

SCHOOL EDUCATION PROGRAM



Year 10 – Humanities unit: Risky business

LOVE
THE
GAME

An initiative by



Victorian
Responsible
Gambling
Foundation



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School Education Program

The Victorian Responsible Gambling Foundation is working towards reducing harm from gambling in our community by building greater awareness and understanding of the risks involved. We work with young people, educators, coaches and parents, to provide balanced information and practical resources to prepare young people before they reach the legal gambling age.

The gambling environment has changed. Never before has gambling been so heavily promoted and accessible, especially through sport, making it feel like a normal part of the game. As a result it is harder for students to recognise the potential harms of gambling. We want young people to love the game, not the odds.

Our School Education Program is one of a suite of Love the Game community programs that raise awareness about the way young people are being increasingly exposed to gambling.

Drawing on the latest research, this free program supports your secondary school community to help students develop healthy and informed attitudes to gambling.

This program offers:

- face-to-face information sessions for teachers, parents and students
- units of work to incorporate in your curriculum plans across a variety of subject areas, including this unit
- useful resources for parents.

You can select these and other strategies for preventing gambling harm in the program's School Gambling Policy template, which can be adapted to suit your school's needs. Access the policy template at lovethgame.vic.gov.au/schools

If, when teaching this unit, you become concerned that gambling is affecting a student, you can refer them to our free and confidential Gambler's Help Youthline support service on 1800 262 376 or at gamblershelp.com.au/youthline. Concerned teachers and parents can also contact this service for advice or visit gamblershelp.com.au for more information.

Unit overview

Unit structure

This resource has been developed as a unit which could be offered to students as part of a Year 10 Humanities subject.

Teachers can use this unit as a short introduction to provide students with some familiarity about Humanities. Alternatively, teachers can implement the suggested extensions to address the content or skill development in more detail.

The most up-to-date version of this resource is available at lovethegame.vic.gov.au/resources

Curriculum links and assessment

On completion of this unit, students can be assessed against the elaboration in Humanities Economics and Business (VCEBC023).

Dimension	The Humanities
Strand	Consumer and financial literacy
Content description	Explain why and describe how people manage financial risks and rewards in the current Australian and global financial landscape. (VCEBC023)
Elaboration	Identifying financial risks ... and considering strategies to avoid these. Identifying ways consumers can protect themselves from risks.

An assessment rubric with explanatory notes accompanies this resource.

Unit focus

The objective of this unit is to provide an opportunity for students to identify the financial risks associated with gambling and ways people can protect themselves from these risks including recognising that gambling is a way to spend money rather than make money.

Resources

Teachers need to ensure that students have access to

- computers and the internet
- a data projector or interactive whiteboard
- a range of resources to gather subject content knowledge
- all student resources included in this unit.

Unit summary

Learning sequence component	Learning outcomes	Activities and links to assessment	Resources
1. Tuning in (30–45 minutes)	Students will define gambling.	Activating prior knowledge Class discussion and note-taking	Appendix 1: Teacher resource – definitions
2. Chances of winning (45–90 minutes)	Students will understand the concept of chance and probability. Students will understand the limited chances of winning money when gambling because gambling and betting agencies are businesses that exist to make a profit.	Activity: ‘Chances are ...’ Post-activity reflection (homework or individual response)	Appendix 2: Student activity – ‘chances are ...’ Appendix 3: Post-activity reflection
3. Managing financial risks (90–180 minutes)	Students will identify some of the short and long term financial risks associated with gambling, with a greater emphasis on shorter term. Students will identify strategies to minimise the financial risks associated with gambling.	Activity: Short and long term risks Activity: Develop a television commercial	Appendix 4: Student activity – developing a marketing campaign Appendix 5: Assessment rubric – developing a marketing campaign

Ask student volunteers to place themselves along the probability line to indicate what they think is the likelihood of winning on different types of gambling games (see the list provided in Appendix 2). At this point don't give students the exact probabilities of each game but ask them to guess.

Following this activity, provide students with the most up-to-date information about the chances of winning associated with various gambling games, included in the table in Appendix 2.

This activity is supported by Appendix 2: Student activity - 'Chances are ...'.

2.2 Post-activity reflection

Post-activity questions for students to provide a written response and reflection can include:

These questions might be set as a homework reflection or an individual response during class.

1. When you compare these odds with some of the things that could happen to you, what are some of your conclusions?
2. Do you think your odds of winning when gambling are good?
3. What was your reaction to this activity? Explain why you think you had this reaction.

These reflection questions can be provided to students as a worksheet, see Appendix 3: Post-activity reflection.

3. Managing financial risks

Learning outcomes

- Students will identify some of the short and long term financial risks associated with gambling, with a greater emphasis on shorter term.
- Students will identify strategies to minimise the financial risks associated with gambling.

3.1 Activity: Short and long term risks

Discuss with students the difference between a short term and long term risk.

Brainstorm: Have students brainstorm the short and longer term financial risks associated with gambling.

Examples of short term risks include not being able to afford desired things such as the latest smart phone, music festival or movie tickets, or new clothes. Short term risks are easy for students to relate to, so emphasise these.

Examples of longer term risks include going into debt, not being able to pay bills or rent, and not being able to purchase larger items such as a car.

Conclusion: An important strategy in managing the financial risks associated with gambling is to understand the chances of winning and understand that gambling is a way to spend money rather than to make money.

3.2 Activity: Develop a television commercial

Students undertake a small group activity to plan a television commercial about the financial risks associated with gambling.

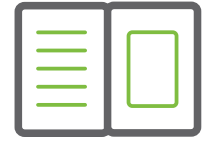
This activity is supported by Appendix 4: Student activity – developing a marketing campaign and Appendix 5: Assessment rubric – developing a marketing campaign.

NOTE: There is an extension task included in appendix 4 under the subheading 'Going further'.

Assessment and feedback

Students should refer to the assessment rubric (Appendix 5) at key points during the planning process and during reflective class discussion, noting any partial or full achievement of learning outcomes throughout the process.

Provide feedback to students via the assessment tool and conferencing, reflecting on the key elements they achieved and areas for future development and focus.



Teacher resource – definitions

Defining gambling

Gambling/betting requires a player to risk losing something of value (usually money) for the chance of winning more, which is dependent on an uncertain outcome such as a particular horse coming first in a race, a particular team winning a sporting match, or having a certain combination of cards in a card game.

Common gambling types

Gaming refers to all legal forms of gambling other than wagering (race and sports betting), such as lotteries, electronic gaming machines (EGMs, otherwise known as pokies), casino games, keno, poker and minor gaming (the collective name given to raffles, bingo and lucky envelopes).

Interactive gambling/gaming is a term used to describe gambling activities conducted via the internet. In Australia the *Interactive Gambling Act 2001* (Commonwealth) strictly prohibits the offer of gaming activities (such as casino games or poker machines) via the internet to Australians. An exception is made for the provision of wagering activities on racing and sports by bookmakers licensed in Australia. The term 'via the internet' should be understood to include the provision of gambling services via internet-connected devices.

NOTE: The term 'gaming' is not to be confused with playing video games and apps available on social media platforms, Google Play and iTunes, even though some of these can closely resemble gambling activities. For example, video games such as Grand Theft Auto and The Sims include casino scenes and card games, while apps such as Slotomania and Zynga Poker simulate poker machines and casino card games.

Lotteries are conducted in Australia by both government and commercial operators. There are three components to a lottery – the purchase of a ticket, the draw and the prize. Lottery prizes are based on the total amounts wagered after deduction of a set percentage by the operator. Lottery tickets are sold at various outlets around Australia, such as newsagents. The same operators may also conduct lotto, pools and instant lotteries.

Instant lotteries, also known as scratch cards or 'scratchies', operate in the same manner as lotteries. However, the winning numbers (cards) have already been determined before a ticket is purchased. Prizes, which are revealed by the player scratching the ticket, can be paid instantly. The prize paid to the player is based on the number of tickets in any set, the cost to purchase the tickets and the percentage retained by the operator.

Race betting is legal wagering with bookmakers, both on and off the course in person, via the telephone or via the internet, where bets are placed on the outcome of local, national or international horse and/or greyhound races.

Sports betting is legal wagering with bookmakers on approved types of local, national or international sporting activities (other than horse or greyhound racing), both on or off the course in person, via the telephone or via the internet.

Wagering refers to all legal forms of gambling on racing and sporting events.

(Source: Gambling Industries Facts, Figures and Statistics. Australasia's Gambling Industries published and prepared by the Australasian Gaming Council 2014/15)



Student activity – ‘chances are ...’

Chances of gambling-related activities

Type	Bet	Chance of winning	Typical prize
Poker machines	Getting 5 black rhinos on Black Rhinos machine	(Top prize: \$1 bet per line) 1 in 9 765 625	\$5000
Tattslotto	Winning first division (all 6 numbers)	1 in 8 145 060	\$300 000 – \$1m+
Powerball	Powerball – Winning First Division (Getting all 5 numbers and the Powerball correct)	1 in 76 767 600	\$3m – \$15m
Super 66	Winning first division (all 6 numbers)	1 in 1 000 000	\$60 000 – \$90 000
Oz Lotto	Winning first division (all 7 numbers)	1 in 45 379 620	\$1m – \$5m
Trackside	Horse number 1 wins race (\$1 bet)	21 in 100	\$4.10
Trackside	Horse number 12 wins race (\$1 bet)	2 in 100	\$37
Casino	Roulette (single zero) – winning straight up (correct bet on a single number, \$5 bet)	1 in 37	\$180
Casino	Roulette (single zero) – winning black/red, high/low or odd/even (\$5 bet)	18 in 37	\$10
Casino	Big Wheel – getting the joker (pays 47-1, \$5 bet)	1 in 52	\$240



Chances of non-gambling-related events

Event	Chance of it happening
Dying of heart disease	1 in 3 people
Having a back problem	1 in 4.8 people
Having some form of cancer in the last 12 months	1 in 6.3 people
Taken a sick day from work in the last two weeks	1 in 7 people
Having high blood pressure	1 in 10 people
Being assaulted during the last 12 months	1 in 21.2 people
Having your home broken into in the last 12 months	1 in 21.3 households
Being injured after falling from a height less than 1 metre in the last four weeks	1 in 25 people
A woman giving birth to twins	1 in 44 women
Being stung or bitten by something in the last four weeks	1 in 55 people
An Australian person dying in a terrorist attack	1 in 333 333 people
Being killed by lightning	1 in 1 603 250 people

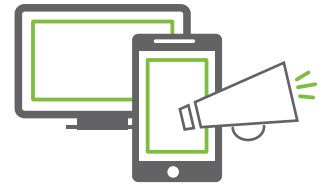
(Source: responsiblegambling.vic.gov.au)



Post-activity reflection

Question	Answer
When you compare the chances of winning at gambling with the chances of things that could happen to you, what are some of your conclusions?	
What is the relationship between the chances of winning and the typical prize money?	
Do you think your chances of winning when gambling are high?	
What was your reaction to this activity? Explain why you think you had this reaction.	

Student activity – developing a marketing campaign



Your marketing campaign aims to develop and enhance your peers' understanding of some of the short and long term financial risks associated with gambling, and will include some strategies to minimise these financial risks.

Task description

As a small group you are responsible for producing a television or online commercial for young people aged 18–20.

Your client, the Victorian Responsible Gambling Foundation, is concerned that even though these young people are of legal age to gamble, they might not know how gambling actually works and the low chances of winning. To help this target audience have more informed attitudes they have asked you to design a 30–60 second commercial that:

- highlights a short term financial risk associated with gambling
- includes information about their chances of winning.

Tips for this task

Here are some tips to impress your clients:

- Come up with a catchy phrase that will strengthen the messages of your commercial.
- Use well formulated ideas and accurate facts. Refer to the 'Chances are ...' and other Victorian Responsible Gambling Foundation videos that you have seen as part of this unit of work.

Your assessment is to create a storyboard of your commercial.

To see some samples of storyboards, just type 'storyboard example' into Google.

Going further

Write the full script of your commercial, including a catchy introduction and a conclusion that revisits the key facts as you see them. Perform and/or record your commercial and share it with your classmates for a peer review using the assessment rubric.



Assessment rubric - develop a marketing campaign

To be completed by students as a self-assessment, by teachers and/or with peers.

	Attempted 1	Beginning 2	Developing 3	Accomplished 4	Exemplary 5	Score	Areas for future improvement (Comment)
Creation and content of storyboard	Student has attempted to create a storyboard, with little detail or content.	Student made little contribution to the storyboard content. Information does not relate to key purpose, and/or information was a direct cut and paste from the internet.	Student took some responsibility for content contribution. Some information related to and addressed the key purpose.	Student took responsibility for content and contributed to construction of the storyboard. Most information related to and addressed the purpose. Most information was relevant to the topic.	Student took responsibility for content and storyboard creation. All content addressed the purpose.		
Understanding of the financial risks of gambling	Student did not show understanding of the financial risks of gambling.	Student showed very little understanding of the financial risks of gambling.	Student displayed some understanding of the financial risks of gambling.	Student investigated factors influencing the financial risks of gambling.	Student clearly showed they investigated factors influencing the financial risks of gambling.		



	Attempted 1	Beginning 2	Developing 3	Accomplished 4	Exemplary 5	Score	Areas for future improvement (Comment)
Identification of strategies to minimise the financial risks associated with gambling	Student did not identify strategies to minimise the financial risks associated with gambling.	Student identified few strategies to minimise the financial risks associated with gambling.	Student identified some strategies to minimise the financial risks associated with gambling.	Student identified a number of strategies to minimise the financial risks associated with gambling.	Student identified numerous strategies to minimise the financial risks associated with gambling.		
Collaboration with peers	Student did not effectively collaborate with peers.	Student collaborated with peers in a limited way.	Student collaborated with peers by sharing some information and listening to others some of the time. Student negotiated tasks and shared roles.	Student worked well with others, contributing and listening well. Student negotiated tasks and shared roles effectively.	Student negotiated tasks and roles efficiently. Student displayed high level listening and communication skills.		

Student comment: _____

Peer comment: _____

Teacher comment: _____

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