



Department
for Education

Consultation Response Form

Consultation closing date: 8 August 2013
Your comments must reach us by that date

**National curriculum review: new
programmes of study and attainment
targets from September 2014**

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.

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

Name: Bushara Raja	
Please tick if you are responding on behalf of your organisation.	<input checked="" type="checkbox"/>
Name of Organisation (if applicable): Credit Action	
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 or by telephone: 0370 000 2288 or via the Department's ['Contact Us'](#) page.

Please mark the box that best describes you as a respondent.

<input type="checkbox"/> Maintained primary school	<input type="checkbox"/> Maintained secondary school	<input type="checkbox"/> Special school
<input type="checkbox"/> Academy/free school	<input type="checkbox"/> Subject association	<input type="checkbox"/> Governing body
<input type="checkbox"/> Parent	<input type="checkbox"/> Young person	<input type="checkbox"/> Higher Education
<input type="checkbox"/> Employer/business sector	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Organisation representing school children
<input type="checkbox"/> Organisation representing school teachers	<input checked="" type="checkbox"/> Other	

Please Specify:

Credit Action is a national financial capability charity (registered Charity in England & Wales No. 1106941) established in 1994.

Credit Action empowers people across the UK to build the skills, knowledge, attitudes and behaviours to make the most of their money throughout their lives. It develops and delivers products and services which provide education, information and advice on money matters, in an appropriate way for young people and adults. This includes the direct delivery of financial education workshops to students in secondary schools and colleges through our *DebtCred* and *Future Ready* programmes.

Through its work Credit Action reaches approximately 500,000 UK citizens every year.

1 Do you have any general comments on the draft Order?

Yes

No

Comments:

2 Do you have any comments on the revised draft programmes of study or attainment targets for English?

Yes

No

Comments:

3 Do you have any comments on the revised draft programmes of study or attainment targets for mathematics?

Yes

No

Comments:

4 Do you have any comments on the revised draft programmes of study or attainment targets for science?

Yes

No

Comments:

5 Do you have any comments on the revised draft programmes of study or attainment targets for art and design?

Yes

No

Comments:

6 Do you have any comments on the revised draft programmes of study or attainment targets for citizenship?

Yes

No

Comments:

As we set out in our response to the original consultation, we are delighted that financial education will be a compulsory part of the National Curriculum for the first time from September 2014. This represents a very important step in ensuring that young people across the UK are adequately prepared to manage their finances in adult life. As a financial capability charity that works extensively with young people to help them build the skills necessary to manage money effectively, we know how vital this life skill is to a young person's life chances, employability and general wellbeing. This is something we have called for repeatedly, as part of the APPG on Financial Education and in our responses to a number of previous Department for Education consultations, such as the original Call for Evidence for the National Curriculum Review (April 2011), and the Request for Representations for the Review of PSHE Education (July 2011).

However, as we noted back in April, we do have some real concerns about the way in which financial education is being included in Citizenship. Having now had chance to consider the revised programme of study and to discuss further with those in the citizenship sector, those concerns have been magnified.

Specifically, we believe that there are a number of factors which mean that there is a real risk that financial education will not be well delivered in our school; letting down a whole generation of young people who have made clear that they want to be taught about managing money well. These factors include:

- The very limited content and guidance for the citizenship curriculum as a whole and particularly in the subject content. The financial education content in particular is just a few words, with no detail or guidance as to what they mean or how to teach them.
- The vague attainment targets.
- That citizenship as a subject, has up to now, been focused on the political and the public not the personal. Adding personal finance in to this subject feels disjointed and appears to be an add-on.
- That public finance has been removed from the curriculum, making the risk set out above that personal finance cannot be taught as a coherent part of the curriculum all the more likely.
- That citizenship as a subject is not assessed. And what is not assessed is often not valued or taught well.
- That the lack of uncertainty over the future of citizenship has led to a lack of investment in the subject and in training citizenship teachers. There are still only a very limited number of citizenship teachers trained each year.
- That financial education will also be a part of the mathematics and PSHE curriculums. Whilst we welcome a cross curriculum approach, and particularly the maths content, having financial education in both Citizenship and PSHE with no clear dividing line between the two is likely to cause further confusion.
- That there is a severe deficit in qualified teachers and there seems to be no centralised training, support or funding for schools to develop what is a new part of the curriculum.

For all these reasons, and more, we are concerned about how schools will effectively deliver this new part of the curriculum. The fact that this feels like an addition rather than a cohesive part of Citizenship means that even in the longer term, schools are likely to need significant outside input and expertise to help them deliver. This must mean that with the implementation of the new Curriculum, there is even more need for external organisations such as ours to deliver financial education workshops in schools. So far, we have reached nearly 70,000 young people in this way. We are already struggling to find funding to keep up with demand, and the new Curriculum can surely only increase that demand. We are also concerned that we may lose funders, who, now that financial education is part of the curriculum, feel that the job is done and that they no longer need to fund outside organisations. We therefore urge the Department to consider longer term sustainable funding for the financial education sector.

7 Do you have any comments on the revised draft programmes of study or attainment targets for computing?

Yes

No

Comments:

8 Do you have any comments on the revised draft programmes of study or attainment targets for design and technology?

Yes

No

Comments:

9 Do you have any comments on the revised draft programmes of study or attainment targets for geography?

Yes

No

Comments:

10 Do you have any comments on the revised draft programmes of study or attainment targets for history?

Yes

No

Comments:

11 Do you have any comments on the revised draft programmes of study or attainment targets for languages?

Yes

No

Comments:

12 Do you have any comments on the revised draft programmes of study or attainment targets for music?

Yes

No

Comments:

13 Do you have any comments on the revised draft programmes of study or attainment targets for physical education?

Yes

No

Comments:

14 Please let us have your views on responding to this consultation (e.g. the number and type of questions, whether it was easy to find, understand, complete etc.).

Comments:

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.

Please acknowledge this reply.	X
E-mail address for acknowledgement: bushararaja@creditation.org.uk	

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?

<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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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 consult with those who are affected
- consultation should be 'digital by default', but other forms should be used where these are needed to reach the groups affected by a policy; and
- the principles of the Compact between government and the voluntary and community sector will continue to be respected.

Responses should be completed on-line or emailed to the relevant consultation email box. However, if you have any comments on how DfE consultations are conducted, please contact Carole Edge, DfE Consultation Coordinator, tel: 0370 000 2288 / email: carole.edge@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 8 August 2013

Send by post to: Carole Edge, Department for Education, Area 1C Castle View House, East Lane, Runcorn, Cheshire WA7 2 GJ

Send by e-mail to: NCRlegislative.CONULTATION@education.gsi.gov.uk