



Department  
for Education

**Consultation Response Form**

**Consultation closing date: 26 May 2014**  
**Your comments must reach us by that date**

**Core maths technical guidance**

If you would prefer to respond online to this consultation please use the following link: <https://www.education.gov.uk/consultations>

Information provided in response to this consultation, including personal information, may be subject to publication or disclosure in accordance with the access to information regimes, primarily the Freedom of Information Act 2000 and the Data Protection Act 1998.

If you want all, or any part, of your response to be treated as confidential, please explain why you consider it to be confidential.

If a request for disclosure of the information you have provided is received, your explanation about why you consider it to be confidential will be taken into account, but no assurance can be given that confidentiality can be maintained. An automatic confidentiality disclaimer generated by your IT system will not, of itself, be regarded as binding on the Department.

The Department will process your personal data (name and address and any other identifying material) in accordance with the Data Protection Act 1998, and in the majority of circumstances, this will mean that your personal data will not be disclosed to third parties.

<b>Please tick if you want us to keep your response confidential.</b>	<input type="checkbox"/>
Reason for confidentiality:	

Name: Jamie Thunder	
Please tick if you are responding on behalf of your organisation.	<input checked="" type="checkbox"/>
Name of Organisation (if applicable): The Money Charity	
Address:  15 Prescott Place, London, SW4 6BS	

If your enquiry is related to the DfE e-consultation website or the consultation process in general, you can contact the Ministerial and Public Communications Division by e-mail: [consultation.unit@education.gsi.gov.uk](mailto:consultation.unit@education.gsi.gov.uk) or by telephone: 0370 000 2288 or via the Department's ['Contact Us'](#) page.

Please mark an 'x' in the box that best describes you as a respondent.

<input type="checkbox"/> Awarding organisation	<input type="checkbox"/> School/College/University	<input type="checkbox"/> FE representative body
<input type="checkbox"/> HE representative body	<input type="checkbox"/> Employer & representative body	<input type="checkbox"/> Union
<input type="checkbox"/> Society or professional body	<input type="checkbox"/> Maths education organisation	<input type="checkbox"/> Individual
<input checked="" type="checkbox"/> Other		

Please specify:

We are the UK's financial capability charity. Our vision is for everyone to be on top of their money as a part of everyday life, and we empower people across the UK to build the skills, knowledge, attitudes and behaviours, to make the most of their money throughout their lives.

As part of this we hold free workshops on financial education in schools and colleges for students aged between 11 and 18, as well as publishing the Student Money Manual, which last year was distributed to over 300,000 prospective university students via UCAS.

We do not, therefore, fit into any of the boxes above, but have a keen interest in and unique perspective on the topic of this consultation. As our expertise lies in financial capability and financial education, we have confined our responses to 1), 2a) and 2d).

1 Have the qualification requirements been clearly set out in the guidance?

<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Sure
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Comments:

The qualification requirements are broadly clear. However, as we set out in our responses to questions 2a) and 2d) there are particular areas that require clarification, or could benefit from being expressed more explicitly.

We also feel that highlighting situations outside work and study, and examples of where such content could be integrated into the objectives, would provide awarding bodies with certainty that including elements of personal finance in the design of their qualifications could fulfil the requirements for approval.

What are your views, if any, on the requirements and process set out in the guidance of the following characteristics that qualifications must demonstrate to meet the Core Maths performance table requirement? This may include comment on implementation as well as design.

2 a) Qualification purpose (section 2.2)

Comments:

The qualification purpose is broadly clear, but greater clarity around the role of the qualification in preparing students for contexts they will encounter outside of work and study would be useful. The document states:

“Core Maths courses should prepare students for the varied contexts they are likely to encounter in vocational and academic study and in future employment **and life.**”  
[emphasis added]

We strongly welcome the inclusion of preparation for contexts students will encounter in life outside of study and employment. Financial education is of great importance for young people, and is arguably even more important for young people in post-16 education as they prepare to take steps towards financial independence, whether at university or in employment. It is also valued by teachers, lecturers and students – since 2010 we have held almost 2,500 workshops across the UK for 11 to 18-year-olds, and reached more than 40,000 post-16 students. In our most recent evaluation of our post-16 workshops, 96% of students felt they had learnt something new, and 94% agreed that every student should see the presentation.

The development of the Core Maths qualification provides an excellent opportunity to reinforce the financial education that will be provided for in the new National Curriculum from September 2014 and the new Mathematics GCSE. The current qualification purpose notes that Core Maths is intended to offer progression from GCSE

mathematics – given financial education’s inclusion in the subject content for GCSE mathematics, it is clear that any Core Maths qualification should include material that will improve students’ financial capability.

We are pleased to see recognition of the importance of preparation for wider life in the statement of purpose above, as well as the reference to social domains’ in Objective 2. However, although these provide an ideal location to introduce elements of personal finance education and financial capability into the Core Maths qualification, we are concerned that this connection is not made explicit. There is at present, therefore, a risk that this excellent opportunity to bolster financial education for 16 to 18-year-olds will be missed.

The inclusion of preparation for life outside of work and study is also not consistent throughout the guidance. For example, elsewhere in the ‘Qualification purpose’ section, the document states:

“Qualifications should provide a sound basis for the mathematical demands that students will face at university and within employment across a broad range of academic, professional and technical fields.”

Unlike the expression of purpose quoted earlier, this makes no mention of contexts outside of employment and study. While this is to an extent understandable given the policy focus on preparing students for study and employment, it potentially causes confusion for awarding bodies. As we state above, the place for financial education in Core Maths qualifications should be explicitly recognised in the guidance, but there is also a need for more consistent reference to contexts outside of employment and study, as it seems most appropriate to include financial education content in these areas. We would, however, also note that many skills related to financial education, such as calculating the impact of interest rates on loan repayments and budgeting, are highly relevant to both personal finance and employment (for example, where someone is self-employed).

We therefore suggest that the statement of purpose is amended to the following or similar to avoid this issue:

Amend:

“Qualifications should provide a sound basis for the mathematical demands that students will face at university and within employment across a broad range of academic, professional and technical fields.”

To:

“Qualifications should provide a sound basis for the mathematical demands that students will face at university and within employment across a broad range of academic, professional and technical fields, **as well as in wider life.**”

Amend:

“such qualifications will also be valuable for any student aiming for a career in a professional, creative or technical field. ”

To:

“such qualifications will also be valuable for any student aiming for a career in a professional, creative or technical field, **as well as providing skills relevant to the management of personal finances.**”

Amend:

“Thus they are oriented in particular towards students wanting to progress into higher level study with a significant mathematical focus as well as being valuable for broader fields of study and work.”

To:

“Thus they are oriented in particular towards students wanting to progress into higher level study with a significant mathematical focus as well as being valuable for broader fields of study and work, **as well as for wider life.**”

2 b) Size (section 2.3)

Comments:

The Money Charity has no view on this.

2 c) Recognition (section 2.4)

Comments:

The Money Charity has no view on this, other than to note that the changes we propose in our response to this consultation are not inconsistent with the proposals for recognition.

2 d) Content (section 2.5)

Comments:

We welcome the proposed weighting of objectives in qualification assessment, and the focus on objectives 2 and 3, which relate to skills, confidence, and the application of mathematics over objective 1, which relates to the selection and use of mathematical concepts. From a personal finance perspective, ages 16 to 18 are particularly important for the development of skills around the application of mathematical concepts such as calculating interest that young people will soon be using in day-to-day life. With the inclusion of financial education on the new National Curriculum, young people should have a solid core of understanding of mathematical concepts related to finance, meaning that a focus on the application of this knowledge represents an appropriate progression.

As with our response to 2a), we would welcome more explicit recognition of how personal finance education can contribute to fulfilling the objectives. Our comments and proposals relating to the objectives themselves are below.

*Objective 1*

In the guidance it would be helpful to include social contexts as well as technical, professional, and academic contexts. We therefore propose that:

“Understand a further set of more challenging mathematical concepts and techniques

drawn from beyond GCSE which are relevant within technical, professional and/or academic contexts.”

Is amended to:

“Understand a further set of more challenging mathematical concepts and techniques drawn from beyond GCSE which are relevant within technical, **social**, professional and/or academic contexts.”

### *Objective 2*

We welcome the focus in Objective 2 on ‘authentic situations’, which provides an ideal location for the inclusion of financial education material within the qualification. We are also pleased that ‘social domains’ are recognised as a relevant site for situations and problems, but it should be made more explicit that these situations, particularly those in the social domain, can include financial issues. For example, the first bullet point in this objective could read:

- Situations and problems should be drawn from physical/technical/scientific and human/behavioural/social domains and reflect a range of contexts including professional and academic settings, **as well as contexts relating to personal finance and money management.**

### *Objective 3*

As we highlight earlier in our response to this question, building skills is especially important for students in KS5 in relation to financial education. We would therefore welcome recognition that the ability to ‘make judgements about strategies and methods to achieve a solution’ could include, for example, achieving a solution such as a saving goal.

2 e) Linear and synoptic assessment (section 2.6)

Comments:

The Money Charity has no view on this.



2 f) External assessment (section 2.7)

Comments:

The Money Charity has no view on this.

2 g) Grading (section 2.8)

Comments:

The Money Charity has no view on this.

2 h) Process (section 3)

Comments:

The Money Charity has no view on this.

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3 Do you have any other comments?

Comments:

The development of Core Maths qualifications represents a major and welcome opportunity to improve young people's financial capability at a significant time in their lives.

The current technical guidance includes some elements that point towards the possibility of including financial education in Core Maths qualifications, but does not make this sufficiently clear. As such there is a concern that awarding bodies will take the 'safe' option of not including elements of financial education when designing their qualifications – given the importance of financial education for the age group these qualifications are designed for, and the recent positive steps taken around financial education's inclusion in the new National Curriculum, this would represent a huge missed opportunity.

Our proposals in response to this consultation are intended to rectify this and offer greater certainty in this regard. They do not represent a major change to the content and purpose of the guidance, but a clarification that builds upon the intention of Core Maths and wider reform to the National Curriculum and GCSE content, while also remaining consistent with the aims of preparing young people for employment and further study.

Thank you for taking the time to let us have your views. We do not intend to acknowledge individual responses unless you place an 'X' in the box below.

<b>Please acknowledge this reply.</b>	
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E-mail address for acknowledgement:
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Here at the Department for Education we carry out our research on many different topics and consultations. As your views are valuable to us, please confirm below if you would be willing to be contacted again from time to time either for research or to send through consultation documents?

Yes

No

All DfE public consultations are required to meet the Cabinet Office [Principles on Consultation](#)

The key Consultation Principles are:

- departments will follow a range of timescales rather than defaulting to a 12-week period, particularly where extensive engagement has occurred before
- departments will need to give more thought to how they engage with and use real discussion with affected parties and experts as well as the expertise of civil service learning to make well informed decisions
- departments should explain what responses they have received and how these have been used in formulating policy
- consultation should be 'digital by default', but other forms should be used where these are needed to reach the groups affected by a policy
- the principles of the Compact between government and the voluntary and community sector will continue to be respected.

If you have any comments on how DfE consultations are conducted, please contact Aileen Shaw, DfE Consultation Coordinator, tel: 0370 000 2288 / email: [aileen.shaw@education.gsi.gov.uk](mailto:aileen.shaw@education.gsi.gov.uk)

**Thank you for taking time to respond to this consultation.**

Completed responses should be sent to the address shown below by 26 May 2014

Send by post to:

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Great Smith Street

London  
SW1P 3BT

Send by e-mail to:

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