Towards Independence

Bond	money that is used to cover any damage or cleaning costs if the rented premises are left in bad condition
Community Services	services largely funded from within the community to provide something that is desirable but not profit making
Insurance	the payment of an amount of money that covers a person or property in an event of loss, damage or accident
Lease	a legal document that defines the conditions of the rental agreement between the tenant and the landlord
Payday Loan	a relatively small amount of money lent at a high rate of interest on the agreement that it will be repaid when the borrower receives their next paycheck
Premium	an amount to be paid for an insurance policy
Sharing Economy	involves people sharing their possessions for payment

Law in Action

Actus Rea	the guilty action, you have committed a crime
Actus Reus	the prosecution has to prove they committed the act, the act occurred, done by the person they say it was done by, and that it was voluntary
Civil Law	deals with non-criminal matters involving disputes between individuals and organisations conciliation
Criminal Law	law involving cases where the government has declared some action to be illegal
Defendant	the party in a criminal or civil trial against whom an action has been bought
Legal Capacity	the ability of a person to do something
Mens Rea	that the accused had the intention of committing the wrongful act
Negligence	the failure to exercise proper care, which could result in another person being injured or suffering a risk
Plaintiff	the party who takes the case to court in a civil case

Law in Action (cont)

Sue	to bring a civil action against another person for causing damage or inj
Trial	a process to determine whether someone committed a criminal act or caused another person a loss
Victim	a person who is injured or killed by another person in an act of violence

Example Questions

three major purchases	mobile phone, car, property
recurring costs of a car	insurance, registration, servicing, fuel
consideration when buying a car	lifestyle, time, fuel economy, cost of insurances, time to pay the loan, size of the car
types of insurances	household, motor vehicle, personal, pet, marine + workers compensation
considerations when leaving home	planning + preparation, building independence, adapting to change
benefits of community involvement	higher levels of satisfaction, sense of belong + purpose, allow for desire service without payment

NESA Verbs

VERB	MEANING	HIGH ORDER	MID ORDER	LOW ORDER
Account	*Account for:* state reasons for, report on. *Give an account of:* narrate a series of events or transactions.			
Analyse	Identify components and the relationship between them; draw out and relate implications.			
Apply	Use, utilise, employ in a particular situation.			
Appreciate	Make a judgement about the value of.			
Assess	Make a judgement of value, quality, outcomes, results or size.			
Calculate	Ascertain/determine from given facts, figures or information.			
Clarify	Make clear or plain.			
Classify	Arrange or include in classes/categories.			
Compare	Show how things are similar or different.			
Construct	Make; build; put together items or arguments.			
Contrast	Show how things are different or opposite.			
Critically (analyse/evaluate)	Add a degree or level of accuracy, depth, knowledge and understanding, logic, questioning, reflection and quality to (analyse/evaluate).			
Deduce	Draw conclusions.			
Define	State meaning and identify essential qualities.			
Demonstrate	Show by example.			
Describe	Provide characteristics and features.			
Discuss	Identify issues and provide points for and/or against.			
Distinguish	Recognise or note/indicate as being distinct or different from; to note differences between.			
Evaluate	Make a judgement based on criteria; determine the value of.			

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NESA Verbs

Examine	Inquire into.			
Explain	Relate cause and effect; make the relationships between things evident; provide why and/or how.			
Extract	Choose relevant and/or appropriate details.			
Extrapolate	Infer from what is known.			
Identify	Recognise and name.			
Interpret	Draw meaning from.			
Investigate	Plan, inquire into and draw conclusions about.			
Justify	Support an argument or conclusion.			
Outline	Sketch in general terms; indicate the main features of.			
Predict	Suggest what may happen based on available information.			
Propose	Put forward (for example a point of view, idea, argument, suggestion) for consideration or action.			
Recall	Present remembered ideas, facts or experiences.			
Recommend	Provide reasons in favour.			
Recount	Retell a series of events.			
Summarise	Express, concisely, the relevant details.			
Synthesise	Putting together various elements to make a whole.			
To What Extent	Make a judgement; the particular degree to which something is or is believed to be the case.			

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