

Briefing Paper

Should the Government tell teachers what to teach?

Financial education and the National Curriculum – an uneasy relationship

The Tension for Schools

In the current political environment, many schools have taken the opportunity to seek autonomy, both in the curriculum, and in other areas of school life. It is not unreasonable for schools to wish to decide whether to teach financial education and if so, where it would sit in the overall structure of curriculum provision. On the other hand, there are those who believe there is a body of knowledge, skills and attitudes in various curriculum areas - notably English, mathematics and science - that requires an element of consistency and rigour, which can only come with a national approach and commonly taught programmes of study.

From the standpoint of financial education there is the notion that, if some aspects of the curriculum are 'required', then it would be better for a subject or aspect to be in the 'required' camp and benefit from the protection that legislation and accountability by inspection provides. Financial education has aspects that can be taught in maths, citizenship and PSHE (personal, social, health and economic) education, making it easy to lose part or all. To ensure all parts are covered there is the argument that it should appear in the National Curriculum. This being the case, the advocates of financial education have an uneasy relationship with the Government; attempting to get their vision included in the legislative framework. In addition to this, there is the current debate which has set knowledge at one end and skills at another. The Government has stated that less emphasis should be placed on skills in school. Financial education, to be fully effective, assumes that teachers promote not only knowledge, but skills and attitudes, which puts financial education at a potential disadvantage when lobbying for inclusion.

This is exacerbated by the ruling, enshrined in law, that academies and free schools; that is, state funded but semi-autonomous schools; do not have to use the National Curriculum at

all. More than half of secondary schools and about a quarter of primary schools are now in this category.

A possible solution

This dichotomy cannot be solved. The education system has become too fragmented and the curriculum similarly. We need practical solutions. We at **pfeg** have published two planning frameworks [Primary Framework](#) (for ages 3 to 11) and [Secondary Framework](#) (for ages 11 to 16). In consultation with teachers we have identified four core areas of learning and then mapped out key areas of financial **knowledge, skills** and **attitudes** that teachers could use to plan their teaching and learning.

Four core areas of learning

- How to manage money
- Becoming a critical consumer
- Managing risk and emotions
- How finance plays an important part in people's lives

The frameworks are not intended to be a rigid plan and teachers can choose ideas to inspire their teaching and motivate learning. We are encouraging teachers to use these frameworks to plan their provision and, since they are framed in terms of learning outcomes, think they should aid task-setting in the classroom, so that assessment can be undertaken too. **pfeg** hopes to be able to develop one for 16+ young people later in the year.

Celia Allaby

Associate Member of CHASM

Education Policy and Development Director

pfeg (Personal Finance Education Group)

February 2013

