



Department
for Education

Consultation Response Form

Consultation closing date: 20 November 2014

Your comments must reach us by that date

GCSE and A level reform

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: 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 or by telephone: 0370 000 2288 or via the GOV.UK '[Contact us](#)' page.

Please insert an 'x' into one of the following boxes which best describes you as a respondent

<input type="checkbox"/> School	<input type="checkbox"/> College	<input type="checkbox"/> Subject associations
<input type="checkbox"/> Parent	<input type="checkbox"/> Young person	<input type="checkbox"/> Higher education
<input type="checkbox"/> Further education	<input type="checkbox"/> Academies	<input type="checkbox"/> Organisations representing school teachers and lecturers
<input type="checkbox"/> Employer/Business sector	<input type="checkbox"/> Local authority	<input type="checkbox"/> Teacher
<input type="checkbox"/> Awarding organisation	<input checked="" type="checkbox"/> Other	

Please Specify:

The Money Charity is the UK's financial capability charity.

We believe that being on top of your money means you are more in control of your life, your finances and your debts, reducing stress and hardship. And that being on top of your money increases your wellbeing, helps you achieve your goals and live a happier more positive life as a result.

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

Financial education in schools is a core strand of our delivery work. Since 2010, we have delivered financial education workshops to close to 100,000 young people across the UK, helping them build the skills, knowledge and confidence they need to stay on top of their money. Following the inclusion of elements of financial education in the national curriculum we have revamped our workshops to reflect this.

Is the revised GCSE content in each of these subjects appropriate? Please consider:

- whether there is a suitable level of challenge
- whether the content reflects what students need to know in order to progress to further academic and vocational education
- whether the amount of content in the qualification is appropriate and, if not, whether you have any suggestions for removing or adding content

Please provide evidence to support your response.

1 a) Citizenship studies

Yes

No

Not Sure

Comments:

We are alarmed that the draft GCSE subject content appears to include extremely little (and on some interpretations includes none) of the financial education provision in the programme of study.

The only possible mention is under 'The Economy, Finance and Money', in the bullet that reads: "the practice of budgeting and managing risk and how it is used by government to manage complex decisions about the allocation of public funding."

It is not clear whether "the practice of budgeting and managing risk" solely relates to government decisions, or whether management of individual personal finance is included within this. If this is intended to refer to personal budgeting and risk management this needs to be made far clearer – and even if this is the intention, it should explicitly refer to the concepts outlined in the programme of study: income and expenditure, credit and debt, insurance, savings and pensions, and financial products and services.

The financial education content of the KS4 programme of study appears to be the only element of the programme of study that does not have a clear reflection in the draft GCSE subject content. It is counter-intuitive that those students who do choose to take a citizenship GCSE would not be assessed on this discrete element of the programme of study.

Financial education has a key role to play in helping young people develop into active and responsible citizens. Without assessment it is likely that schools entering pupils for the citizenship studies GCSE will focus on the areas that are being assessed and pay less attention to the financial education elements of the curriculum. We, along with fellow members of the Youth Financial Capability Group, urge the Department to maintain its previous recognition of the importance of financial education as part of preparation for later life by explicitly including it in the citizenship GCSE content.

1 b) Cooking and nutrition

Yes

No

Not Sure

Comments:

1 c) Design and technology

Yes

No

Not Sure

Comments:

1 d) Drama

Yes

No

Not Sure

Comments:

2 Is the content for citizenship studies GCSE short course appropriate? Please consider:

- whether there is a suitable level of challenge
- whether the content reflects what students need to know, including whether it meets the national curriculum requirements
- whether the amount of content in the qualification is appropriate and, if not, whether you have any suggestions for removing or adding content

Yes

No

Not Sure

Comments:

One of the aims of the citizenship programme of study is to “equip pupils with the skills and knowledge to ... manage their money well and make sound financial decisions” – at present, even the ambiguous content we highlight in response to question 1a) would not be included in the short course, meaning that the short course would not assess this aim of the curriculum.

As we state above, financial education should form part of the GCSE in citizenship studies – it should also be part of the short course.

3 Is the revised A level content in drama and theatre appropriate? Please consider:

- whether the content reflects what students need to know in order to progress to undergraduate study

Please provide evidence to support your response.

Yes

No

Not Sure

Comments:

4 Is the revised AS qualification content in drama and theatre appropriate? Please provide evidence to support your response.

Yes

No

Not Sure

Comments:

5 Do you think that any of the proposals have the potential to have a disproportionate impact, positive or negative, on specific students, in particular those with 'relevant protected characteristics'? (The relevant protected characteristics are disability, gender

reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation) Please provide evidence to support your response.

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not Sure
------------------------------	-----------------------------	-----------------------------------

Comments:

6 How could any adverse impact be reduced and how could the subject content of GCSEs and/or A levels be altered to better advance equality of opportunity between persons who share a protected characteristic and those who do not share it? Please provide evidence to support your response.

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.	<input type="checkbox"/>
E-mail address for acknowledgement:	

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

Thank you for taking time to respond to this consultation.

Completed responses should be sent to the address shown below by 20 November 2014

Send by post to:

Alex Smith
Department for Education
Sanctuary Buildings
Great Smith Street
London
SW1P 3BT

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