Impact** |
|  | **Economic impact:****Social impact:****Government regulations:** |

|  |  |
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| **Stakeholder**  | **Impact** |
|  | **Economic impact:****Social impact:****Government regulations:** |

|  |  |
| --- | --- |
| **Stakeholder**  | **Impact** |
|  | **Economic impact:****Social impact:****Government regulations:** |

**Concluding statement:**

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### Activity 3: Write a Petition Task

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| **Learning Intentions*** To understand the purpose of a petitions.
* To understand the structure of petitions.
* To be able to write a persuasive argument.

**Success Criteria*** I can clearly state the purpose of my petition.
* I can provide at least three well thought out arguments that support the need for action regarding this issue.
* I can use persuasive language throughout my petition.
* I can format my petition correctly
 |

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| --- |
| **Task Instructions:****1. Read the information provided about what a petition is and visit the links to help you with this task.****2. Follow the guidelines and write your own petition either in favour of the government banning cashless transactions for businesses or opposing the government’s decision.****3. Share your petition with the rest of the class.**  |

**What is a petition:**

A petition is a formal written request to an organisation like a business, a government or a court seeking action or a change. A public petition is signed by many individuals advocating or supporting a cause or requesting a change. It is a way a group of people can show their support for the change.

You have been hired by your locally community group to write a petition to your local businesses encouraging them to continue to accept cash.

Consider what you have learned at the Convention and write the petition text providing strong reasons why members of the community should sign and share the petition supporting locally businesses continuing to accept cash or alternatively why they should go cashless.

Refer to the following helpful websites for further information about what a petition looks like and how to start one:

[PEO – Example petitions](https://peo.gov.au/teach-our-parliament/classroom-activities/having-your-say/start-a-petition/example-petitions) [POV – Start a petition](https://www.parliament.vic.gov.au/get-involved/petitions/start/)

**Step- by- step guide on how to write a petition:**

**1**. **Define your goal** – do you support the government’s ban or oppose it?

**2.** **Decide who is the decision-maker of your request** – is it the government, local businesses etc. – who can take action?

**3. The Issue** – consider all the arguments presented for and against this topic at the Convention.

**4. Write the petition text** – begin with a convincing title that summarises your request, provide a summary of the issues, clearly state what you are asking for and end with a strong closing argument that highlights your request.

**5. Share** with the class.