

Law in everyday life - buying a home

HASS Civics and Citizenship – Laws and Citizens

Year 10 (Australian Curriculum v9)

This lesson introduces students to how Australian law operates in everyday life through the real-world example of buying a home. Students explore how legal systems, rules and processes protect citizens and promote fairness in common life experiences, not just in courts or constitutional contexts.

Through the home buying process, students examine key stages of conveyancing, including contracts of sale, vendor disclosure requirements, cooling-off periods and settlement. They identify legal and financial risks in property transactions and explain how these risks are managed through specific legal protections and processes.

Using structured scenarios, students make judgements about responsibility when issues arise (buyer, seller or system) and justify their reasoning using concepts such as fairness, disclosure and contractual protection.

Through collaborative learning and guided reflection, students develop an understanding of how law operates in everyday transactions to reduce risk, allocate responsibility and support fair outcomes for citizens. Students extend their learning through an optional evaluation task examining how effectively legal protections work in practice.

Definitions

Conveyancing is all the legal steps that happen when someone buys or sells a house, so the house legally becomes theirs.

Cooling off period is a short time after signing a contract when the buyer can change their mind and cancel the sale

Contract of Sale is a written agreement that explains what the buyer and seller have agreed to, including the price and the rules of the sale.

Council rates are local government charges on a property that are adjusted between buyer and seller at settlement.

Finance clause protects the buyer by making sure they aren't locked into buying a house if the bank doesn't approve the loan.

Vendor Disclosure Statement / Form 1 is a legal document that tells the buyer important facts about the property before purchase.

Settlement is the legal handover day — it's when ownership changes, money is paid, and all the final checks and adjustments are made.

Settlement adjustments are calculations made at settlement to fairly divide ongoing costs (such as council or water rates) between the buyer and seller, so the buyer does not pay for costs incurred before settlement.

Law in Everyday Life - Buying a home

HASS Civics and Citizenship – Laws and Citizens – Year 10

Context of unit This lesson explores how Australian law protects people in everyday life using the example of buying a home. Students examine how statute law, common law, and legal processes such as contracts and disclosure help make transactions fair, transparent, and safe.

The focus is not on how to buy a house, but on how the law reduces risk and ensures fairness in everyday financial decisions.

Curriculum content This unit aligns with the following content descriptions from the Australian Curriculum ACARA v9, HASS Civics and Citizenship for Year 10.

- **the role of the parliament and the High Court of Australia in protecting rights under the Constitution, common law, and through federal and state statute law (AC9HC10K03)**

Success Criteria Students demonstrate success when they can:

- explain how laws protect fairness in everyday transactions
- identify a legal risk in a property scenario
- describe how a legal process (e.g. disclosure, contract conditions, settlement) reduces that risk
- explain how law operates beyond courts in everyday life.

Unit overview This one-lesson unit introduces how Australian law operates in everyday life by examining the legal processes involved in buying a house.

Through a real-world scenario, students explore key rights, responsibilities and protections within the conveyancing process. They identify risks—including unpaid rates, misrepresentation, easements and finance issues—and consider how legal mechanisms such as disclosure, title searches, contract conditions and consumer protections address these risks.

Working collaboratively, students match risks to legal protections, analyse their effectiveness, and build inquiry skills through questioning, comparing information and evaluating different viewpoints. The lesson concludes with a reflection connecting the home buying experience to the broader role of law in protecting citizens.

Teacher preparation Print out the following worksheets for each pair / small group of students:

- Key Terms
- Infographic – Where do the laws that protect home buyers come from
- Activity 1 – Buying A House – Spot the Risks

Law in Everyday Life - Buying a home HASS Civics and Citizenship – Laws and Citizens – Year 10

- Activity 2 – Fair or Unfair? Who should be responsible?
- Activity 3 – What went right or wrong?

Print out the following teacher guides if needed:

- Activity 1 – Teacher Guide
- Activity 3 – Teacher Guide

Author, licensing and contact

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Law in Everyday Life - Buying a home

HASS Civics and Citizenship – Laws and Citizens – Year 10

Lesson outline

Law in Everyday Life – Buying a home

By the end of this lesson, students demonstrate understanding of how Australian laws operate in everyday life by examining the home-buying process as a real-world legal transaction. Using a realistic scenario, students identify the key stages of conveyancing and the roles of the buyer, seller, conveyancer and bank.

Students will:

- identify legal and financial risks that can arise when buying a home and explain how these risks are managed through legal processes such as contracts of sale, vendor disclosure, finance clauses, cooling-off periods and title searches.
- apply legal and numerical reasoning to calculate a settlement payment and explain how settlement adjustments ensure responsibility is shared fairly between buyer and seller.
- through reflection, explain how the conveyancing process shows law working beyond courts and parliaments to protect citizens in everyday life.

Assessment opportunities

Observation (ongoing): Teacher observation of student participation in class discussion, identification of legal and financial risks, use of civics and legal terminology, and explanation of how legal processes such as contracts, disclosure and settlement protect buyers and sellers during the home buying process.

Formative assessment: Lesson activities and worksheets provide evidence of students' ability to identify legal and financial risks, link risks to appropriate legal protections, and explain how these processes reduce risk and support fair outcomes in property transactions.

Summative assessment: Reflection and homework response provides evidence of students' ability to explain how conveyancing demonstrates the law operating in everyday life and to evaluate the effectiveness of legal protections in ensuring fairness and reducing risk in property transactions.

Discussion and reflection: Class discussion and peer sharing provide evidence of how students explain their reasoning, justify links between risk and protection, and connect legal processes to fairness in property transactions.

Law in Everyday Life: Buying a home

HASS Civics and Citizenship – Laws and Citizens – Year 10

Lesson 1

Laws and Citizens – Law through Conveyancing

Total 50 minutes

Students review the steps involved in buying a house and how the law protects the buyer.

Purpose

To show students how the law works in real life by examining the risks, rights and protections involved in buying a house.

Learning intention

Students will learn how Australian laws protect people in everyday situations by exploring the home-buying process, identifying legal risks, and examining how conveyancing, contracts, disclosure and consumer protections work to ensure fair and lawful property transactions.

Introduction

5 minutes

Suggested teacher script

Today we're looking at how Australian law protects people in everyday life through one of the biggest financial decisions they'll make: buying a home.

While it may look like a simple exchange of money for property, it is actually supported by a legal system designed to reduce risk, prevent unfair outcomes, and ensure fairness for both buyers and sellers.

Key question: *How does the law protect people when risks arise in a property transaction?*

We'll explore how legal tools such as contracts, disclosure requirements, title checks, and settlement processes work together to manage risk before ownership changes hands.

A conveyancer helps apply these protections in practice, ensuring issues are identified early rather than after settlement.

This lesson is not about how to buy a house step-by-step — it's about how law works in the background to protect people and create fair outcomes.

Activity 1

10 minutes

Buying a house – spot the risks (pairs or small groups)

Students identify legal and financial risks in a home-buying scenario and link each risk to a legal protection.

Purpose

To show how law reduces risk in property transactions and protects buyers and sellers from unfair outcomes.

Task

Using the *Activity 1 Buying a House – Spot the Risks* worksheet, students analyse Sally's home-buying scenario.

Law in Everyday Life: Buying a home

HASS Civics and Citizenship – Laws and Citizens – Year 10

Teacher script

Throughout today's lesson you'll see someone called a conveyancer mentioned several times.

Rather than telling you exactly what they do now, see if you can work it out as we go.

Each time Sally faces a legal risk, ask yourself: Who would help solve this?

By the end of the lesson you'll understand why conveyancers are such an important part of buying a home.

You are going to analyse a real property scenario about a buyer named Sally.

Work in pairs and identify the main legal and financial risks in her situation.

For each risk, explain:

- *what could go wrong*
- *and how the law helps reduce that risk*

You do not need every detail — focus only on issues that could cause legal, financial, or fairness problems.

Bridge to Activity 2

Most risks in property transactions are not obvious — they are hidden in documents, timing, and small details.

That's why law focuses on identifying problems before settlement, not fixing them afterwards.

If risks are missed, buyers can end up paying costs or taking on responsibilities that aren't theirs.

Next, we'll look at how the law deals with fairness and responsibility when problems do occur.

Activity 2

10 minutes

Fair or Unfair? Who should be responsible? (pairs or small groups)

Students decide who is responsible when problems arise in a property transaction.

Purpose

To understand how law supports fairness by assigning responsibility in everyday transactions.

Task (in pairs or small groups)

Students complete the Activity 2 worksheet in pairs. Emphasise this is a fairness reasoning task, not legal advice.

Students need to justify answers using clear reasoning.

[Teacher Script](#)

Law in Everyday Life: Buying a home HASS Civics and Citizenship – Laws and Citizens – Year 10

In the last activity, you identified risks and linked them to legal protections.

Now we shift focus.

Who should be responsible when something goes wrong — and why?

Work in pairs and decide whether responsibility sits with the buyer, seller, both, or the legal/system processes.

There is no single correct answer. What matters is your reasoning.

Think about:

- *what each person knew at the time*
- *whether legal protections were used*
- *whether the outcome is fair*

Use examples from the scenario and legal ideas like contracts, disclosure, and settlement.

Link back to Activity 1

Teacher script

In Activity 1, you identified legal risks and protections.

Now you've considered who should carry responsibility.

This shows that law is not just about rules, it is about fairness and responsibility in real situations.

Activity 3

15 minutes

What went right or wrong? (pairs or small groups)

Students evaluate property scenarios to determine how well legal protections worked and whether outcomes were fair.

Purpose

To understand how legal protections affect real outcomes in property transactions.

Task (in pairs or small groups)

Students complete the Activity 3 worksheet in pairs.

Students should focus on:

- fairness
- responsibility
- effectiveness of legal protections

Encourage students to use evidence from scenarios to support their answers.

Teacher script

You've identified risks in Activity 1 and considered responsibility in Activity 2.

Now we take the final step: what actually happens in the end?

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You will look at three property scenarios showing different outcomes. Some are successful, some involve mistakes, and some show what happens when protections are not used.

For each scenario, decide:

- *what went right or wrong*
- *how legal protections affected the outcome*
- *whether the outcome was fair or could have been prevented*

There is no need to memorise legal details — focus on explaining how well the system worked.

Teacher Prompts during the activity

- *Was the law effective in this case? Why or why not?*
- *Did the system fail, or was it not used properly?*
- *Could this have been prevented earlier?*
- *Who should carry responsibility in this situation?*

Lesson wrap up and bridge to assessment

Teacher script

Today we've looked at how the law protects people when buying a home. We've seen legal protections like contracts, vendor disclosure, finance clauses, cooling-off periods and settlement processes. But where do these rules actually come from?

Many of these protections are created by Parliament.

Parliament makes laws—called legislation or statute law—that set the rules for buying and selling property, consumer protection, and how legal transactions must be carried out.

Sometimes, however, the law isn't completely clear, or a dispute arises about what a law means. When that happens, the courts decide the case by interpreting the law and applying legal principles. Over time, court decisions help shape the law through what is known as common law.

This means Parliament and the courts work together.

Parliament creates many of the rules, while courts interpret those rules and help ensure they are applied fairly in real situations.

Think back to Sally's home-buying scenario. Rules about disclosure, contracts and consumer protection exist because Parliament has passed laws. If there was a disagreement about how one of those laws should apply, a court could decide the case and that decision could guide similar cases in the future.

This is one way Australia's legal system protects citizens—not just in courtrooms, but in everyday situations like buying a home.

Law in Everyday Life: Buying a home
HASS Civics and Citizenship – Laws and Citizens – Year 10

As you complete your written assessment, think not only about how the law protects people, but also where those protections come from and who is responsible for making and applying them.

Extension or homework**Written assessment**

Students complete a short, written response evaluating how effectively legal protections operate in property transactions, using evidence from lesson scenarios.

Task (individual response – 150-200 words)

Students choose ONE of the following questions. Use examples from Sally's home-buying scenario to support your ideas.

- **Option 1**

Explain how Australian law helps protect people when buying a home. In your response:

- describe at least 2 legal protections used in the home-buying process
- explain how these protections reduce risk or improve fairness
- use an example from Sally's scenario

- **Option 2**

Explain how Parliament and the courts work together to protect people when buying a home. In your response:

- explain the role of Parliament in making laws
- explain how courts interpret and apply those laws through common law
- use one example from Sally's scenario to show how these laws protect citizens

- **Option 3**

Evaluate whether Australian laws make buying a home fair for buyers and sellers. In your response:

- explain one legal protection that worked well (or could have worked better)
- discuss whether the outcome was fair
- justify your opinion using evidence from the lesson

Students should use evidence from the lesson and explain their reasoning clearly.

Responses should focus on explanation and reasoning rather than recounting the scenario.

Key Terms

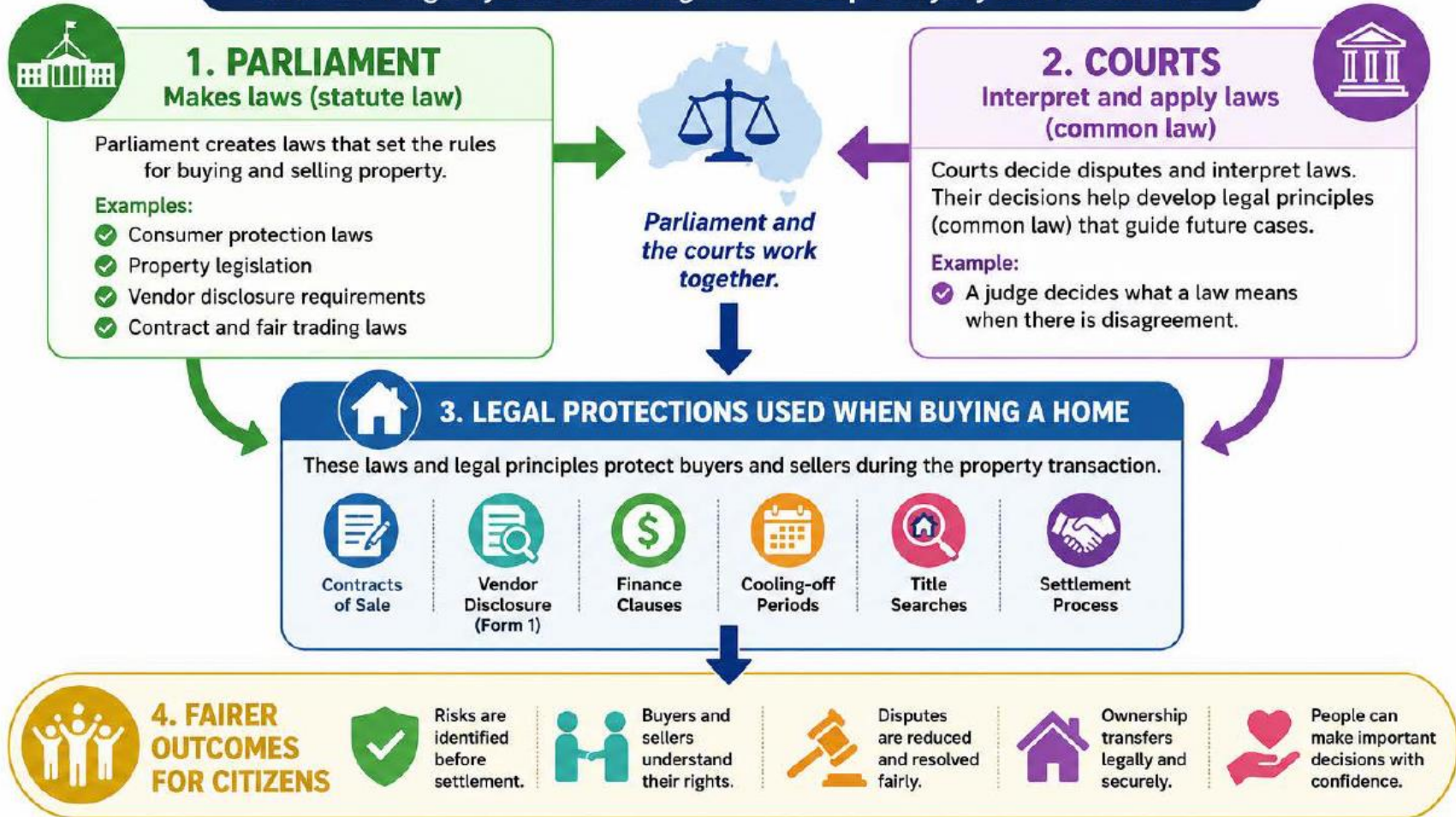
Buying a house is one of the biggest legal and financial decisions in a person's life. In Australia, the process of transferring ownership of property is called **conveyancing**.

Some key terms:

Term	What it means in this lesson
Certificate of Title	The official record showing who owns the property and any legal restrictions on it (like easements or mortgages).
Contract conditions	Contract conditions are the rules and requirements written into a property contract that must be followed for the sale to go ahead. They set out what both the buyer and seller must do before the property is legally transferred.
Contract of Sale	The legal document that sets out the agreement between buyer and seller
Conveyancer (or lawyer)	A professional who helps buyers and sellers complete the legal transfer of property and ensures the sale follows the law.
Cooling-off period	A short time after signing when the buyer can change their mind.
Council rates	Local government charges on a property, usually adjusted at settlement.
Easement	A right for someone else to use part of the land (e.g. for power lines, drainage).
Finance clause	A condition in a contract that allows the buyer to cancel the sale if their loan is not approved.
Settlement	The day ownership officially changes and money is transferred.
Settlement adjustments	Settlement adjustments are final changes made to the purchase price on settlement day to make sure both buyer and seller only pay for what they actually own or use.
Title Search	A legal check on the ownership of the property and any restrictions on it.
Vendor	The person selling the property (the seller).
Vendor disclosure Statement / Form 1	A legal document prepared by the seller's conveyancer that provides important information about the property to the buyer before signing the contract. This includes details about easements, debts, known defects, and other relevant matters.

WHERE DO THE LAWS THAT PROTECT HOME BUYERS COME FROM?

Australia's legal system works together to keep everyday transactions fair.



★ Law isn't just in courts or textbooks – it helps people live, work and make important decisions fairly every day.

Activity 1 Buying a House – Spot the Risks

Scenario

- Sally, a 32-year-old nurse, is buying her first home for \$500,000 in a suburban area. She has saved a deposit and is excited about owning a place near her family.

Property details:

- The house is a 3-bedroom, 2-bathroom brick home with a small backyard and a garden shed.
- The backyard faces east and has a large oak tree that the seller says 'provides great shade'.
- The house was advertised as 'flood-free' but a search of council records shows the land has flooded twice in the last 10 years.
- There is an easement for high-voltage power lines running along the northern boundary of the property.
- The next-door neighbour's fence is built 50cm inside the property boundary.
- The property has not had a building inspection yet.

Financial/legal details:

- The seller has not paid council rates for the past year.
- Sally's bank has not yet approved her home loan.
- The seller has requested settlement in 4 weeks.
- There is a small garden statue included in the sale, which the seller says is "very valuable" (though Sally is not sure if this is true).
- Neighbouring properties have recently been sold for slightly higher prices.

Other details:

- The seller mentions they are moving to a new city because of a "job opportunity."
- Sally's friend told her that a local café has great coffee.
- The property has "zebra finches" in the backyard that the seller says are very friendly.
- The seller painted the fence blue last month, after the sale of the property had occurred (but before settlement).

Activity 1 – Buying a house – spot the risks (pairs / small groups)

Name: _____ Date: _____

By the end of this activity, your group should be able to:

- List the risks
- Link the risks to legal protections
- Explain how laws help citizens in everyday life situations like buying a home

Task**1. Identify three potential risks or problems in Sally's situation.**

You are not looking for everything that is 'interesting', only things that could cause a legal or financial problem.

2. What could go wrong for Sally if these issues are ignored?

Focus on legal, financial and practical issues.

3. Explain why identifying risks before signing the contract or settlement is important for protecting the buyer.

4. For each risk, suggest a legal protection or process that could reduce the risk.

1.

2.

3.

Hint – you can use the Legal Protections guide below to help you

LEGAL PROTECTIONS TOOLKIT

Use these ideas to help you match risks or issues to the legal protections that can help.

EXAMPLES OF RISKS
(You may have found others)

-  **Misleading advertising**
The advert is not true or leaves out important facts.
-  **Unpaid council rates**
The seller has not paid their council rates.
-  **Loan not approved**
The buyer's bank does not approve the loan.
-  **Hidden easement**
Someone else has a legal right to use part of the land.
-  **Boundary issue**
A fence or building is not on the correct boundary.
-  **Flood risk**
The property has flooded in the past.

💡 These are examples only — use your own from Activity 1.

LEGAL PROTECTIONS
(What the law does to help)

-  **Vendor Disclosure (Form 1)**
Tells buyers important facts about the property before they sign the contract.
-  **Title Search**
Shows who owns the property and any legal restrictions (like easements or mortgages).
-  **Finance Clause**
Lets the buyer exit the contract if their loan is not approved.
-  **Settlement Adjustments**
Makes sure costs (like rates or water) are shared fairly up to the day of settlement.
-  **Cooling-off Period**
Gives the buyer time to change their mind after signing the contract.
-  **Contract Conditions**
Extra rules written into the contract to protect the buyer (e.g. building inspection condition).



Activity 1 Teacher Guide

1. Unpaid council rates

- **Risk:** Unpaid rates may delay settlement or require adjustment at settlement to ensure responsibility remains with the appropriate party if this issue is not identified at settlement.
- **Protection:** Settlement adjustments completed by the conveyancer ensure the seller pays council rates up until settlement.
- **Solution:** Conveyancer checks rates with council and adjusts the final settlement amount.

Talking point: The seller is responsible for council rates up until settlement. Settlement adjustments by a conveyancer protect buyers from paying the seller's debts.

2. Easement for power lines

- **Risk:** Buyer may have restricted use of the land (e.g. cannot build on the easement area).
- **Protection:** Title search shows easements recorded on the property title.
- **Solution:** Conveyancer explains the easement and its impact before the contract is finalised.

Talking point: Title searches reveal hidden restrictions that affect how land can be used.

3. Flood history vs 'flood-free' advertising

- **Risk:** Misrepresentation by the seller or agent; the property may be unsafe or worth less than expected.
- **Protection:** Consumer protection laws, disclosure requirements and the cooling-off period.
- **Solution:** Buyer could withdraw during cooling-off period or renegotiate once accurate information is known.

Talking point: The law protects buyers from misleading or deceptive conduct.

4. Loan not approved yet

- **Risk:** Buyer may not secure finance and could lose the deposit if the contract proceeds.
- **Protection:** Finance condition ("subject to finance") in the contract.
- **Solution:** Contract allows the buyer to exit if the loan is not approved within the agreed time.

Talking point: Special conditions in contracts protect buyers from financial loss. If a contract is cancelled, whether a deposit is refunded or not depends on contract conditions (e.g. finance clause or cooling-off rights).

5. Fence built 50cm inside boundary

- **Risk:** Reduced land area, potential dispute with neighbour, and possible cost of moving or replacing the fence.
- **Protection:** Title plan and boundary checks completed through conveyancing.
- **Solution:** Buyer raises the issue before settlement and negotiates a solution with the seller.

Talking point: Certificates of Title and Title Searches help a conveyancer to identify physical and legal boundary issues before ownership changes.

Activity 2 Fair or Unfair? Who should be Responsible?

Name: _____ Date: _____

In this activity, you will explore how Australian law helps make everyday transactions fair.

You will decide who should be responsible when problems arise during buying a home.

Task (work in pairs)

Using the three risks you identified in Activity 1:

1. Identify the **risk or problem**
2. Decide **who should be responsible**
(buyer / seller / shared / government system)
3. Explain **why this is fair**
4. Identify the **legal rule or process** that helps solve the problem

Situation 1:

- Risk / Problem: _____
- Who is responsible? Buyer Seller Shared Government system
- Why is this fair?

- Legal rule or process that helps:

Situation 2:

- Risk / Problem: _____
- Who is responsible? Buyer Seller Shared Government system
- Why is this fair?

Situation 3:

- Risk / Problem: _____
- Who is responsible? Buyer Seller Shared Government system

- Why is this fair?

- Legal rule or process that helps:

Reflection (Answer in 2–3 sentences)

How does Australian law help make buying a home fair for everyone?

Key Idea

Law helps make sure:

- people are treated fairly
- risks are shared appropriately
- problems are identified early, not after it is too late

Activity 3 – What went right or wrong?

Name: _____ Date: _____

In this activity, you will compare three real-life property scenarios.

You will decide:

- what went right or wrong
- how the law affected the outcome
- whether the buyer was protected or not

SCENARIO A: EVERYTHING WORKS WELL

Sally buys a home and uses proper legal protections. She:

- uses a qualified conveyancer
- includes a finance clause
- completes title and council searches
- gets a building inspection
- checks all legal documents carefully

Outcome

All risks are identified before settlement:

- unpaid council rates are adjusted correctly
- flood history is discovered
- easement is disclosed
- boundary issue is identified early

Final settlement amount: \$472,350

Questions

1. What happened?

2. What legal protections were used?

3. Was the outcome fair or unfair? Why?

SCENARIO B: MISTAKES ARE MADE

Sally chooses the cheapest option and skips important checks. She:

- uses an inexperienced conveyancer
- does not properly review searches
- ignores unpaid council rates
- misses settlement adjustments

Outcome

After settlement:

- she is involved in disputes about unpaid charges
- she pays extra legal costs
- boundary issues require investigation
- she pays for corrections after moving in

Additional costs

- Legal advice: \$2,000
- Boundary survey: \$1,500
- Council dispute costs: \$900
- Extra conveyancing help: \$1,000

Total extra costs: \$5,400

Questions

1. What happened?

2. What legal protections were missing or not used properly?

3. Was the outcome fair or unfair? Why?

SCENARIO C: NO PROTECTION INCLUDED

Sally buys a house without a building inspection condition. She:

- does not include inspection clauses in the contract
- buys the property "as is"

Outcome

After moving in, she discovers:

- termite damage
- roof repairs needed
- hidden plumbing issues

These problems were not found before settlement.

Settlement amount remains: \$472,350

But Sally now faces major repair costs after purchase.

Questions

1. What happened?

2. What legal protections are missing?

3. Was the outcome fair or unfair? Why?

Reflection (2–3 sentences)

What does this activity show about how law protects people when buying a home?

Activity 3 Teacher Overview : What went right or wrong?

SCENARIO A: EVERYTHING WORKS WELL

Sally uses full legal protections:

- conveyancer
- finance clause
- searches (title + council)
- building inspection
- Form 1 review

Outcome

All risks identified before settlement:

- unpaid council rates adjusted
- flood history discovered
- easement disclosed
- boundary issue identified early

Final settlement: \$472,350

Expected student answers

<p>Legal protections used:</p> <ul style="list-style-type: none"> • conveyancer • searches • disclosure documents • building inspection • finance clause 	<p>How law reduced risk:</p> <ul style="list-style-type: none"> • identified problems early • prevented financial loss • ensured informed decision-making 	<p>Why fair?:</p> <ul style="list-style-type: none"> • buyer pays correct price with full knowledge • no hidden surprises
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SCENARIO B: MISTAKES ARE MADE

Sally:

- chooses cheapest conveyancer
- ignores search results
- misses council rates issue
- misses adjustments

OUTCOME

After settlement:

- disputes over unpaid charges
- legal costs increase
- boundary issues escalate
- correction costs arise

Additional costs: \$5,400

Expected student answers

<p>What went wrong:</p> <ul style="list-style-type: none"> • poor professional advice • failure to review legal documents • ignored risk warnings 	<p>Effect of poor advice:</p> <ul style="list-style-type: none"> • financial loss • legal disputes • stress and delay 	<p>Prevention:</p> <ul style="list-style-type: none"> • Qualified conveyancer • Proper review of documents • Due diligence before signing
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SCENARIO C: NO BUILDING INSPECTION

Sally:

- signs contract without inspection clause
- buys property "as is"

OUTCOME

After moving in:

- termite damage
- roof repairs needed
- plumbing issues are discovered

Settlement unchanged: \$472,350 BUT major repair costs occur after purchase

Expected student answers

Missing protection: <ul style="list-style-type: none"> • building inspection clause • contract conditions 	Why law didn't protect after settlement: <ul style="list-style-type: none"> • buyer accepted risk by signing contract 	What should have been done? <ul style="list-style-type: none"> • Include inspection condition • Complete inspection before contract became binding
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Suggested assessment rubric

Criteria	A – Excellent	B – High	C - Satisfactory	D - Partial	E - Limited
Understanding of legal risk	Clearly identifies a relevant legal or financial risk and shows a strong understanding of why it matters in a property transaction.	Identifies a relevant risk and explains why it matters with minor gaps.	Identifies a basic risk but explanation is general or partially accurate.	Identifies a risk superficially or with inaccuracies.	Does not identify a relevant risk.
Explanation of legal protection	Clearly and accurately explains how a specific law or legal process protects buyers or sellers, using precise examples.	Explains how a legal protection works with mostly accurate detail.	Gives a general description of a legal protection with limited detail.	Mentions a legal protection but explanation is unclear or incorrect.	Does not explain a relevant legal protection.
Application and reasoning	Applies legal reasoning to evaluate fairness or effectiveness, clearly linking risk and protection and (where required) proposing a justified improvement.	Applies legal reasoning with a clear link between risk and protection.	Shows some application of legal reasoning but links are basic or implied.	Limited application of legal reasoning; response may rely on description.	No application of legal reasoning evident.
Use of evidence from the lesson	Uses accurate and relevant evidence from Sally’s scenario or a comparable everyday situation to support reasoning.	Uses evidence from the lesson with minor lapses or limited detail.	Uses a simple example from the lesson with minimal explanation.	References the lesson vaguely or inaccurately.	Does not use evidence from the lesson.
Clarity and structure	Response is clear, well-structured and within word limit; ideas are logically connected.	Response is mostly clear and structured; minor issues with clarity or organisation.	Response communicates basic ideas but may lack structure or clarity.	Response is difficult to follow or poorly structured.	Response is unclear or incomplete.

Student friendly assessment rubric

Criteria	A – Excellent	B – Good	C – Satisfactory	D – Partial	E – Limited
Understanding of legal risk	Clearly identifies relevant legal or financial risks and explains why they matter when buying a home.	Identifies relevant risks and mostly explains why they matter.	Identifies at least one risk, with a simple or general explanation.	Mentions a risk, but explanation is unclear or inaccurate.	Does not identify a relevant risk.
Understanding of legal protection	Clearly explains how a specific law or legal process protects buyers or sellers, using accurate examples.	Explains how a law or process protects buyers or sellers, with minor errors.	Gives a basic explanation of a legal protection.	Mentions a legal protection, but explanation is limited or incorrect.	Does not explain a relevant legal protection.
Use of reasoning and explanation	Clearly links the risk to the legal protection and explains how this leads to a fair outcome.	Links risk and protection with some explanation.	Shows a basic link between risk and protection.	Shows limited or unclear reasoning.	No reasoning or link shown.
Use of examples from the lesson	Uses clear and accurate examples from Sally's scenario or a similar everyday situation.	Uses examples from the lesson with some detail.	Uses a simple example from the lesson.	Refers to the lesson vaguely or inaccurately.	Does not use examples from the lesson.
Clarity and communication	Response is clear, well-organised and easy to understand.	Mostly clear and organised.	Understandable but may be brief or uneven.	Difficult to follow or poorly organised.	Very unclear or incomplete.

To achieve a higher grade, focus on clearly explaining why a risk matters and how the law protects people in that situation. Use examples from Sally's story to support your answers.