

# LearnToEarn

## Complete Curriculum Theory Guide

**4 Modules**

**15 Subjects**

**100% Mastery Required**

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This comprehensive guide contains the theory content for all 4 educational modules in the LearnToEarn platform. Modules cover STEM subjects (Mathematics, Science, Coding, Physics, Chemistry, Biology), Languages (Chinese, Italian), Social Studies (Geography, History), and Life Skills (Financial Literacy, Digital Citizenship, Health, Reading, Writing). Each module is designed for children aged 8-12 and requires 100% mastery before progression. Each subject contains 30 modules progressing from beginner (1-10) through intermediate (11-20) to advanced (21-30) levels.

## ■ History (1 modules) - Modules 1701-1750

### Module 1725: The Road to Federation

#### **Federation: Creating the Nation of Australia**

Before 1901, Australia wasn't one country - it was **six separate British colonies** (NSW, Victoria, Queensland, South Australia, Western Australia, and Tasmania). Each had its own government, laws, stamps, and even railway gauges! Federation united them into one nation.

**Why Federate? Defense** - One united army to protect against potential threats **Trade** - Removing customs duties between colonies would help businesses **Immigration** - Desire for unified "White Australia" policy (sadly, a racist motivation) **National identity** - Many saw themselves as "Australians" not just colonists **Key Figures: Henry Parkes** - "Father of Federation" who made the famous Tenterfield speech (1889) **Edmund Barton** - First Prime Minister of Australia **Alfred Deakin** - Key federation leader and later PM **The Process:** It took over 10 years of debates, conventions, and referendums! The Constitution was written, and colonists voted. Some were reluctant - WA almost didn't join! Finally, on **January 1, 1901**, the Commonwealth of Australia was born! **What Federation Created:** A **Federal Parliament** in a new capital (eventually Canberra) **State governments** kept power over education, health, police The **Constitution** - our founding legal document Common laws on trade, immigration, defense, and currency **Who Missed Out:** Sadly, Indigenous Australians were largely excluded from Federation. They couldn't vote federally until 1962. Women in South Australia and Western Australia could vote, but not everywhere until later.

## ■ Finance (2 modules) - Modules 1801-1850

### Module 1821: Simple and Compound Interest

#### How Interest Really Works

**Interest is the cost of borrowing money OR the reward for saving it!** Understanding interest helps you make smart decisions about both saving and borrowing. **Two Sides of Interest:** **Earning Interest:** When you save money in a bank, they pay YOU interest as a reward. Your \$100 grows to \$105 with 5% interest! **Paying Interest:** When you borrow money, YOU pay the lender interest. Borrow \$100, pay back \$110 with 10% interest! **Simple vs Compound Interest:** **Simple Interest:** Calculated only on the original amount. \$100 at 5% = \$5 every year. **Compound Interest:** Calculated on the original PLUS previous interest. Year 1: \$100 + \$5 = \$105. Year 2: \$105 + \$5.25 = \$110.25. Your money grows faster! **The Rule of 72:** A quick way to estimate how long it takes money to double! Divide 72 by the interest rate. At 6% interest, money doubles in about 12 years ( $72 \div 6 = 12$ )! **Australian Interest Rates:** The Reserve Bank of Australia (RBA) sets the base interest rate, which affects what banks charge for loans and pay for savings. When rates are high, saving earns more but borrowing costs more!

### Module 1826: Insurance and Protection

#### Protection Against the Unexpected

**Insurance is protection against financial loss from unexpected events!** You pay a small regular amount (called a premium) so that if something bad happens, the insurance company helps pay for the big costs. **How Insurance Works:** **Premium:** The regular amount you pay (e.g., \$100/month for car insurance) **Claim:** Asking the insurance company to pay when something happens **Excess:** The amount you pay yourself before insurance covers the rest **Common Types of Insurance:** **Health Insurance:** Helps pay for hospital and medical costs **Car Insurance:** Covers damage to your car or others' property in accidents **Home Insurance:** Protects your house and belongings from fire, theft, storms **Life Insurance:** Provides money to your family if you pass away **Travel Insurance:** Covers medical costs, lost luggage, or cancelled trips overseas **Why Insurance Matters:** Without insurance, one unlucky event could cost you everything! A car accident might cost \$50,000, or a house fire could destroy \$500,000 of property. Insurance spreads these big risks so no single person is financially ruined by bad luck. **Australian Medicare:** Australia has Medicare - a government health insurance system everyone can use. But many people also have private health insurance for extras like dental and shorter hospital waits!

## ■ Italian (1 modules) - Modules 2401-2450

### Module 2416: School Subjects

La scuola (lah SKWOH-lah) means 'school.' Let's learn school subjects and education words!

**\*\*School Subjects:\*\*** - Matematica (mah-teh-MAH-tee-kah) - Math - Scienze (shee-EN-tsay) - Science - Storia (STOH-ree-ah) - History - Geografia (jeh-oh-grah-FEE-ah) - Geography - Italiano (ee-tah-lee-AH-noh) - Italian language - Inglese (een-GLAY-zay) - English **\*\*School Items:\*\*** - Libro (LEE-broh) - Book - Quaderno (kwah-DEHR-noh) - Notebook - Penna (PEN-nah) - Pen - Matita (mah-TEE-tah) - Pencil - Zaino (DZAH-ee-noh) - Backpack **\*\*School People:\*\*** - Insegnante (een-seh-NYAHN-tay) - Teacher - Studente/Studentessa (stoo-DEN-tay/stoo-den-TESS-sah) - Student (m/f) - Preside (PREH-see-day) - Principal

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