

TEACHING citizenship

Economic and Financial Education through Citizenship

Exploring the connections in theory and practice



Welcome to the
50th edition of
Teaching Citizenship



Also in this edition:

Thinking about subject knowledge in Citizenship

Preparing for the General Election

Reviews of character education and teaching peace and war

ACT

Issue No 50
Autumn 2019

Journal of the Association for Citizenship Teaching
www.teachingcitizenship.org.uk



Celebrating Citizenship in our 50th Edition of 'Teaching Citizenship'

Welcome to this special 50th edition of the ACT journal 'Teaching Citizenship' which has a theme dedicated to Economic and Financial Education in Citizenship. We thank the Money Advice and Pension Service for their invaluable support which means for the first time we are making copies available to every secondary school in England.

We are living in a challenging time when there are many questions about politics, democracy, law, justice, rights, identity, equality, economy, finance, and the UK's role in the wider world. Citizenship is the national curriculum subject that develops pupils' curiosity about such questions and issues, teaches them to analyse, interpret and evaluate sources of information and news, deliberate, discuss and debate issues with others, and empowers them to participate in active citizenship to make a positive difference in their communities and the world around them. We know all those teaching Citizenship are working extra hard to explore such issues in an informed and sensitive way to help pupils build their knowledge and make sense of what is going on in their communities and society at large.

This journal and the work that ACT does to support teachers with CPD, training, regional teacher networks, specialist subject advice, and guidance - for example in

relation to national policy such as the recent changes to the Ofsted inspection framework - is focussed on supporting teachers and schools to provide high quality Citizenship education for all their pupils. We work with those who are non-specialists, those who are training to be teachers or new to the subject, as well as those who are established Citizenship teachers in primary and secondary schools including those teaching GCSE Citizenship Studies and other social science qualifications. Our goal is for Citizenship to become a vibrant curriculum subject in more schools, so that pupils develop as knowledgeable, active and democratic citizens and are equipped for life and work.

Our work is led by teachers and we thank all those who give us time above and beyond their day jobs, to work with us as members of the association, on our Council, as Teaching Ambassadors leading regional networks, as Trustees on our Board and as editors of this fantastic journal.

We hope you find this edition gives you some practical and useful insights and ideas to support your teaching of Economic and Financial education in Citizenship and we look forward working with you in the future and seeing you at one of our training days, hub meetings or conferences.

The Money and Pensions Service vision is people making the most of their money and pensions.

We are an arm's length body of government with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

Later this year, the Money and Pensions Service will launch a national strategy which will include action to ensure all children and young people get a high-quality financial education. Learning about money provides the perfect opportunity to engage children and young people with 'real life' scenarios to make learning relevant, while helping them become active and responsible citizens and achieve their goals. Our work will reflect the important role played by schools and colleges, alongside parents and carers, in supporting children and young people to develop vital money management skills.

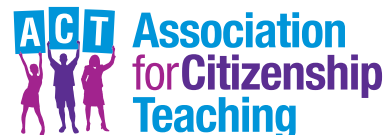
Visit www.fincap.org.uk/schools to find details of financial education projects and services for children and young people working nationally or in your area, as well as to identify resources, tools and guidance to help you deliver financial education.

You can keep up to date on our work at www.maps.org.uk.



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Editorial notes

Welcome to this special edition of *Teaching Citizenship*. Special because it's our 50th edition, and also because this edition is being sent to every school in the country. We hope for some of you, this might be the beginning of a conversation about what Citizenship looks like in your school and how we can work together to improve it.

ACT is the subject association for Citizenship and, as such, we are a membership organisation, with teachers at the heart of things. We aim to promote high quality citizenship education as an entitlement for all young people in schools. In the summer we have secured funding to send the journal to all schools again, this time on the theme of combatting fake news and developing critical media literacy. If you have resources or projects to review, or case studies to share, get in touch.

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Cover image '80% of world wealth controlled by just 20% of the people' by duncan c (flickr)

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Liz Moore is the Chief Executive at ACT.

Teaching Finance Education - The view from the Department for Education

Liz Moore, ACT Chief Executive



In July 2019 the Money Advice and Pension Service organised the first major conference for 10 years on Financial Education in schools at Westminster Hall, London. The conference brought together teachers from primary and secondary education across the country, key organisations who support schools such as Young Money, HMRC and the Bank of England, along with campaigners including Martin Lewis, and two Ministers, John Glen (Economic Secretary to the Treasury) and Nick Gibb (Minister of State and Minister for

School Standards). This was an important day for everyone working to support and improve financial education and a chance to gather new ideas and new clarity about the most effective ways of teaching the area.

It is always important to distinguish what schools teach - which as the new Ofsted Inspection Framework reaffirms must be based on the National Curriculum including Citizenship regardless of school type - from how it is organised, labelled and located in a school's own curriculum. Minister Gibb made an important speech on Financial Education in the curriculum in which he was very clear about the position of his Department on the role of Citizenship and other subjects in teaching this important area.

"We are all here today because we believe that financial education is important for young people. It is vital that young people have the knowledge to make informed decisions that give them control over their lives... Schools have an important role to play in providing young people with the knowledge and understanding to prepare them to play a full part in society as responsible citizens, who can make informed, responsible decisions and choices in their lives.

Financial education is in the national curriculum as part of the citizenship curriculum. Pupils are taught the functions and uses of money, the importance of personal budgeting, money management and the need

to understand financial risk. The inclusion of financial education within the national curriculum is an indication of its importance as part of a rounded curriculum that prepares young people to thrive.

However, you will not be surprised to hear me state that young people cannot develop financial skills without first developing a firm foundation of mathematical knowledge... Schools have a great deal of freedom about how they can teach their curriculum, and this includes financial education. As I previously mentioned, it is in the national curriculum for citizenship and in maths, and some schools have chosen to teach it part of their PSHE provision. This may seem a bit confusing or complicated but for me the key issue is not where financial education is taught but that it is taught and that it is taught well – whichever part of the curriculum schools choose to teach it in."

The Minister continued, "Ofsted recently published their revised inspection framework. In it there is a focus on personal development of pupils; that the curriculum should extend beyond the academic provision. It should support the development of active, responsible citizens who are prepared for their adult lives. I believe that financial education sits very comfortably in these ambitions and requirements for our young people."

In a day rich in high profile speakers and expert contributors, ACT was delighted to contribute to a workshop session on the role of Citizenship in teaching economic and financial education in schools and you can find the presentation and activities on the ACT website. The session was a welcome opportunity to highlight the important role of Citizenship in teaching this area and a chance to share the new opportunities framework which we have since further developed and illustrated with practical case studies from schools on pages x-x to help teachers consider their school's approach.

Website:

www.teachingcitizenship.org.uk/resources/EFE

Citizenship Update

News Roundup

British Citizen Awards for five pupil led ACTIVE Citizenship projects

At the British Citizen Youth Awards ceremony in parliament on 16th October, also known as 'The People's Honours', five of the medallists are recipients of the new ACTIVE citizenship award scheme set up by First News and ACT to recognise young people's active citizenship.

Visit the website for details: www.teachingcitizenship.org.uk

ACT welcomes new lead Secondary Adviser

Zoe Baker joins ACT's expanding staff team as a part-time adviser. Zoe is combining this new role with her job as a teacher of all things related to Citizenship, RE, Sociology and other assorted subjects. She also brings expertise as a Holocaust educator. If you want to contact Zoe drop her a line at: info@teachingcitizenship.org.uk

Getting ready for the general election

As part of the educateGE project (see p.50) ACT will also be offering webinars and one to ones with ACT Teaching Ambassadors to help teachers plan activities relating to the election, democracy and voting. For details see: www.teachingcitizenship.org.uk/events-cpd-training

Still time to participate in the annual Citizenship Teaching Survey

We're interested to know how Citizenship is taught in your school and what you think about it. You can participate here: <https://bit.ly/2NgolQO>

Two new ACT Ambassadors appointed

ACT is growing its team of regional ambassadors who work together across the country and organise local network meetings. Ryan Mason joins us a new London ambassador and Steven Humphrys will be organising events in Manchester. You can find out about your hub here:

www.teachingcitizenship.org.uk/regional-citizenship-hubs

Deliberative Classroom Research

ACT is running a small research project this term (funded by the British Academy) to explore how to develop deliberation in the classroom. If you have half an hour to review a filmed lesson and test out a new observation tool, you can find out more here: <https://bit.ly/32VHNsy>

Bank of England and Financial Times School Blog Competition

The Bank of England's annual school blog competition has been launched in conjunction with the Financial Times. Each year school and college students, aged between 16 and 19, are asked to send us a blog on a different topic. This year the theme is: the economy and climate change. Blogs must be submitted by 31 January and winners are announced in April.

www.bankofengland.co.uk/education/competitions

Diary dates

19 November 2019

GCSE Masterclass with Zoe Baker

Zoe has taught Citizenship for 18 years and marked the GCSE for 9 years. She will host an on-line masterclass at the end of the school day.

www.teachingcitizenship.org.uk/events-cpd-training

27 November 2019

ACT Regional Teacher Hub meetings

Check out your local location on the ACT website.

10 December 2019

Human Rights Day

Mark the 70th anniversary of the Universal Declaration of Human Rights.

<https://bit.ly/2MSQtdD>

4 February 2020

Applications open for the UK Parliament Teachers' Institute

The first step in becoming a UK Parliament Teacher Ambassador is to attend their 3-day professional development opportunity 'The Teachers' Institute' which will be held 22-24 June 2020. Applications will open on 4 February. For any enquiries please contact engage@parliament.uk

6-8 April 2020

PSA Conference, Edinburgh

The Political Studies Association is a great place to indulge your interest in all things politics, and there's a busy Young People's Politics network sharing research and projects in five seminars.

www.psa.ac.uk/psa20

14-16 May 2020

Young People's Citizenship and Education: Building Collaborations in Communities

This conference at the University of York will be a great opportunity to hear about citizenship education around the world. You can submit proposals until 13th December. www.cicea.eu/index.php/organisations-and-meetings

Why Economic and Financial Education (EFE)? And why in Citizenship?

Ali Norrish and Russell Winnard



In 2019 the secretary for Education restated that Maths and Citizenship were the home for Economic and Financial Education. But EFE is often directed towards the Maths department, which means financial education often takes place without its essential Citizenship components. And recent research by Money and Pensions Service (2018) found that such dis-connected provision inhibits its effectiveness.

There is far more to the topic area of financial education than can be covered through mathematics or in infrequent dedicated lessons. Evidence from the studies we summarise in this journal tells us that the most impactful delivery is observed when cross curricular learning is used, and Citizenship has a contribution to make. As our article about The Cost of

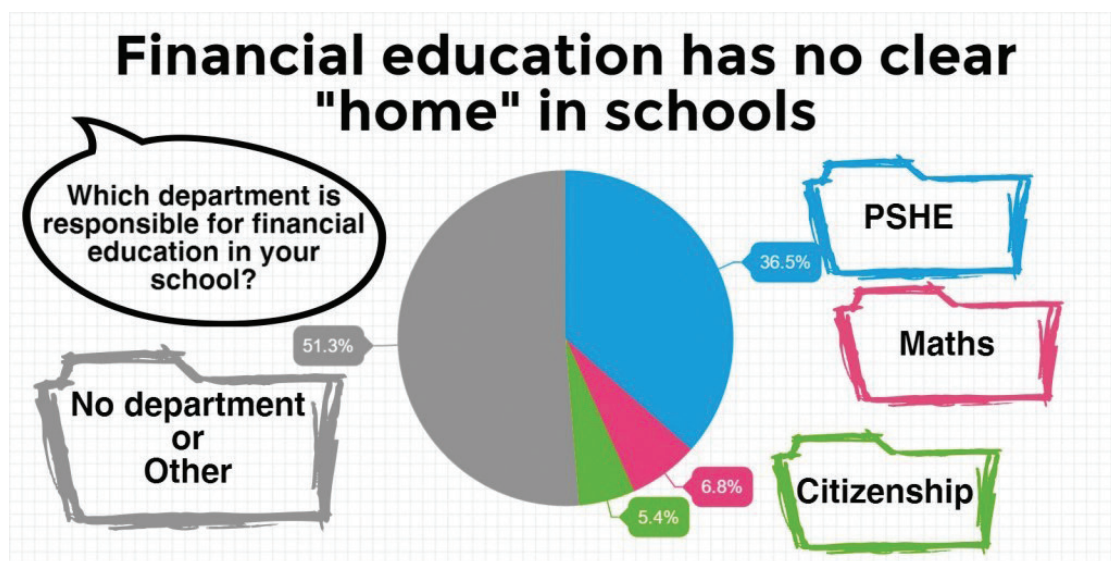
“
I need to understand... to even have a chance of surviving in the tricky puzzle of a mess that is the society around me.

Riazul
student author

”

the School Day approach suggests, by not contextualising financial education in the economic and social issues affecting young people you do a disservice to those young people who are most at-risk. And as the Just Finance Foundation suggests, a values-based approach encourages children to think not only about the nuts and bolts of spending and saving, but also about their values around money.

Meanwhile, the economy is at the core of contemporary political discussion, and so economic understanding relevant to democracy is key for Citizenship in the present day. Party manifestos are full of references to the economy, for example the 2015 Conservative manifesto urged voters to consider ‘which party is best placed to keep our economy strong?’ Knowing what the phrase ‘strong economy’ refers to in a political text and exploring this critically is a crucial learning objective for Citizenship.



Research shows EFE is mostly taught in Maths

Ali Norrish is Head of Schools and Movement at Economy.
Russell Winnard is Director of Programmes and Services at Young Money.



As Lee Jerome reflects in his piece on ‘powerful knowledge’, knowledge is powerful when ‘it opens up new ways of thinking and new avenues for action’ and ‘enables individuals to use conceptual frameworks for making sense of the world as citizens.’ Understanding what the economy is and *could* be is one such piece of powerful knowledge, as Joe Earle argues in our first article: ‘What we call ‘the economy’ is often assumed to be universal but is in fact a description of a particular form of social organisation. It could always be something different.’

Weaving a Citizenship-led approach and broader context through your teaching of economic and financial education can help you make your teaching feel relevant to a generation of young people like our journal’s student author Riazul who says: ‘Economic uncertainty is rife.’ Many or most of your students may be struggling with economic hardship on a day to day basis. Developing a greater school awareness of financial and economic health can also help students explore and address their own barriers to learning. As Riazul, puts it, ‘I need to understand... to even have a chance of surviving in the tricky puzzle of a mess that is the society around me.’

How to use this journal

In the centre pages of this journal is a pull-out framework introduced by Liz Moore on p.29 and created by ACT with our guidance which defines the role of Citizenship in delivering Economic and Financial Education, but it also looks again at the role of Economic and Financial Education in Citizenship.

We have organised this journal into three sections. In section 1 we set out some persuasive arguments you can take to your SLT to ensure this area is taken seriously. In section 2 we look at some inspiring examples of what’s already going on to bring EFE and Citizenship to life. And in section 3 we have focused on curating some resources and ideas to help you get started in your own school.

In this section, we set out the relevance of economic and financial education, giving you a set of tools and persuasive arguments to win support for its greater prominence.

We already know that economic and financial understanding are real and relevant areas for young people. You won’t need us to tell you that young people could genuinely benefit from gaining this knowledge, as Riazul’s article demonstrates.

The world in which we live is becoming

increasingly complex, presenting us with greater choice and more challenging decisions. Money, finance and the economy are no exception to this. We have far more tools to help manage our money than ever before, greater access to data on all areas of our economy, and the ability to transact in a completely cashless system, but evidence shows that these increases in accessibility and functionality have not translated into greater understanding.

And what political question will define your current students’ generation? Perhaps it will be the climate emergency driven by how we presently organise the economy. Our responses to its consequences, like food insecurity, global migration and unequal health emergencies, will also be the defining ethical, economic and political questions of the next 50 years. Understanding the impact that the economy has on our decisions, and how the decisions an individual makes can collectively impact the economy, society and environment is important.

Your first step may be to advocate for EFE in your school and in this section we introduce some compelling arguments. We hear about EFE from the point of view of present day democracy, from the perspective of student voice, and indeed Ofsted’s focus on personal development. We highlight how there is a significant opportunity via the Gatsby benchmarks, which also provides a way to bring in extracurricular support.

In a nutshell this section argues:

- The economy is at the core of contemporary political discussion. Citizenship concepts like democracy now cannot be taught without reference to economics.
- With the changes to Ofsted’s Education Inspection Framework, Ofsted’s new ‘deep dive’ approach and focus on personal development are opportunities for outstanding Citizenship.
- As a teacher looking to improve EFE in your Citizenship planning, you could find an unusual ally in Careers - learning about Economics careers in society can help you meet the Gatsby benchmarks.
- Your young people know that ‘Economic uncertainty is rife’. This generation is highly motivated to understand their financial and economic hope for the future. Brexit only makes this more urgent.
- EFE is a fundamental ‘literacy’ which builds a student’s understanding of how human society works and how they might contribute to it.

“
Citizenship has the ability to take the lead on whole school provision for economic and financial education. Both financial and economic constraints are always integral to the core content of Citizenship such as wicked issues and social justice.
”

The Econocracy - Why economic language is now crucial to citizenship

Joe Earle

The economy is at the core of contemporary political discussion. **Joe Earle** was a student entering Manchester University to study Politics and Economics just after the 2008 financial crisis. After co-writing a book 'The Econocracy: The Perils of Leaving Economics to the Experts' with his fellow students, they were called the 'young people burning down economics' in The Guardian. In this article, Joe sets the scene for our journal by discussing why Citizenship concepts like democracy now cannot be taught without reference to economics.

What's an 'econocracy'? It means no Citizenship education without economics

As a teacher, you will probably remember the 2008 financial crisis. You will almost certainly remember the cuts in the UK national budget which followed, with deep impacts on education, health and every area of society... In 2008, I was a student studying Economics A-level. In 2011, when I went to Manchester uni to study politics and economics, I founded a university club with other students: Post Crash Economics. After uni, I and two co-founders of the club wrote a book called *The Econocracy*. The subtitle for the book was 'On the perils of leaving economics to the experts.'

We were writing at the time of Michael Gove's infamous quote 'People in this country have had enough of experts'. Gove was actually referring to economists - he was being asked which ones backed leaving the European Union.

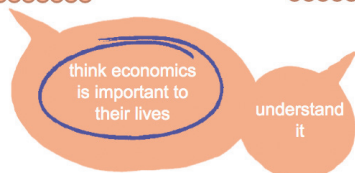


Image 1

“
In this world if you can't critically engage with economics then you can be locked out of politics.
”

Whatever your feelings on Gove, he had a point that's impossible to ignore: there is a large and growing divide in society. This divide in the UK - as well as an economic one in a developed country with astonishing levels of deprivation and inequality that you probably witness on a day to day basis for many of your students - is between two rival camps: on one hand a small political, business, financial 'expert' class who feel ownership over the language of economics (perceived as largely based in London); on the other a much larger part of society who feel alienated and disconnected from economic discussion in politics and news.

So what lies behind the divide? *The Econocracy* argues it is a misunderstanding of what the economy actually is, which allows us to discuss the economy as if it is separate to people. As a result, communication about the economy is impenetrable, abstract and mathsy, and no effort has been made for economics to be inclusive.

The situation we are at? Economics needs a revolution in popularising and public access to education like the one that science and STEM has had in the last 10 years. Where is the David Attenborough of Economics? But even if we found him, Economics is incredibly white, male and stale - and so a second question is where is the STEM-like drive to help Black, working class and female candidates see it as a potential career?

When researching the book we worked with

Joe Earle is Chief Executive of Economy, and co-author of 'The Econocracy: the Perils of Leaving Economics to the Experts.'



YouGov to understand more about people's attitudes towards and knowledge of economics. Here are some of the book's headline findings:

- Of a representative sample of UK adults, only 12% said that they felt that politicians and the media talked about economics in an accessible way but 83% said they think economics is important to their lives. [Image 1]
- When we asked people to pick the definition of GDP (the measure behind when politicians discuss a growing economy) out of four options, only 2/5 could.
- Around a third of people knew what the term Quantitative Easing (QE) meant, but the UK spent £375 billion of public money on Quantitative Easing between 2008 and 2015 (more than the whole NHS budget for three years).

So what? Why does it matter that so many people feel alienated from economics and don't understand basic important economic concepts? Quantitative Easing sounds someone has deliberately picked the most confusing name possible. Who could blame people really?

It matters because we are living in 'an econocracy'.

Econocracy (e.con.oc.ra.cy) n. *A society in which political goals are defined in terms of their effect on the economy, which is believed to be a distinct system with its own logic which requires experts to manage it.*

In writing the book, econocracy was a word we coined to describe how increasing areas of politics and society are justified in terms of their effect on the economy. Our society's priorities are overwhelmingly framed in, and limited by, their economic terms. From politicians saying that "education today [is] for the economy of tomorrow" and children's charities selling a campaign to encourage dads reading to their children on the basis it will increase GDP 2.1% by 2020. Or the British Library showing its value by pointing out that £1 spent on it in public funding creates £4.40 in the economy, and the argument that we should support people to overcome poor mental health because, ultimately, it costs us 4.5% of GDP.

In this world if you can't critically engage with economics then you can be locked out of politics. Historically, the phrase 'the economy'



It is urgent to simply teach what the economy is alongside other citizenship contexts and concepts. Doing so will lead you to a profound political question: What should define our goals as a society?



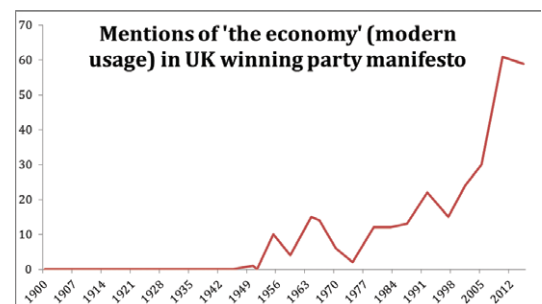
has seen a huge rise in use in democratic debate. Take another look at the first page of a political manifesto:

'Over the last five years, we have put our country back on the right track. Five years ago, Britain was on the brink... Britain is now one of the fastest growing major economies in the world...'

So as you consider how to vote, I hope you will ask this: which party is best placed to keep our economy strong? The team which has delivered the growing economy we have today... or the party which left behind a ruined economy just five short years ago?'

Extract from first page of the winning party manifesto (Conservative Party, 2015)

The graph below is I think one of the most important graphs for understanding democracy you could show to your students in Citizenship education.



Comparing frequency of usage of 'the economy' in the winning political manifesto during elections from 1900 - 2015. [The Econocracy]

It compares the winning political manifesto during elections from 1900 - 2015. What it shows is the soaring importance of understanding what the phrase 'the economy' means if you want to vote. And the question it prompts for your classroom is 'so who can tell me what 'the economy' means?' What does it mean if it is 'strong' or 'growing'? And why does that matter to you? Can this take into account everything you want from your vote?

It is urgent to simply teach what the economy is alongside other citizenship contexts and concepts. Doing so will lead you to a profound political question you could discuss with your students about the very aims of our democracy itself: What should define our goals as a society? Or - in the econocracy's terms - what is it exactly that makes our economy good or bad?

Theme

The Econocracy - Why economic language is now crucial to citizenship

What does this boil down to? How could the econocracy be ‘tackled’ by teachers?

“I don’t care who writes the nation’s laws — or crafts its advanced treaties — if I can write its economic textbooks.”

Nobel Prize-winning economist Paul Samuelson

“The way we construct economic indicators has huge consequences for how we organise our economy, what kind of politics we implement and ultimately how we live our lives.”

Ha-Joon Chang, Professor of Economics,
Cambridge University

In the econocracy, without Citizenship education which features EFE at its heart, it’s harder to hold leaders accountable. On the other hand anyone who can convince people that they are an expert on economics has a lot of power and influence. In your classroom, you probably teach British values, the first of which is democracy. If democratic options are consistently discussed in economic language, then being given the basic education to access that language is a key right for all citizens. Even having this discussion in your class using some of the resources below would be a valuable way to spend your next form time.

Practically, I think what the Econocracy demonstrates how urgent it is that we engage in serious thinking about what constitutes EFE knowledge. There are two important dimensions discussed in the framework included in this journal:

- 1) There is specialist knowledge and terminology necessary to understand and participate in debates about the financial and economic dimensions to citizenship. Phrases like ‘the economy is growing’, and words used in discussing democratic goals and choices, like GDP, deficit and QE.
- 2) As teachers we also need to develop a deeper understanding of how financial and economic debates relate to key citizenship concepts.

Why should you do it?

The next generation cannot afford to leave economics to the experts. What economic impact will define your current students’ generation and the ones that follow while you teach? Perhaps it will be the climate emergency. Our responses to its consequences, like food

insecurity, global migration and unequal health emergencies, will be the defining ethical questions of the next 50 years.

Economics is very good at answering some questions but, at best, useless and, at worst, harmful in answering others. For example, the mainstream of economic thinking (widely known as neoclassical economics) fails to acknowledge that the economy – and human society – is embedded in the ecosystem: all resources must come from the environment, and all waste must exit back into it. As a result economists underplay the importance of the environment and other ecological systems to all human life and economic activity. The ‘strength’ of our economy (whether it is ‘growing’) is measured in a term - GDP - which does not include environmental degradation, protections for the natural world or equality in society. You don’t need to criticise GDP in your classroom, but it’s important for us all to understand that the way we define economic measurements affects social issues and citizenship concepts like climate change and equality.

Economics education in citizenship should highlight different visions of the economy and illustrate that economics does not concretely exist outside of society. This is the crucial point. What we call ‘the economy’ (a phrase that young people will encounter on a daily basis in political and news media) is often assumed to be universal but is in fact a description of a particular form of social organisation. It could always be something different. The modern usage of the phrase ‘the economy’ actually only came into being around 1950 (The Econocracy, 2016). Before this, mentions of ‘the economy’ in political texts and economic textbooks are virtually non-existent. Today this phrase dominates our public debate about what we prioritise to improve our society.

This means that defining the purpose of the economy, how to judge whether it is successful and how it can best be improved are issues for all of us, as citizens, to consider. The next generation of citizens of the UK need to decide what they as a society want and need from the economy through public discussion, but in order to have that discussion everyone must first have the knowledge, skills and confidence to be part of that conversation. Citizenship education should be part of this preparation.

“
In your classroom, you probably teach British values, the first of which is democracy. If democratic options are consistently discussed in economic language, then being given the basic education to access that language is a key right for all citizens.
”

Ofsted's new framework and EFE

Adrian Lyons

The phrase 'what gets measured gets done' is often used as an argument for including a very broad range of topics within the Ofsted education inspection framework. With the changes to the framework coming into practice in September, this article, by Ofsted's national lead for economics, business and enterprise, follows the evolution of financial and economic education from Ofsted's perspective, and discusses how these areas contribute to the new framework.

In September 2019, we began inspecting schools using the EIF. The framework has three aims:

- to make sure that inspection focuses on the real substance of education, the curriculum
- to allow Ofsted to play its part in helping to reduce the unnecessary workload for teachers, leaders and inspectors that is often driven by an excessive focus on data
- to help ensure that all learners have access to high-quality education.

The EIF includes the following key judgements:

- quality of education
- personal development
- behaviour and attitudes
- leadership and management.

The overall effectiveness judgement for a school or college is based on these four judgements, together with judgements about early years and sixth-form provision, where this provision exists.

Previous Ofsted research on citizenship and financial education

The national curriculum for citizenship has four aims, the fourth of which is to 'enable [pupils] to manage their money on a day-to-day basis, and plan for future financial needs.' Additionally, although much of personal, health, social and economic (PSHE) education is non-statutory, the PSHE Association's programme of study includes an economic and financial component.

Ofsted's 2005 report 'Developing enterprising young people' identified an ongoing problem: that business and economics specialist teachers were not being involved in delivering enterprise. It cited two reasons for this:

'Enterprise education is seen as being only about the development of generic skills such as problem solving and creativity with little attention given to economic and business understanding or financial capability.'

There is a mistaken belief that economic and business understanding and financial capability can be taught by anyone.'

Ofsted's 2011 report 'Economics, business and enterprise education' found the following: 'The schools visited did much to promote students' enterprise capability by a whole range of often highly engaging and wide-ranging provision in this area. As a result, in more than half of the schools visited, students were developing good problem-solving and teamworking skills, including negotiation, cooperation, planning and organisation. However, in the secondary schools, economic and business understanding, and financial capability were not as well developed and were often weak. As a result, students often had only vague ideas about the economy, interest rates and their impact, recession, inflation, why prices vary and the ownership of companies.'

The report also picked up on previous concerns about teachers' lack of subject knowledge:

'Many of the teachers deployed to deliver aspects of enterprise education were non-specialists, who had little or no training or

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Enterprise education is [mistakenly] seen as being only about the development of generic skills such as problem solving and creativity with little attention given to economic and business understanding or financial capability.
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Theme

Economic and financial education and Ofsted's education inspection framework

experience of this area. This limited their confidence and ability to teach effectively. This was particularly the case in relation to economic and business understanding and financial capability for students in the secondary schools.'

There has been considerable discussion recently regarding knowledge and skills. In 2016, Ofsted's report 'Getting ready for work' explicitly stated that:

'Enterprise education involves teaching pupils the knowledge and skills they will need to be future employees and potential employers. It includes, but is not limited to, teaching financial and organisational capability, while also providing opportunities to raise pupils' awareness of problems and solutions in the context of business and enterprise.'

We recommended that secondary schools should:

'Ensure that there is a coherent programme to develop enterprise education, including the economic and business knowledge, understanding and skills of all pupils, and that these programmes have effective mechanisms for monitoring and assessing progress in relation to developing knowledge, understanding and skills.'

This shows that Ofsted has, over a long period, been delivering a consistent message to schools that in enterprise education, skills need to be underpinned by a coherent approach to the acquisition of knowledge that will enable understanding.

The impact of the EIF on citizenship and financial education

The 'quality of education' judgement of the EIF comprises, in summary:

- curriculum design, coverage, appropriateness and delivery
- teaching (pedagogy)
- assessment (formative and summative)
- attainment and progress (including national tests and assessments)
- readiness for the next stage of education.

During inspection, inspectors will seek to understand the quality of education that a school provides by thoroughly exploring four to six subject areas offered by the school.

It is possible that the national curriculum subject of citizenship, or indeed the non-statutory area of PSHE, could be a focus for a deep dive. If this is the case, an inspector will have an initial conversation with the curriculum leader (head of department/

subject lead) to understand what they want pupils to learn over the course of their study and what they would expect inspectors to see when they look closely at the subject. Inspectors will:

- look closely at lessons and pupils' work
- speak to pupils and teachers
- connect all of the evidence together.

They will do as much of this jointly with curriculum and senior leaders as possible.

When inspectors talk to you about how you plan your curriculum, they will ask about how pupils know more and remember more, and how these concepts build together in a sequence.

The above is true of all subjects, but perhaps provides an extra challenge for citizenship teachers, where non-specialist teachers lack confidence in their own knowledge and underlying understanding. There is therefore a need for subject-specific continuing professional development. Inspectors will consider:

'whether continuing professional development for teachers and staff is aligned with the curriculum, and the extent to which this develops teachers' content knowledge and teaching content knowledge over time, so that they are able to deliver better teaching for pupils.'

There is a wide range of support available for teaching financial education. A lot comes from reputable organisations with well-established records of quality delivery. However, it remains the teacher's responsibility to be accountable for the learning that takes place.

Is Ofsted interested in whole-school economic and business understanding?

The EIF contains a specific judgement on personal development. This judgement focuses on the dimensions of the personal development of pupils that our education system has agreed, either by consensus or statute, are the most significant. This includes 'developing responsible, respectful and active citizens who are able to play their part and become actively involved in public life as adults'.

The only explicit references to developing pupils' enterprise, economic and business understanding or financial capability are related to careers.

However, the EIF does offer opportunities to celebrate things in these areas that schools do well. Good personal development is defined to include the following:

- The curriculum extends beyond the academic, vocational or technical and provides for pupils' broader development.
- The school's work to enhance pupils' spiritual,

**“
The EIF will
be a force for
improvement
across the
curriculum,
including in
citizenship
education.
”**

moral, social and cultural development is of a high quality.

- The curriculum and the school's effective wider work support pupils to be confident, resilient and independent, and to develop strength of character.
- The school provides a wide range of opportunities to nurture, develop and stretch pupils' talents and interests. Pupils appreciate these and make good use of them.'

The above is for a judgement of good, but 'In order for personal development to be judged outstanding, it must meet all of the good criteria securely and consistently, and it must also meet the additional outstanding criteria:

- The school consistently promotes the extensive personal development of pupils.
- The school goes beyond the expected, so that pupils have access to a wide, rich set of experiences. Opportunities for pupils to develop their talents and interests are of exceptional quality.
- There is strong take-up by pupils of the opportunities provided by the school. The most disadvantaged pupils consistently benefit from this excellent work.
- The school provides these rich experiences in a

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In the secondary schools, economic and business understanding, and financial capability were not as well developed and were often weak. As a result, students often had only vague ideas about the economy

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coherently planned way, in the curriculum and through extra-curricular activities, and they considerably strengthen the school's offer.

- The way the school goes about developing pupils' character is exemplary and is worthy of being shared with others.

Therefore, although the minimum expectation reflects statutory requirements, where a school goes beyond these and promotes good practice, such as work in a primary school on enterprise, credit can be given.

Note too that themes from previous Ofsted reports in this area of the curriculum are followed through in the outstanding requirements. Over many years, we have highlighted that while schools may do a lot of 'enterprise activity', it is too often incoherent and lacking a clear idea of what leaders were trying to achieve for pupils. We have been concerned that while activities such as 'Young Enterprise' may be great in themselves, their impact may be limited because schools do not monitor the take-up by pupils. The EIF is explicit that the outstanding criteria requires disadvantaged pupils to benefit from the work.

It is our intention that the EIF will be a force for improvement across the curriculum, including in citizenship education.

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Challenging stereotypes about Economics can help deliver on both Careers and Citizenship

Sarah Smith and Arun Advani

In this article, we hear from economists starting a campaign for greater diversity in their subject, who argue that, as a teacher looking to improve EFE in your Citizenship planning, you could find an unusual ally in Careers. From Economy's work in the classroom, we know that showing a group of young people the 'typical' face of an economist is highly personal: it can spark a debate about whether we see people like ourselves in positions of power in society.



In this article we propose that you can use a win-win in a Careers space as a way to add more economic and financial education to your school, while adding the Citizenship component by looking at economists' powerful roles in society and questions of representation and diversity.

How working with a colleague in Careers can help you meet Citizenship goals
'A school's careers programme should actively seek to challenge stereotypical thinking and raise aspirations.'
Gatsby benchmark 3

As a careers destination, economics is crying out for your school's students. But ask a 15-17 year old what they think economics is about and they will say money and ask them to describe an economist and they will talk about "a man in a suit crunching numbers". As a profession, Economics has a huge diversity problem, and we need to solve it. We need to address these damaging stereotypes head on.

Economics is the most powerful social science – economists are in key roles in government departments and at the Bank of England, not to mention international organisations such as the World Bank. These people address some of the biggest issues of our time so it is essential that

economists reflect the society that they are shaping.

But Economics undergraduates disproportionately come from private schools. Men are also over-represented, making up more than 70% economics undergraduate students, a higher proportion than in STEM. The Government Economic Service (GES), for example, which has economists advising on all areas of policy, struggles to get above one-third women. The GES has recently introduced a degree apprenticeship scheme in a concerted effort to diversify its intake.

We think that some of the biggest barriers to considering an Economics career could easily be easily addressed in a myth-busting careers session that could also target the economic and financial education you



How many of your students would think this is the only way an economist would look?

Sarah Smith is Professor of Economics, University of Bristol.
Arun Advani is Assistant Professor of Economics, University of Warwick
Sarah and Arun are Co-chairs Royal Economic Society Discover Economics
campaign www.discovereconomics.ac.uk



want to meet in your Citizenship provision. To help you, we are pleased to be launching a Royal Economic Society campaign (Discover Economics), targeted at 15-17 year olds, that we hope will improve awareness. We would encourage you to look at the website (www.discovereconomics.ac.uk) to see what is coming.

Addressing barriers in your school by building on the Gatsby benchmarks

Many schools are using the Gatsby benchmarks to review and develop their careers provision (www.gatsby.org.uk). Here are three ways in which the benchmarks map clearly against some important aspects of financial and economic education.

Opportunity 1: Gatsby Benchmark 3 - 'A school's careers programme should actively seek to challenge stereotypical thinking and raise aspirations.'

Economics is a crucial area you could focus on to meet this benchmark. The career has incorrect stereotypes (such as economics is the study of money; economists are men in suits crunching numbers). Studying economics opens up a wide range of careers, allowing your students to shape policy and earn among the UK's top salaries.

Lessons could challenge stereotypes about what economics is about – and what economists and economics graduates do.

- A good definition of economics is that it is the study of how we make choices in society – some bits of economics are a lot like psychology in that respect, although the scope of economics is potentially broader. One way to describe economics is as “the science of choice”. Economics deals with the trade-offs and incentives faced by individuals, firms and governments – what to buy, what to produce, whether to work, what to eat, whether to commit crime, who to trade with, how much to invest, how to regulate.
- It's not just men in suits - The current chief economists of HSBC, Citibank, IMF, World Bank, Government Economic Service, European Bank for Reconstruction and Development and OECD are all women.

Opportunity 2: Gatsby Benchmark 2 – 'Learning from career and labour market information.'

Running an extra economics related session in your Citizenship provision is a natural fit with this benchmark. Here are some ideas for “career and labour market” myth-busting.

- Myth-bust 1: Studying economics at university requires no previous economics knowledge. In fact, there is no university economics course that requires A level (or GCSE economics). Students who haven't done economics before do just as well as those that have (at least where we have looked at this at the University of Bristol).
- Myth-bust 2: You don't have to have maths A level to study economics. Search around and you will be able to find a

course for you. Being good at economics is more about being analytical and clear thinking. You should also be unafraid to look at data.

- Myth-bust 3: You don't have to want to work in finance! Economists analyse climate data, sports stats and web traffic. For example: Amazon is now the single biggest employer of PhD economists in the world.

Opportunity 3: Gatsby Benchmark 5 – 'Encounters with employers and employees.'

Why not book an economist / economics graduate at your next Citizenship, PSHE or careers assembly slot or take potential students to an outreach event?

The Bank of England has a schools ambassador programme. You can ask for an economist/ economics graduate through Speakers 4 Schools and Inspiring the Future.

Economists are employed in a wide range of different organisations. Many economics graduates work in finance, but economists also advise governments on policy, work in development organisations and help regulate industries.

You can attend a Discover Economics outreach event which typically showcase the different types of careers that economists. The Discover Economics website will advertise opportunities for your students to find out more.

An Economist's view: Why does Economics matter in Citizenship?

Economics lies at the heart of politics and the heart of key policy issues. Politicians argue endlessly about the state of the economy and the effect of policy on economic outcomes. In the Brexit debate, disagreement about the effects on trade, overseas investment and economic growth has been critical. The government uses Economics to prioritise competing social needs or think about how to tackle climate change.

Economics education empowers everyone to engage with these issues. As a matter of fact, the main question we ask any young person considering Economics is do you want to change the way the world is run? If so, you should study Economics.

As well as being economists, we are also parents. As parents we want the best for our children's future health. Economic research shows that physical health depends on financial health. The government increasingly expects us to make our own pension provision – requiring us to think about future financial needs and navigate a bewildering array of pension products. This requires basic financial understanding.

Economic understanding helps your students think critically about tough personal financial issues. Having a basic economic understanding can help individuals trading-off current versus future financial needs.

A student's view

Riazul Ikram

Riazul, now 18, was in Year 12 when he took Economy's extracurricular course 'Discover the Economy.' After the course, we invited Riazul to contribute a student perspective to this journal with his message to teachers about approaching economic and finance education. In this passionate and articulate article, Riazul argues that the school's existing economic and financial education would have been more relevant if it started from economic current affairs. He explains how his generation is highly motivated to understand because they know 'economic uncertainty is rife'.



Last year, if you took me to the economic section of a newspaper and asked me to read it, I would've gotten about 2 sentences in, looked up and thrown it back at you. I couldn't have cared less about economics back then - I study Chemistry, Maths and Psychology; I can't think of a subject further away from economics than Chemistry! But now, after embarking on a journey of economic language discovery, I've come to the conclusion that I need to understand the words in that part of the newspaper to even have a chance of surviving in the tricky puzzle of a mess that is the society around me.

It's insane to me that I'm a part of a generation that knows more about the Kardashian family than economics. In 2017, 1.5% of pupils in state-funded schools studied Economics at GCSE level (Cambridge Assessments, 2017). 95% of people (19/20 students asked in a peer-peer online poll carried out by a Year 12 student), in a study conducted by Economy, did not know what the E in PSHE stood for: I hate the fact that I am a part of the demographic who thought it was education, and not economics, at least until I researched for this article.

I just don't understand how we've gotten to this position when the first line in the National Curriculum for Citizenship education reads "A high-quality citizenship education helps to provide pupils with knowledge, skills and understanding to prepare them to play a full and active part in society..." The word economy is mentioned in the last winning

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Economics is the language that will drive society forward – let's treat it with a bit of respect. Start discussions in the classroom that link to what is happening to us right now, but also what will impact us in the future. Economic uncertainty is rife – give us the truth, even if it hurts.
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manifesto 74 times – for complete context that's nearly once for each of its pages... and that includes the contents page (Conservative and Unionist Manifesto, 2017). Before I started the 'Discover the Economy' course run by Economy, to me the word economy was just an idea, almost as if we grew up to be conditioned to believe that the economy equals money, but it's so much more than that: how happy people someone is, how well educated people are, how comfortable are we with our mental and physical health. It's not all about that sweet dollar.

The peak of my personal finance education came in Year 8. If I close my eyes I can visualise old men in suits talking to me about whether I am a spender or a saver and, for the last time, I don't want to do a questionnaire where if I get 'Mostly A's' then I need to work on my budgeting skills. I remember the skin shredding, cringe inducing type of workshop – I don't think there will ever be a time where I need to budget for my Ferrari, and even worse, tell my entire year group about it. To my fellow bankers or workshop facilitators out there: I speak on behalf of students across the nation - making posters on sugar paper is something we have done our ENTIRE lives and it doesn't get any more fun the older you get.

Being an active learner is key. As fun as complaining is about how unaware some of us are in the world of finance, it's important that we know something about it. Change comes from the inside out. If I've been in the education system for 13 years and still don't know what PSHE stands for, despite that being the name given to Citizenship in my school, we have an issue.

Riazul Ikram is a student at Bow School, Tower Hamlets, London.



So, how do we fill in the pieces to this puzzle? Let's actually get to grips with the words being thrown around. I should be able to know what trade unions are or the importance of the IMF and what it does, even if I don't do economics at GCSE. Economics is the language that will drive society forward – let's treat it with a bit of respect. Start discussions in the classroom that link to what is happening to us right now, but also what will impact us in the future. Economic uncertainty is rife – give us the truth, even if it hurts.

Teachers, we learn when we feel like we are part of the action. We students know about the big 'B word' and how much of a mess it is. But the majority of us don't know the intricate details. This

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If there is one time that you can finally respond to someone who asks 'Why do we even need to learn this?' it's now.

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sort of knowledge shouldn't be something that only A Level Politics students are enlightened with. Give us reason to be passionate and angry and feel like we have a voice: tell us about how Parliament holds those in power to account and how this can impact people like us. In the coming months, the number of students who will be blessed with the right to vote will grow exponentially and we need to know what we are getting ourselves into. The main reasons for voter apathy in young people are lack of interest and knowledge. You have the power to change that because YOU have the knowledge! What value does my vote hold?

If there is one time that you can finally respond to someone who asks “Why do we even need to learn this?” it's now.

Should this be called economic 'literacy'?

Eddie Playfair, Senior Policy Manager, Association of Colleges.



Riazul, in his account of 'cringe inducing' budgeting skills workshops which seemed so detached from his reality and his concerns, makes a powerful case for a rich and holistic economic education. Our

world is complex, and young people need to acquire the tools and the frameworks to make sense of this complexity. 'The economy' whether at a global or a local level is a constant presence in public debate and economic metaphors shape much of our thinking.

We know that reading and writing, and speaking and listening, are fundamental skills which we all need in order to participate and contribute to society. The term 'literacy' can be stretched and attached to other connected sets of knowledge and skills which we regard as important. These include economic literacy, political literacy, technological literacy, cultural literacy and even emotional literacy.

News stories are full of references to growth, recession, austerity, debt, deficits, productivity, public spending, taxation, interest rates, inflation, trade, fiscal policy and other economic concepts. Political discourse around 'successful', 'strong', 'weak', 'growing'

or 'declining' economies assumes that we share some common understanding of what these terms mean. We are all citizens and economic agents, so there is a strong case for educating young people for economic 'literacy'. This should go beyond basic numeracy, personal money management, family budgeting and business planning - important as these all are. Our students need the tools and the experiences to get their heads around the economic world they live in.

The work being done by ACT on mapping the opportunities for economic and finance education (EFE) within citizenship education is a very welcome as we consider how we develop students' economic literacy as part of their personal and social development. Improving our literacy develops our ability to reflect, think strategically and enter into dialogue with others. Developing in one sphere, such as economic literacy, can open up students' understanding in another sphere, such as political literacy, and these capabilities can advance hand in hand.

At AoC we are working on defining what we mean by an entitlement to personal and social development for students aged 16 to 18. This will certainly include economic literacy as part of a wider understanding of citizenship education and will also need to relate to what students are doing pre-16. That is why we need to work together in this important area.

What are some of the approaches you can take?

Ali Norrish and Russell Winnard

In this section, we look at what's going on in the sector to bring you some inspiring on-the-ground approaches you can bring to EFE in your school.



In making this journal we have identified the key synergies between financial capability and the economic understanding necessary for Citizenship. A key way to sum this up could be that EFE is not just about money in everyday life but it's also about society's largest goals themselves.

Teaching financial capability as if it is purely procedural knowledge misses out on both the crucial emotional aspect of managing your money.

Financial opportunities are also brought to life and made personal when we look at social issues. At the same time, this word 'the economy' needs to be less abstract and connected to actions young people can take in their lives. Teaching economic and financial education through Citizenship is a great approach.

There are many links between financial opportunity for individuals, broader economic decision-making, equal chances in life, democracy and citizenship. EFE is not just procedural or knowledge based - it links to the issues that are right at the heart of great citizenship education. These can be justice, rights, equality, or our democracy itself. Its teaching can be discussion based, debate based, exploratory, personal and critical.

Editing this journal has given us the chance to explore how the personal perspective complements the economic. We have ended up identifying that it is crucial - and pedagogically exciting - to see financial capability and economic literacy (united in the ACT EFE in Citizenship framework) as two ends of the same thread. At *Young Money*, we have a long history of starting from personal financial capability and building to the social. Meanwhile,

“Financial education will never look the same in any two schools – it is so key to your student chances that it must be tailored. The ability to truly embed EFE within the curriculum is shown throughout these articles, as is ensuring that what is covered is relevant to students.”

Economy, an 'economic literacy' charity, starts from the big picture of 'the economy' and makes this personal. One thing that has become clear from writing this journal together is that both get students to the same place of understanding.

Financial education will never look the same in any two schools – it is so key to your student chances that it must be tailored. In your school, in your area, in your year group, it might make sense to look at illegal money lending, redundancy or debt. Helpfully, at the same time some staple economic literacy is predictably crucial.

In this section, the following articles take a practical approach to the ways in which schools have chosen to develop EFE within their own settings, meeting the needs of students, schools and teachers. Whilst there are clear differences in the approach that has been taken in each article, there are also important similarities. The ability to truly embed EFE within the curriculum is shown throughout, as is ensuring that what is covered is relevant to students.

There are a range of great pedagogical approaches within Citizenship itself and through broader opportunities - working collaboratively with other subject areas, involving the local community and considering values as a vehicle to deliver and debate EFE.

As our scene-setting article on the evidence base of what works for financial education suggests, whether it is 'teachable moments', being tailored to student needs, having personal relevance, intensity or duration of delivery, supporting the skills base of those that deliver EFE is crucial. We appreciate that reader may not be specialists and so in the final section of the journal we have focused on curating exciting resources you can use straight away or to get started.



What works for financial education?

Tina Harrison

One of the hardest aspects of financial and economic education is knowing whether the teaching and learning you are providing is making an impact upon students. In this article Tina Harrison summarises the evidence about what works in financial education. This demonstrates that it is important to link it to contemporary issues that young people care about, make it relevant, provide recurrent opportunities to deepen understanding and support staff to build their own knowledge. This reinforces our argument in this journal that Citizenship provides a powerful context for developing financial education – especially where the subject has specialist staff and a regular timetable slot.

What Works for Financial Education?

What impact does financial education have on young people? What makes financial education impactful? I aim to answer these questions by drawing on insights from a range of published evidence, including findings from a recent study involving more than 120 secondary schools in England.

What does the evidence tell us?

The evidence from three recent meta-analyses of the impact of financial education is mixed and often contradictory.

Fernandes et al. (2014) review 168 published articles to ascertain the impact of financial education on financial behaviour. The authors conclude that whilst financial education does have a positive impact, its effect on behaviour is minuscule and decays over time. Miller et al. (2015) review 188 papers and conclude that financial education can and does have an impact, but the impact is highly variable and dependent on certain key aspects. Based on their review of 126 papers, Kaiser and Menkhoff (2017) conclude that financial education significantly impacts financial behaviour and, to an even larger extent, financial literacy, but the impacts vary across contexts.

There are several reasons why the evidence is mixed. The reviews draw on evidence across a diverse range of aspects, including varying objectives, expected outcomes, intensity and duration, educational setting, target recipients,

and country context. Most of the studies are in the United States, and Miller et al. (2015) note in their review that only 18% of the studies included were school-based financial education. Hence, the conclusions need to be taken with some caution.

What makes financial education effective?

Despite the limitations of the available evidence, there is reasonably consistent agreement that effective financial education depends on:

- Providing 'teachable moments' – This is when teaching directly links to decisions or actions of immediate relevance. It enables students to put it into practice. This has also been referred to as 'just-in-time' financial education, provided at the point when it can be put into practice, so the learning can be directly applied. This suggests that linking financial education to contemporary citizenship issues might be particularly useful.
- Being tailored to students' needs – Financial education is most effective when it is tailored to the specific needs of students rather than a general approach. Research can help understand students' needs.
- Having personal relevance – Financial education works well when young people see it has relevance to them. Relevance may need to be highlighted by demonstrating how poor or positive financial behaviour may impact on them at an individual level.
- The intensity and duration of delivery – A

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Financial education works well when young people see it has relevance to them.
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Theme

What works for financial education and how training improves effectiveness

recent report by the Money Advice Service (2018) finds that delivery of financial education in secondary schools is relatively infrequent, often only once or twice per term or once or twice per year, which may explain the lack of effectiveness in some cases.

- Supporting the skill base of those teaching it – The Money Advice Service (2018) report also suggests that financial education tends to be delivered by teaching staff that do not have any specific training or qualifications.

Can training improve the effectiveness of financial education?

A recent large-scale study (Harrison et al., 2018) comprising over 120 secondary schools in England provides compelling evidence of the positive impact of financial education training on both teachers and students. The project specifically focused on post-16 students (years 12 and 13). Teachers in half the schools took part in Young Money's Continued Professional Development (CPD) teacher training. The remaining teachers formed the Control group and did not take part in the training. By the end of the follow-on study:

- Almost two-thirds (64%) of students whose teachers received the training were confident that they knew where victims of fraud and identity theft could seek help, compared with less than half (49%) of those whose teachers did not receive the training.
- Students taught by teachers who received the training were almost twice as likely to have made changes to their PIN or password to make it more secure (49% Treatment; 25% Control) and almost twice as likely to have made changes to the personal information they share online (46% Treatment; 25% Control).
- Almost two-thirds (65%) of students taught by trained teachers were confident they could use a budget tool compared with less than half (49%) the students taught by teachers who did not take part in the training. As a result around 60% of students had started to save or were saving more.
- Almost two-thirds (63%) of students whose teachers received the training were confident that they knew where to go for financial advice, compared with around one-third (38%) of students whose teachers did not receive the training. Moreover, students were almost twice as likely to feel 'completely confident' about knowing what sources of

advice are available, and what sources of advice are reliable and trustworthy.

- Three-quarters (75%) of students whose teachers received the training felt confident that they could compare the options available when choosing financial products, compared to just over half (56%) of students whose teacher had not been trained.



Almost two-thirds of students whose teachers received the training were confident that they knew where to go for financial advice, compared with around one-third of students whose teachers did not receive the training.



Why is training effective?

The training was effective for several reasons:

- It gave teachers the opportunity to experience the material, exercises and tasks first-hand in a classroom setting.
- It gave teachers access to new resources, ideas and teaching materials. Even experienced teachers appreciated this, because it helped them to update and enhance their teaching.
- The training provided a template/framework for designing lesson plans.
- It saved teachers time.
- It provided reassurance, even to experienced teachers, that the approaches they were using were appropriate, and improved their confidence.
- It provided a space to interact with other teachers and share practice and experience.
- It prompted teachers to reflect on how they might take account of different student backgrounds and contexts in financial education. One teacher talked about building in discussion of Sharia bank accounts and another had focused on gambling: 'I put gambling in. When I was researching risk, it presented it as a young person's thing.'
- Teachers that received the training tended to spend more time delivering the sessions and seemed to provide more detailed content.

What teaching approaches are effective?

Several effective teaching approaches emerged from the study, which are reflected in positive comments from students:

- Make it relevant - Teachers talked about how they made the lessons personally relevant to their students, by focusing on topics currently of most interest to them, such as car insurance and student finance. One student recalls: 'we had to plan a budget for someone that's just gone to uni ... so it was related to us because we can see ourselves in that position soon.'
- Drawing on own personal experience – Several teachers talked about how they had shared

examples of money management from their own personal experience. Students appreciated teachers sharing their personal examples, as one student recalls: ‘Miss would always put her personal experiences into it, which stuck in our heads because we remember insurance and getting a car. We’d remember Miss and her car situations.’

- Use of interactive tasks – Students particularly enjoyed interactive tasks as they often provided an opportunity to share opinions on issues, as well as develop practical skills. One student talks about a budget task she enjoyed: ‘The budget one, I really liked that one because we had a scenario, and she had a job, and she was earning this much money, but she wanted to do loads of different things and we had to prioritise what we think she should spend money on. And it was amazing to see how different people had different opinions.’
- Mixed groups – In one school, the financial education lessons were taught in mixed groups of year 12 and 13 students. The year 12 students particularly liked how the sessions were mixed with year 13 students because it provided an opportunity to learn from the experiences of slightly older students.
- Conducting research – Teachers generally incorporated research tasks into their lessons such

as comparing products.’

- Intensity and duration – Since the training was organised around five themes, most teachers delivered at least five sessions, one on each key theme, although some delivered 10 or more sessions. One teacher, who delivered 14 sessions as an enrichment activity, comments: ‘we properly went into it ... otherwise, you can’t cover it’. She argues that this amount of time was needed to allow space for the interactive tasks and research activities.

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Only 17% of secondary school teachers have personally received, or were aware that a colleague had received, training or advice on teaching financial education.
 ”

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Budmouth Academy Job Centre Plus

Taking a Values Approach

The components of what makes an individual financially capable are generally agreed to consist of knowledge, skills and attitudes - although our attitude is often the strongest influence in our financial decisions (even against our better knowledge in some cases). Approaching financial education in this way could make for some great curricular development, combining the subject of Citizenship and SMSC.

The approach taken

At the Just Finance Foundation, we take a values-based approach to financial education. We believe that to be truly impactful we must help children think not only about the nuts and bolts of spending and saving, but also about their values around money: how do they feel about money, how do others feel about money, and why doesn't everyone think the same way?

We believe that financial education and building financial resilience are about more than understanding the banks, loans, credit cards, investment and saving opportunities available to you. They are about fundamentally understanding the value and meaning of money.

Prior research has consistently shown that the ability of an individual to successfully manage their money is influenced by how that same person thinks about money and the issues surrounding it. For instance, you can be terrible at maths and terrified of numbers yet be a financial fortress, due to the way that you perceive the importance of money and your own financial security. You may also be familiar with the notion of 'rich people thinking', which suggests that the rich are rich because they think about money differently or in a superior way. In reality it is far more complex than this. Reckless, irresponsible and poor financial behaviours are habits which are present in many individuals, regardless of their current incomes or their background (although often with different consequences). Yet, an awareness that you should spend money on your rent first, before spending money on something more frivolous seems obvious, right? But simply knowing that the amount of money coming in, should be higher than the amount going out, is not enough for someone to develop a healthy relationship with money. Most people can confidently explain all of this in theory, but some will still be terrible at managing their money in practice, due to their underlying attitude and relationship with money.

“
In the UK precarious incomes, ever-rising housing costs and unprecedented levels of indebtedness lead to widespread distress, as a direct and indirect result of money. Crucially, we now have a whole generation of children growing up in this financial climate.
”

In the UK precarious incomes, ever-rising housing costs and unprecedented levels of indebtedness lead to widespread distress, as a direct and indirect result of money. Crucially, we now have a whole generation of children growing up in this financial climate, whilst simultaneously being bombarded by over 8000 advertisements a year. Consequently, there has never been a more important time for children to have an awareness of where money comes from, when to spend and how to save, so that they can successfully and safely navigate the world they are entering. Research has highlighted that habits around money are being formed by the age of 7, yet just 5% of parents think that their child or children leave school with the adequate skills needed to manage their money well.

What resources support this approach?

Our LifeSavers programme teaches and challenges primary school children to reconsider their relationship to and perceptions of money. Our classroom lessons and Savings Clubs have already had a measurably positive impact in helping children from a variety of socioeconomic backgrounds to manage their money wisely.

Fundamental to LifeSavers is its values-based approach, which teaches children not only the practical skills of financial resilience, but how to be Wise, Generous, Just and Thankful with their money. Values which we feel are imperative not just during financial education but also to a financially inclusive, flourishing society.

Our classroom and assembly resources are underpinned by the key values of Generosity, Wisdom, Justice and Thankfulness and Wisdom. Using these as our foundation, we ask Five Big Questions:

- Where does our money come from?
- How does money make us feel?
- What can we use our money for?
- How does our money help other people?

- How can we look after our money?

Through this, we help pupils explore all that we can do with our money – spend, save, give, lend, invest and borrow – within a wider social and economic context whilst linking back to our overarching values. We have found that this approach creates measurably different money perceptions and behaviours amongst children and

additionally, schools, parents and the children themselves also appreciate the importance of it. Schools report that the LifeSavers model has enabled them to tangibly deliver effective financial education, improving pupil levels of financial awareness whilst concurrently encouraging them to embrace LifeSavers values and adopt long-term savings habits.

Case study: Financially Enthused at Worksop Priory

“The LifeSavers savings club has created real excitement within the school, with both parents and children keen to be involved,” says Felicity Dorrington the savings club coordinator. “The children get a buzz out of being part of a club, especially those who serve as savings managers. This is often their first real taste of responsibility.”

Felicity reports other benefits central to the business of teaching and learning. “LifeSavers is giving children a different approach to maths, and we have already seen an improvement in the children’s ability to make calculations and handle money.” But when LifeSavers started, the school had its work cut out to make the opportunity to save a reality for every child. Although some children save just 20 pence each week, this is testimony to the culture the school has created and the ethos of LifeSavers which stresses the importance of putting money aside on a regular basis to achieve a goal, no matter how small.

“We want children to experience the satisfaction of buying something with their own funds,” says Polly Taylor, Project Co-ordinator at the Just Finance Foundation, home to LifeSavers. “This gives them the confidence of knowing they can achieve their goals independently. When they are adults, they are more likely to question whether they should take (and pay the costs of) easily available credit.”

However, as Felicity explains, “sometimes parents simply can’t afford for their child to have their own savings account,” and so, to overcome potential barriers for students, Worksop Priory developed an ingenious approach. First, they introduced the idea of saving as a collective activity. Each class has their own savings account and will decide collectively what to spend their money on at the end of the year. Then they added chickens. “The school uses some of its Pupil Premium funds to support six allotments, one for each year group, and there are also chickens,” laughs Felicity. “Each class grows on their plot and takes it in turn to look after the chickens for a week at a time. They share produce with the school and eat school meals made from the home-grown produce together. Then they sell the rest – salads, vegetables and eggs - to parents and teachers. All the income goes towards the class savings account.” In this way, every child is involved. Pooling effort and sharing the gains bring the LifeSavers values of Generosity, Thankfulness and Justice to life in a particularly vivid way.

Additionally, the school may even have found an effective way to amplify wisdom, the fourth value of the programme. “Radishes didn’t sell well last year!” says Felicity. “The produce grown this year will have to be chosen more carefully. The children are learning from direct experience how better planning means more money.”



Cost of the School Day

Kate Anstey

The Cost of the School Day initiative enables schools to really think about the full financial impact varying costs can have on children and their families. Kate here discusses the project and its outcomes and how students, staff and schools can be empowered to make a change.

“Education is free but a lot of school things are not”. This statement from a Member of the Children’s Parliament in Scotland sums up an issue that is prominent within the UK’s education systems. Children should have equal advantages and opportunities for health, happiness and education wherever they grow up. However, insufficient household income can mean that some children and young people do not have the resources needed for school and cannot easily afford to participate in school activities that have a cost. Missing out on opportunities because of financial barriers and feeling different makes it harder for children and young people to learn, achieve and be happy at school. With an average of nine children in every class of 30 living below the UK’s poverty line, these costs and requests create increased financial pressure on families who cannot afford to contribute.

While the current environment for schools is challenging they can still play an important role in tackling child poverty by making, often small, changes to their policies and practices that boost inclusivity. In Scotland, whole-school communities have been working together to address this issue using a

structured and non-stigmatising approach. The Cost of the School Day project, launched in 2014 by Child Poverty Action Group, supports children, parents and school staff to identify cost barriers in their schools and take action to remove them. Key issues identified by children and young people ranged from getting dressed for school, travel and trips to learning resources, lunch and clubs.

“I didnae want to pay 50 pence on Home Eccies. I didn’t want to pay that because I couldn’t be bothered because then that takes money off my lunch money, and I was like, nah.” (S4)*

“Sometimes the teacher’ll tell you to do something and it has to be typed up and you ask if you can just handwrite it instead and they say naw, but not everybody can get onto a computer.”

(Girl, S4)

“My mum felt guilty that I couldn’t go... Why do we have costly trips then? It puts people under pressure and it makes people embarrassed and disappointed if they can’t go.” (P7)

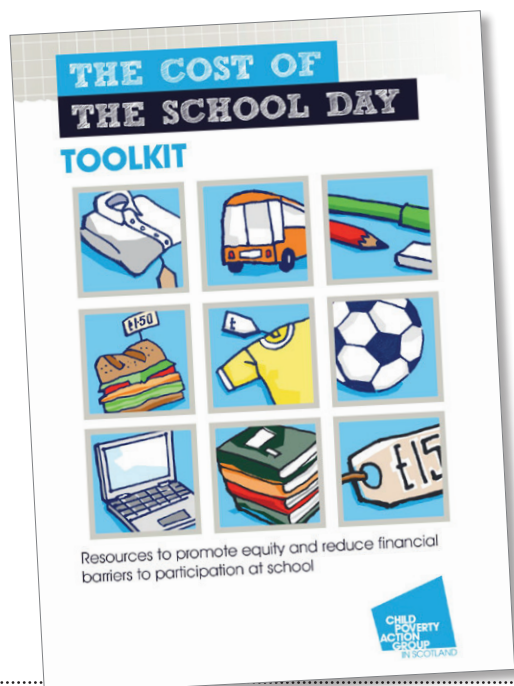
Children also talked about others’ attitudes towards poverty and feeling different or excluded from their peers.

“Well I think if all of your friends or people you know go to the after-school clubs, school trips, that kind of isolates you from them. You’re singled out, you’re not with them, just a spare person.” (Boy, S5)

“If your pals are going out at lunch you’ll be a loner. It puts you out the group because they’re going out and then you’re sitting there on your own with a free meal.” (S3)

Importantly, this approach puts children and young people in the lead, empowering them to voice their experiences and challenge practices and policies that act as barriers to education. It also ensures that children and young people are at the centre of developing solutions to issues that affect them. Using the Cost of the School Day Toolkit, school staff can facilitate these discussions and encourage active citizenship among all pupils using the session templates, questions and surveys. This pupil-led activity has already resulted in schools across Scotland making changes that help to raise attainment, promote inclusion and bring the school community together. Solutions identified by children and young people based on their experiences of the school day include:

- Changes to support home learning, e.g. provision of learning materials, access to school computers to enable IT-based work like presentations and online programmes.





- A relaxation of school uniform policy and removal of most school branded clothing items so more options for parents to purchase low cost items.
- Poverty awareness raising activities and opportunities for pupils to raise concerns.
- Refocus on books rather than dressing up on World Book Day and in general more sensitivity about non-school uniform days.
- Alternative and cheaper trips now on offer and/or long lead in times to save and undertake fundraising to subsidise the cost of trips.
- Increased opportunities to have breakfast in school through varied and enhanced breakfast clubs.
- Started a dialogue within the school community about attitudes and views on poverty throughout schools, and greater awareness of hidden poverty and in-work poverty.
- Spacing events throughout the school year to make them affordable.
- Ensuring families are made aware of financial entitlements e.g. free school meals.

In schools that have adopted this approach and implemented changes, teachers and school staff have reported a range of outcomes:

“Improved health and well-being, improved engagement, and raising attainment” Primary School, Head Teacher, West Dunbartonshire

“Children feel safer and feel a sense of belonging to or school. Children have an awareness of difficulties around poverty.” Primary School, Head Teacher, Fife

“Families feel supported and young people do not miss school.” Secondary School, Head Teacher, Glasgow City

“All children able to participate. No one made to feel different or pressured.” Primary School, Head Teacher, Scottish Borders

Encouragingly, local authorities across Scotland have come together through the national NHS Health Scotland Facing up to Child Poverty in Schools Practice Network to increase focus on this issue and gather and share good practice. Many have implemented local authority-wide policies that seek to tackle these costs at scale, improving school experiences for children living on a low-income in their area. These have included new approaches to school transport, curriculum costs and the automation of clothing grants.

With 70% of children living in poverty now being from working families, these children may not be eligible for FSMs as many working families’ earnings will put them above the threshold. But this is not just an issue for schools in disadvantaged areas. In more affluent schools it can be felt more acutely by pupils, partly because of more expensive activities being offered and partly because school staff are less likely to be aware of the difficulties they face. By taking a Cost of the School Day approach whole-school communities can work together to ensure that no child will miss out on opportunities as a result of income.



While school staff cannot protect their children from the full impact of poverty, they can make a significant difference to the lives of pupils by supporting a culture that is fair and inclusive. These are a few simple steps that pupils and school staff can take to start this process:

- Do your groundwork. Set up a working group and raise Cost of the School Day awareness amongst staff.
- Gather information. Ask children and young people, staff parents and carers about costs and how they might be barriers to learning.
- Analyse your data. Look at the information you’ve gathered, decide what the main issues are and what you want to prioritise.
- Take action. Identify actions to take forward and work out a plan.

Equipped with a range of tools and materials, school staff should feel empowered to support pupil action and make mindful changes to their own practices. They can also use the research and resources to advocate this approach to school leaders. If adopted and embedded in the ethos and values of a school, taking a Cost of the School Day approach can ensure existing and future guidelines and policies never exclude or stigmatise children living on a low income. Unequal access to learning and opportunities at school means unequal outcomes for our children. If we want to tackle poverty in the UK, every child must be able to make the most of the school day.

**S4 is secondary school 4th year - equivalent to Year 11 in England. P7 is Primary school 7th year, which is equivalent to Year 7.*

School case study 1

Introducing Economics and Financial Education to Sixth Form Tutor Groups

Zoe Baker

In this case study Zoe Baker talks about a new curriculum project she is about to launch through the pastoral programme. This illustrates the potential for a distinctive Citizenship / EFE perspective to connect to young people's experiences and concerns.



This case study describes some work being developed for a selective girl's school in Kent through a collaboration between myself (Zoe, a citizenship / sociology teacher) and my colleague Simon Wilson (the economics and business teacher). The project will be taught through the tutorial system to year 12 and 13 students. This means the programme is delivered by non-specialist tutors, who will teach a sequence of three 15 minute sessions each fortnight to (i) introduce some new knowledge, (ii) practically apply it, and then (iii) review the learning. Students might practically apply the knowledge in relation to their own financial decision-making, broader ethical issues, or through open-ended debates. The topics will be filtered into the pastoral system over the two years of sixth form so students have regular opportunities to reflect on financial and economic issues. For us this will also help to encourage some of the girls to consider courses such as Politics, Philosophy and Economics (PPE) – a potentially useful route into a range of careers in some Russell Group universities. We find the idea of 'economics' can be a bit of a deterrent, as some of our students make the connection straight to maths, therefore we're introducing this as part of the tutorial programme rather than making a big announcement about working explicitly on economics education.

The aim is to build students' understanding of the broader economic and financial aspects of society. Staff recognised that there were lots of good quality resources available on personal finance

but limited resources that looked at economic and financial issues in a broader context. Rather than just working with students to look at their personal spending, bank accounts and risks, these lessons will also make broader links to society and to global issues to make the connection between the individual and the national and international economy. To do this we are building in plenty of topical discussions, for example thinking about the implications of the gig economy for workers' rights. The learning here is as focused on rights as it is on understanding economics as a starting point. Because teachers are non-specialists we're pulling together a good range of resources, such as short films, websites and materials produced with / by young people to keep this engaging and help build teachers' confidence that the sessions will be worthwhile, even though they are out of their normal comfort zone.

“ We are building in plenty of topical discussions, for example thinking about the implications of the gig economy for workers' rights. The learning here is as focused on rights as it is on understanding economics as a starting point. ”

For example, in point 1 in the ACT EFE diagram (see centre pages of this journal) where we look at money, we consider issues of saving, spending and debt, but then look at national and global debt, and the taxation system and the impacts of tax avoidance. So in that series of lessons we'll be moving from personal finance to consider multinational companies and taxation policy, and what this means for public expenditure. This will include debates such as 'on-line companies like Amazon and google have revolutionised the retail industry – for good or bad?' so the debate has the potential to touch on the impact on high streets, the impact on jobs, the controversy about 'unpaid' taxes etc.

The plan is to weave economics through

Zoe Baker is a teacher at Simon Langton Girls' Grammar School, Canterbury and a member of the ACT Council.



discussion of important contemporary issues where the students will have a bit of background knowledge to start with and are likely to have views about the issues. Our main intentions in introducing this programme are to build their awareness of the economic issues that impact on us in our everyday lives, and on society more broadly, and to understand how the economic dimension is just one contributory factor to understanding a range of political and cultural issues. We are also obviously hoping this will help students to make their own financial decisions with greater awareness of the broader ethical implications. We'll know if we are being successful because there's a tried and tested system for collecting feedback from students so we know what they like and don't like about pastoral sessions already, and we'll be able to get feedback on these sessions as we start to roll them out.

Top tips for other teachers

1. Be open minded about what counts as an appropriate topic for economic and financial learning.
2. Think about how to work between the individual and the big picture, either by starting with the individual and working out, or working back from

the big issue to the individual. Either way works, but in our planning we've learned to be explicit about how we do this for each topic, for example, when talking about tax, we made sure students know they do pay tax (through sales taxes) even though they may not pay income tax, so tax policy does affect them.

3. Don't be excessively worried about your own lack of subject knowledge, there are plenty of useful resources out there, especially in newspapers. We found the collaboration between citizenship and economics specialists to be particularly helpful in striking the right balance for students.

4. Almost all of the areas suggested in the ACT EFE diagram were relatively easy to cover, but the tricky one for us was thinking about the connections between EFE and pluralism and democracy. Working through that has led us to consider ideological world-views and how people's perspectives frames the way they think about taxation, expenditure and economics in general. In building this kind of knowledge, obviously having opportunities to come back to consider EFE repeatedly through the year makes this an easier issue to build up over time.

www.citizensofeurope.org

On line resources for teaching Citizenship
at KS3 and KS4 in the areas of



★ Identity and diversity ★

★ Rights and responsibilities ★

★ Democracy and government ★

★ Brexit and UK's relations with the EU ★

★ Oracy and critical media literacy ★

★ Taking citizenship action ★

For teachers there are lesson plan ideas, worksheets; for students, facts, quizzes, role plays. Easy to navigate, visually striking, current.

Creator: Stephen Quigley MA (Cantab) MAT (Harvard).

Feedback to squidcom1@googlemail.com



School case study 2

Budmouth Academy - Making Economic and Financial Education Real!

Kirsty White

Budmouth Academy Weymouth is an 11-16 school for 1300 pupils with a separate sixth form of 300 pupils situated in area of socio-economic deprivation on the south coast of England. Kirsty White is the subject leader for personal, social and cultural studies which includes Citizenship. She has been teaching at the school for the past 25 years and started as an art teacher.

EFE is part of our core curriculum

Every pupil in our school has a core compulsory programme of Citizenship and PSHE to the end of year 11. This is planned to ensure we address the national curriculum for Citizenship and in key stage 4 it is linked to GCSE Citizenship Studies requirements.

For example, in year 8 we run the 'Weyford project' where pupils investigate issues in their local communities and come up with solutions to those issues, including a costed proposal. The pupils take part in a dragon's den style presentation and their ideas are evaluated by members of the council, business leaders and community experts who give feedback. Last year one of the most successful proposals was from a pupil who wanted to address the lack of cycling in Weymouth and came up with a 'free cycle scheme' for tourists to encourage them to access the coastline. This year we are developing this project so that the pupils will bid for real money, such as from the Dorset Youth Fund.

In year 9 we focus on personal finance education using a version of the Real Game over a period of several months. Pupils role play a character with different life circumstances and where possible we match the character to the pupils' own aspirations. We follow this for a few months and during that time the pupils have to manage a budget, deal with a life change such as a redundancy, and work out how to manage a household budget to live and save for their goals. During the role play the pupils apply a range of skills so in one sense the learning is applied and becomes real for them. However, the use of a character is particularly useful for giving some distance between the real financial challenges

that face many pupils in our catchment area and developing the skills to plan and manage their money so that they have the tools to use in their own lives.

We also ensure our pupils explore a range of practical topics relating to everyday life such as borrowing, payday loans, credit, mortgage and interest rates and the difference between APR and AER. We get them to investigate the costs of using credit payments to fund their purchases and they are shocked to see how sometimes people can end up paying back 100% more than they borrow.

“
The pupils take part in a dragon's den style presentation and their ideas are evaluated by members of the council, business leaders and community experts who give the pupils feedback.
”

GCSE Citizenship Studies

In years 10-11 many of our pupils study for GCSE Citizenship Studies and we use the AQA specification. Other pupils who do not take the qualification have one lesson a fortnight. For those following GCSE we use the Citizen Action Project, which is a required part of the qualification, to investigate financial and economic issues. For example, one group looked at how NGOs and charities spend their funding and compared whether the money was used for organisation costs or went directly to the causes they champion. Pupils were surprised at the differences between how funding is used by larger charities such as Oxfam compared with smaller local charities who tend to have lower overheads, and the reasons for this. This meant that they could make a decision as to who to advocate for and decided that a local homeless project 'Soul Food' should be their focus. They invited Soul Food staff into talk to an assembly and persuaded the Principal to support Soul Food instead of a national charity on our Christmas Jumper collection, raising

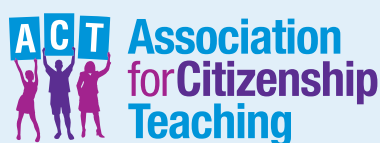
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Liz Moore is the Chief Executive at ACT.

Opportunities for Economic and Financial Education in Citizenship

Liz Moore, ACT Chief Executive



Citizenship education has always played a key role in developing Economic and Financial Education (EFE) – it is impossible to separate teaching about politics and society from the economic and financial issues we encounter in our lives as individuals and members of communities. The way these aspects have been articulated in the subject has changed over time from consumer and employee rights and responsibilities and understanding the economy and public spending in the 2002 National Curriculum for Citizenship to the functions, uses and management of money, budgeting and risk in 2014.

High quality EFE enables pupils to understand their roles as responsible, active citizens in a modern, global society and builds understanding about how their choices and decisions relate to the economic and financial issues we face at personal, societal and global level. As pupils progress through the key stages, understanding deepens and they become increasingly aware that financial and economic issues are interconnected with the political and social systems they are living in. However, in the ACT annual Citizenship teaching survey we have found Economic and Financial Education is regularly cited as one of the main areas teachers feel less confident about.

So to address this we decided to initiate conversations with a number of key organisations: Young Money, the Money Advice and Pensions Service, Economy, the think tank Demos and colleagues in HE from Kingston University and Middlesex University. In January this year we set up an expert group to work together to ensure economic and financial education in Citizenship is better understood and supported, and so that the quality of teaching and outcomes for pupils improves. In July we tested out our ideas more publicly at the Money Advice and Pension Service conference in July and in consultations with teachers.

We are pleased to share some of the work to date: a Framework of Opportunities for Economic and Financial Education in Citizenship; and three case studies to illustrate

how this works in practice through the curriculum for Citizenship in different schools. The intention here is to highlight the range of opportunities for EFE in Citizenship rather than tell schools which aspects to include. Teachers will want to make selections based on the aims and intentions of the Citizenship curriculum they provide and the pupil outcomes they are looking to secure.

Our objectives in sharing this framework of opportunities and the school case studies are to:

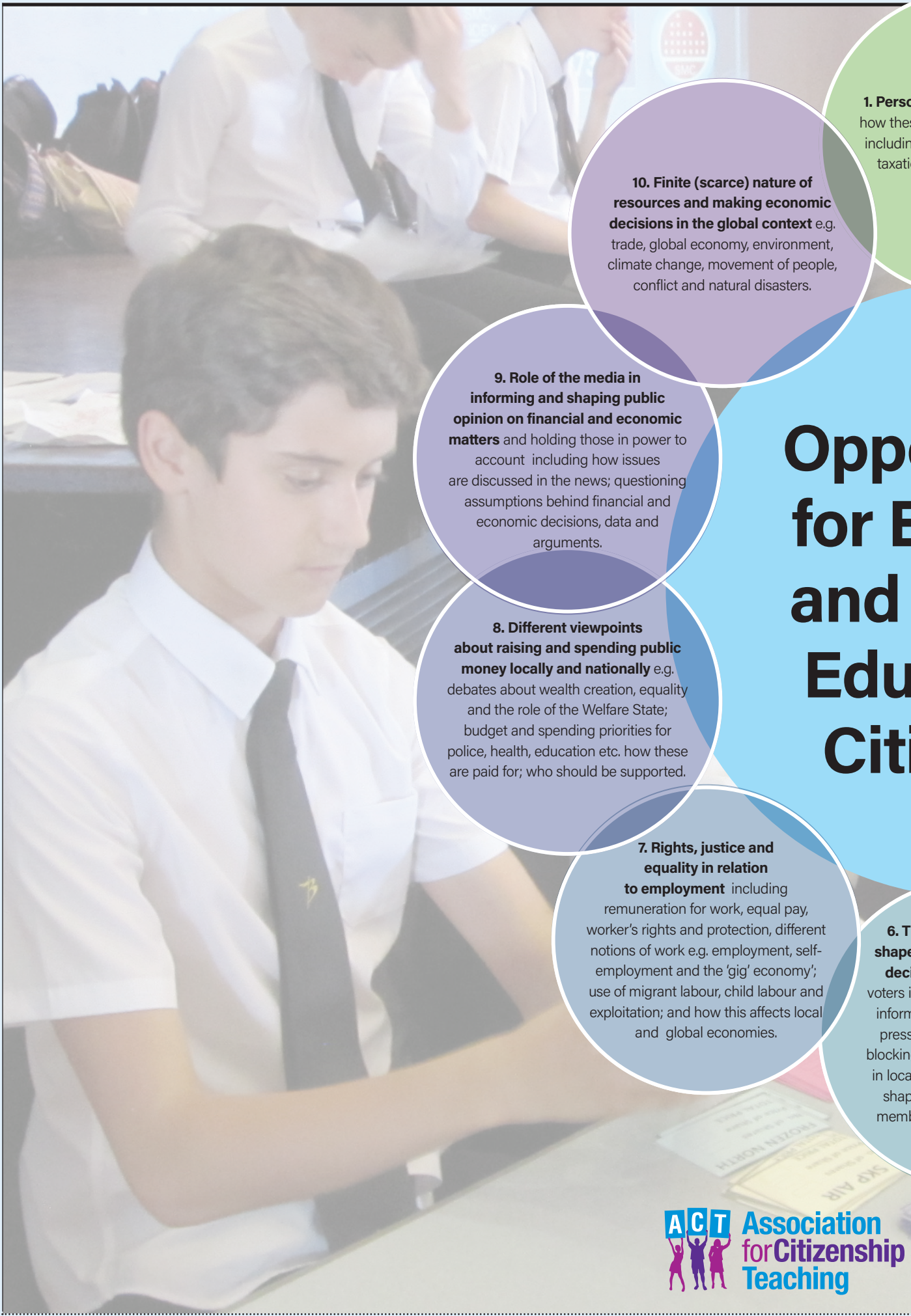
- Promote understanding of why Economic and Financial education is integral to high quality Citizenship education.
- Demonstrate the links between knowledge in Citizenship (democracy, power, rights, social justice, equality) and processes (critically evaluating sources of information and viewpoints, deliberation and debate, active citizenship, holding those in power to account and informed decision-making) and economic and financial issues in everyday life.
- Highlight the practical ways Citizenship develops financial and economic literacy through the issues, ideas and problems pupils explore including personal and public dimensions of such issues.
- Promote the well-being of citizens through effective money management skills so that children and young people have the knowledge and tools to plan and prepare for their future financial needs and make a positive contribution to democratic society.

We hope you find the framework useful in planning and developing your curriculum provision and always welcome your feedback and suggestions. Finally we would like to say a huge thank you to all the organisations and teachers who have contributed to this work.

www.teachingcitizenship.org.uk/

<https://www.teachingcitizenship.org.uk/resource/EFE>

email: info@teachingcitizenship.org.uk



Opportunities for Economic and Financial Education in Citizenship

1. Personal and public goods how these are linked to economic activity including through taxation, credit, risk, business cycles.

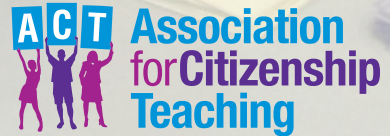
10. Finite (scarce) nature of resources and making economic decisions in the global context e.g. trade, global economy, environment, climate change, movement of people, conflict and natural disasters.

9. Role of the media in informing and shaping public opinion on financial and economic matters and holding those in power to account including how issues are discussed in the news; questioning assumptions behind financial and economic decisions, data and arguments.

8. Different viewpoints about raising and spending public money locally and nationally e.g. debates about wealth creation, equality and the role of the Welfare State; budget and spending priorities for police, health, education etc. how these are paid for; who should be supported.

7. Rights, justice and equality in relation to employment including remuneration for work, equal pay, worker's rights and protection, different notions of work e.g. employment, self-employment and the 'gig' economy; use of migrant labour, child labour and exploitation; and how this affects local and global economies.

6. The power of consumers to shape financial decisions and influence voters in elections; informed consumer pressure and protest; blocking or bringing down services in local and national contexts; shaping; as employees, members, business owners, shareholders.



Public money and
used in every day life,
spending, saving,
debt, managing
budgeting.

2. Making informed personal financial and economic choices including consequences for self and society (locally, nationally or globally) and weighing up the moral and ethical implications of choices we make as consumers, employees, employers etc.

3. How financial and economic policies made by local and national government affect people differently including individuals, groups and communities e.g. taxation, public spending, minimum wage, interest rates, investments in national infrastructure, business, industry.

4. How parliament holds those in power to account for financial and economic decisions that affect individuals and groups in society e.g. through parliamentary debates, committees, scrutiny of legislation.

5. UK economy and key institutions including the composition of the UK economy; roles of HM Treasury, Bank of England; shift from manufacturing to service led and the balance between private and public sectors; the changing nature of the UK's relationships with Europe and the wider world with regard to business, trade and aid.

of citizens to
and economic
policy e.g. as
; citizens making
mer choices; via
protest groups in
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onal public policy
employees, union
ness leaders and
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Opportunities Economic Financial Education in Citizenship

For information, CPD, support and guidance:
www.teachingcitizenship.org.uk
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Opportunities for Economic and Financial Education in Citizenship

Teaching Economic and Financial Education in Citizenship

This summary helps schools think about the opportunities for teaching Economic and Financial Education (EFE) in Citizenship.

DFE Key Stage 1 and 2 National Framework for Citizenship

Pupils should be taught that money comes from different sources and can be used for different purposes as well as the importance of looking after their money and to realise that future wants and needs may be met through saving.

Key stage 3 and 4 National Curriculum for Citizenship

One aim of Citizenship is to ensure pupils are equipped with skills to think critically to debate political questions, manage their money and plan for future financial needs.

Citizenship teaching includes the functions and uses of money, the importance and practice of budgeting, and managing risk. They will learn about income and expenditure, credit and debt, insurance, savings and pensions, financial products and services, and how public money is raised and spent.

At GCSE pupils must learn about:

How public taxes are raised and spent by government locally and nationally; the practice of budgeting and managing risk; and how it is used by government to manage complex decisions about the allocation of public funding; different viewpoints and debates about how governments and others service providers make provision for welfare, health, the elderly and education.

High quality EFE enables pupils to understand their roles as responsible, active citizens in a modern, global society and builds understanding about how their choices and decisions relate to the economic and financial issues at personal, societal and global level. As they progress through the key stages, understanding deepens and pupils become increasingly aware that financial and economic issues are interconnected with the political and social systems they are living in.

Essential knowledge

EFE involves teaching a number of interrelated concepts, skills and areas of knowledge to enable critical engagement with economic and financial issues and debates.

We can think about knowledge of **EFE in Citizenship** in at least two ways:

1) There is specialist knowledge and terminology necessary to understand and participate in debates about the financial and economic dimensions to citizenship. For example: *savings, spending, budget, profit, costs, risk, interest, inflation and exchange rates, direct/indirect taxation, public and private sectors, trade unions/professional associations, imports /exports, balance of payments, national debt, GDP, single markets and customs unions. This will also include key institutions: the Bank of England, the Treasury, the EU, WTO, IMF, World Bank and Local Authorities.*

2) As teachers we also need to develop a deeper understanding of how financial and economic debates relate to key citizenship concepts, to inform teaching for example:

(i) Democracy and pluralism

What is the relationship between a liberal democracy and a market economy? Does political freedom entail free market capitalism or does it entail some form of market regulation or intervention? How should we balance public and private aspects of our economy?

(ii) Equality and justice

Does social justice require the redistribution of resources, and if so, who should pay? What levels of taxation are justifiable? What is the difference between equality of opportunity and equality of outcome, and what balance should we strike?

(iii) Rights and responsibilities

Does it make sense to talk about rights without providing the resources to fully realise them? What economic rights do we have and who is responsible for fulfilling them? Do we have responsibilities towards future generations to safeguard natural resources?

(iv) Active citizenship

How do citizens' personal financial decisions impact on others? How can citizens hold government to account for its financial and economic decisions?

School case study 2

Continued from p.28

enough money to keep the charity going for the following six months.

Focussed pupil development days

We also have a series of development days which include economic and financial themes. These days give us the ability to work in different ways with pupils and complement the core curriculum programme they are taught in lessons.

For example, in year 9 we have a stock exchange day which is a mass role-play involving 270 students who work in teams to manage their stocks based on real time events including natural disasters.

We also use contributions from external expert speakers. For example we work with staff from HM Treasury who have come to school to talk with pupils about government's role in public expenditure, setting spending priorities and levels of taxation. We use speakers from finance jobs to work with the students as experts and advisers at different points in the year.

Being clear about our curriculum intent

With the new Ofsted framework now in place we are very clear about what we want our pupils to learn during their EFE in Citizenship and PSHE.

For example, we want them to:

- know how to manage their money well in particular in relation to budgeting their income and outgoings and planning for the future needs
- understand how public bodies set priorities for spending money and are financed through different forms of taxation
- understand how citizens can influence those in power about public spending priorities and the kind of activities they can participate in.

We also focus on developing practical numeracy skills as part of this work as well as other skills such as communication, research and talking with different people in society, asking good questions and trying to find solutions to issues in the local and national community.

Confident about our impact

We have seen a dramatic change in our pupils following our programme. They become confident in their own lives because they have the knowledge and skills they need as informed and active citizens. They are ready for all the challenges they may face, so they will not be taken advantage of and can make good and informed financial and economic decisions in the next phase of their education and future lives.

“
We use a range of teaching and learning approaches and pedagogy to ensure EFE is meaningful and engaging for our pupils. For example we use active learning, role play, and real issues for teaching and where possible project-based learning.

”

Kirsty's tips for other teachers

- There are some really good resources available to teachers. For example, the 'Real Game' and the 'Stock market game' are two that we have adapted to return to. Some of the organisations and banks provide excellent materials. I like the NatWest Moneywise programme because it includes samples of payment cards, payslips, bank statements and a range of resources.
- Look locally for support. Contact your local bank and see if anyone can work with you or come in and support your pupils. In Weymouth the local Baptist church have debt councillors who will come and work in schools.
- I would always advise using project-based work with a real outcome because it gives a good context and meaningful outcome for pupils and it fits so well with active citizenship.
- Finally, if you can try and get the same teachers in your school to deliver your EFE (and in fact all your Citizenship teaching) over a number of years they build up their subject knowledge and expertise and this leads to better outcomes.

Useful websites

www.moneywise.co.uk

NatWest Moneywise programme for schools

www.realgame.co.uk

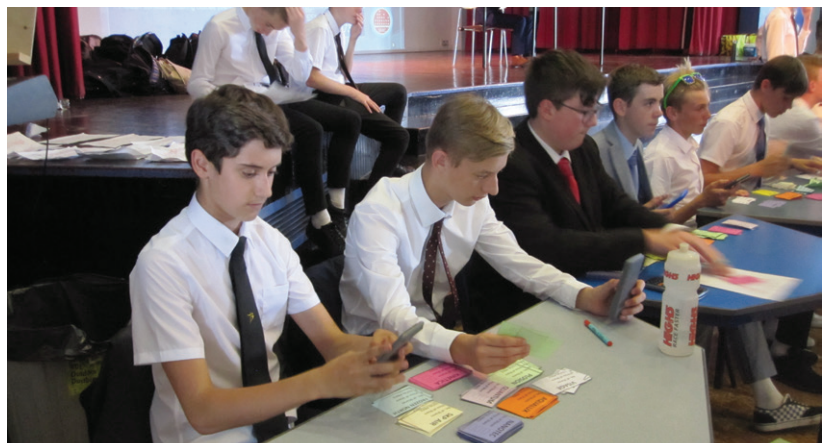
the Real Game resources and programme

www.stockmarketgame.org

the Stock Market game

“
Look locally for support. Contact your local bank and see if anyone can work with you or come in and support your pupils. In Weymouth the local Baptist church have debt councillors who will come and work in schools.

”



Budmouth Academy Stock Exchange Day

School case study 3

Refreshing Economic and Financial Education in our curriculum

Bryden Joy

Perins School, Hampshire, is an academy just east of Winchester, with a predominantly middle-class white British cohort. Pupils come from as far afield as Basingstoke and Petersfield with a huge proportion of our pupils arriving on buses. Bryden has been teaching at the school since January 2015, and is Team Leader for PSHE/Citizenship.

Our Curriculum for Economic and Financial Education

We deliver Citizenship in combination with PSHE in our curriculum at both KS3 and KS4 as part of our core Life Studies curriculum. We also offer GCSE Citizenship Studies as an option to our pupils. We will be addressing the new statutory requirements for RSE through Life Studies.

Previously, Economic and Financial Education (EFE) has been taught within Life Studies, with aspects of teaching running through most years groups. However, in the last few years we've only had timetabled lessons for years 7 to 9, so we were more restricted in what we can do. For example, in Year 8 pupils have a focus on careers and we tie in lessons on different aspects of EFE including: What are my consumer rights? Should I be an ethical consumer? What are financial documents? What is debt? Should gambling be banned? Why financial skills help me?

Last year in Year 9 we took a focus on real-life money skills, where we explored how the Government collects and spends money, as well as undertaking practical budgeting tasks where pupils were randomly assigned 'a job' and they had to work out how much money they would have and how they would spend it. In Year 11 pupils also explore key themes such as: Why do we pay taxes? What are benefits and why do we have them?

EFE through GCSE Citizenship Studies

As part of the GCSE course, pupils learn about Government income and expenditure, and the decision making process involved in allocating money to various priorities. Pupils really engage

“
Pupils learn about Government income and expenditure and the decision making process involved in allocating money to various priorities. Pupils really engage with this topic because they see something clearly relevant in the way that 'their' money is spent by elected officials.
”

with this topic – more than I thought that they might! – which I think is because they see something tangible, something clearly relevant in the way that “their” money is spent by elected officials. We also then look at the expenses scandal when teaching about the role of the media and this allowed them to understand how the media can hold people to account for misuse of public money.

Developing Enterprise as a focus

This academic year we have moved to a six-lesson day, and in Year 7 and Year 8 we decided to introduce a regular lesson dedicated to the concept of Enterprise which provides us with new opportunities to address EFE. We have been working with colleagues in the Maths department to develop our approach. Some elements of EFE will remain in Life Studies, but other aspects will become part of the new Enterprise lessons.

Within the Enterprise lessons, pupils will have the opportunity to explore the nature of money now, in the past and in the future, to learn about the practicalities of running an enterprise (we use the chocolate bar challenge for this), to explore what the economy is, to learn about global trade, and about crimes relating to money and finance such as phishing and fraud and how to protect themselves from becoming a victim of this.

For us the combination of themes that we plan into our Life Studies and Enterprise lessons and the GCSE Citizenship Studies means we can build much stronger connections with the concepts and content in the subject of Citizenship. In addition to offering more curriculum time to enhancing



Bryden Joy teaches at Perins School and is a member of ACT Council

pupils' practical finance skills, the introduction of Enterprise also helps to give pupils an opportunity to experience lessons which could lead into GCSE Business Studies, which was introduced as an option for pupils this year.

Our topics link well with a number of the opportunities for EFE identified in the new ACT framework. In particular: 1 Personal and public money; 2 Making informed financial and economic choices; 3 How policies made by local and national government affect people; 5 UK economy and key institutions; 8 Different viewpoints about raising and spending public money; 9 Role of the media in holding those in power to account; and 10 Finite nature of resources and the global economic context.

Overview of Enterprise education

Year 7	Weeks 1 & 2	Weeks 3 & 4	Weeks 5 & 6
Autumn 1	Money now and then – origins of money, contactless, design future uses		
Autumn 2	Global Trade		
Spring 1	£1 Challenge		
Spring 2	Running a company project – Dragon's Den style?		
Summer 1	Lessons about finding an idea, setting up – company, ethos/vision, etc. then given time to build ideas and develop pitch		
Summer 2	Holiday Planning Project		
Year 8	Weeks 1 & 2	Weeks 3 & 4	Weeks 5 & 6
Autumn 1	Principles of Marketing		
Autumn 2	Chocolate Bar Challenge – design task using budget constraints		
Spring 1	Budgets	Budgeting Challenge: 1 bedroom flat	
Spring 2	Business /Economics Taster lesson	The Economy	Phishing & Fraud
Summer 1	Insurance	Risk	Investment
Summer 2	Stock Market Simulation (from Global Investor Sims)		

Being clear about our curriculum intent

For me, EFE is essential in preparing pupils for life beyond school. Our job is to ensure they gain a comprehensive knowledge and understanding of how to make good financial decisions later in life, and are informed about the potential consequences and outcomes of those decisions for themselves and others. We have put time into developing creative ways in our curriculum to achieve this and help pupils building up their knowledge over time.

Impact – knowing what works

We want pupils to be able to make informed decisions – it doesn't matter whether or not they're decisions that I agree with, but they should know that, for example, if they choose to gamble, they may win but there's also a chance of losing.

When it comes to money, I think a lot of the time people can be naïve or ignorant, or simply not realise that there's cheaper fuel providers or better bank offers or things like cashback available when you purchase online. We try to ensure our pupils become much more informed and critical of what is on offer as well as being aware how other people might act to try to persuade them to buy something. This helps them better anticipate behaviour and actions of others and adjust their own responses accordingly. We also try to instil a greater awareness of the value of items. For example our school offers a laptop scheme, but some pupils don't seem to care if the laptop gets broken as they know that repairs are covered on the insurance policy. Increasingly however our pupils understand that this can increase future premiums and so their actions have an impact for themselves and others.

Bryden's Tips for other teachers

- Lots of banks now offer resources.
- Young Money (used to be PFEG) offer good resources and each year offer a My Money week with additional resources.
- I take screengrabs of the national budget each year, specifically the pie charts explaining how the government spends and raises public money. I then hide the sections and get pupils to decide how much money they would spend on education, health, etc. The pupils are almost always surprised about social care and pensions being the largest spending area.
- The Full Fact website is also really useful for getting behind the headlines when it comes to news on financial and economic matters.

Useful websites

Global Investor Sims
www.globalinvestorsims.com/uk/log-in/
 My Money Week (register for June 2020)
<https://bit.ly/2ByhL2s>
 Full Fact <https://fullfact.org>

“ Our job is to ensure they gain a comprehensive knowledge and understanding of how to make good financial decisions later in life, and are informed about the potential consequences and outcomes of those decisions ”

Practical next steps

Ali Norrish and Russell Winnard

In our last section, we explore three practical things you could do depending on your situation:

- We suggest some resources if you want to try out a new activity,
- We provide a suggested scheme of work if you have to plan your own,
- We also share some ideas for evaluation if you want to review your existing provision.

There are a range of organisations who provide support in slightly different ways. Below we have curated some exciting resources and opportunities for support you can access straight away.

Financial education

Young Money - tools, resources and lesson plans, teacher training and in-school support programmes

www.y-m.org.uk

MyBnk - expert led workshops delivered directly to students

www.mybnk.org

London Institute of Banking and Finance - qualifications in financial education and the Lessons In Financial Education (LIFE) programme

www.libf.ac.uk

The Money Charity - workshops delivered to student groups

www.themoneycharity.org.uk

The Financial Education Planning Framework - a differentiated framework containing relevant learning outcomes for students aged 11 to 19. This has been agreed by all of the above organisations as well as the Money and Pensions Service.

www.young-enterprise.org.uk/teachers-hub/financial-education/resources-hub/financial-education-planning-frameworks/

High Quality EFE Citizenship resources



The Association for Citizenship Teaching provides a quality mark for Citizenship teaching resources so that teachers can be sure they are using something of quality. The HM Revenue and Customs (HMRC) Tax Facts and Junior Tax Facts resources support Economic and Financial Education in Citizenship and have been awarded the ACT Quality Mark.

HMRC has designed Tax Facts as an accessible and

free resource, to simplify the teaching of how public money is raised and spent. The resource supports different subjects in the curriculum, including Citizenship, Business Studies and Mathematics.

'Junior Tax Facts' has been designed for primary school children, aged 8 to 11. The resource can be used to support a number of aspects of the primary school curriculum:

- recognising the rights and responsibilities of citizens
- understanding how money plays an important part in people's lives
- appreciating that resources can be allocated in different ways and that these choices affect individuals, families, communities and our country.

<https://www.teachingcitizenship.org.uk/resource/tax-facts-and-junior-tax-facts-published-hm-revenue-and-customs>

Economic education

Economy - Free articles, videos and jargon-free online economics 'textbook'. Economy also runs school assemblies, and an 8-week extracurricular course for Year 12 students. We explain economic concepts in clear, simple language, ground these concepts in everyday life and current news stories, and present a range of perspectives without the need for specialist learning or skills.

www.ecnmy.org/learn

Young Citizens - Economics Cycles. This free resource explores what economic cycles are and how they impact our lives. It covers key terms such as GDP, recovery, growth and recession, explores a range of key indicators that demonstrate a growing or shrinking economy, and prompts your class to critically examine the impact this has on individuals.

www.youngcitizens.org/economic-cycles

The Economist Educational Foundation - An independent charity that leverages the journalistic expertise of The Economist newspaper. They have produced an excellent 6 lesson scheme of work called 10 Years On: Learning from the Financial Crisis.

www.economistfoundation.org/free-resources/

Bank of England - 'EconoME' is a free education resource focusing on the role of decision making in the economy and designed to help students develop analytical skills to make informed decisions.

www.bankofengland.co.uk/education



Taking a whole school approach - Centre of Excellence

Centre of Excellence is a programme run by the charity Young Money (Part of Young Enterprise) which supports schools to take a sustainable approach to financial education. It enables schools to implement financial education throughout the school based on best practise principles - many of which you will find outlined in Professor Tina Harrison's article (pages 19-21) on the impact of financial education.

The core criteria of a school becoming a Centre of Excellence are:

- The school develops and makes available a vision statement for financial education.
- Senior leadership are aware of, and committed to, the provision of financial education through the school.
- A learning programme exists which meets the needs of students, is delivered in all key stages, and is embedded through at least two subject areas.
- Learning is measured in relevant ways to identify impact and changing needs.
- A planned programme of staff development and training exists to ensure a skilled teaching team.
- Once accredited Centres of Excellence commit to sharing their knowledge and support other local schools to develop financial education.

Other than the core criteria the way a school develops and delivers financial education is entirely up to them - making use of the opportunities that exist within their own school. Financial education provision will never look exactly the same from one Centre of Excellence to the next, and this is entirely right, as each programme should respond to local needs and opportunities.

The vast majority of Centres of Excellence choose to embed financial education through Citizenship combined with at least one other subject area, with the most popular being Maths and PSHE. The approach to a topic can change significantly according to the subject it is delivered through and it is incredibly useful for students to gain these different perspectives. Equally, embedding a spiral curriculum, that reinforces and builds upon prior learning as students progress through the school,

provides the most impactful student outcomes.

We know that the Centre of Excellence model is intensive and requires a reasonable commitment from schools to achieve and sustain. It is not right for all schools, and instead may be something that schools work towards by implementing elements of the model that may work for them - creating a vision for financial education as a goal to work towards, or arranging a teacher training session to increase the knowledge and confidence of staff to deliver high quality financial education.

The diagram on the following page illustrates the journey to becoming a centre of excellence, and shows how this can be a useful framework for reviewing your school's provision. For more details visit: www.young-enterprise.org.uk/centres-of-excellence/

Mini Case Study - Denbigh School, Milton Keynes

Denbigh School is a large school based within the Milton Keynes area, covering 1,700 students aged between 11-19yrs old. Denbigh School has been a Centre of Excellence in Financial Education since 2018, embedding financial education into the school along with their mission statement of "Equipping our students with the knowledge and skills to achieve lifelong financial stability".

Denbigh School have implemented a rich and varied financial education curriculum throughout all year groups, reaching a wide range of subject areas including Citizenship, PSHE, Business Studies, Economics and Maths to ensure maximum learning outcomes for students.

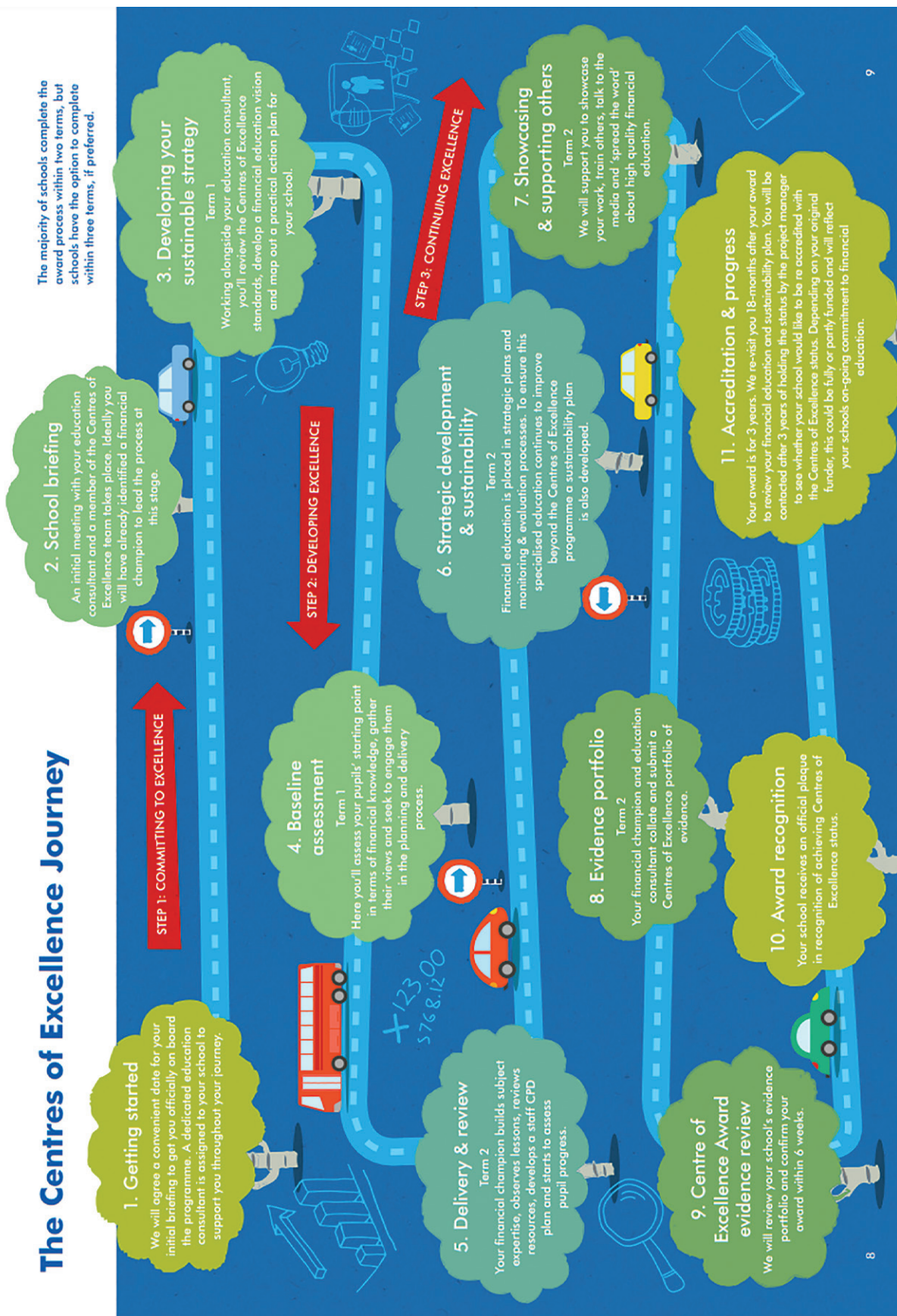
In addition to subject learning Denbigh has provided extra-curricular opportunities, including their Children University Sessions. As part of supporting and enhancing children's Key Stage 2 financial education, the school ran an 8-week course for approximately 130 year 6 students from 3 local primary schools on financial education. This covered topics such as the difference between a debit card and credit card and what it is like to set up your own business.

“
Embedding a spiral curriculum, that reinforces and builds upon prior learning as students progress through the school, provides the most impactful student outcomes.
”

Theme

Taking a whole school approach - Centre of Excellence

The Centres of Excellence Journey



Theme

Andrew Jack is global education editor for the Financial Times, writing on educational issues around the world and editorial lead for the free FT schools programme. He was previously head of curated content, deputy editor of the big read section, pharmaceuticals correspondent, and a foreign correspondent in France and Russia.



Using economics and financial news articles as non-specialist: How the FT can help

Andrew Jack

There are many places online that can provide resources to complement financial education and kickstart broader economic understanding. Most notably media articles can play a role, as well as generating media literacy and creating cross-curriculum links. As Riazul mentions in his article, 'Last year, if you took me to the economic section of a newspaper and asked me to read it, I would've gotten about 2 sentences in, looked up and thrown it back at you.' How can you help your students feel prepared to tackle everyday economic affairs? Examples of free access for schools offered by the Financial Times can help, as well as being easily shared among school staff for use cross-curriculum and then mapped back to your whole-school approach to EFE.



Over the past two years, the FT has offered free digital access to 16-19 year olds in full-time education, their teachers and schools. The aim is to fill a frequently missing ingredient to help you in better preparing your students: access to high quality relevant news, analysis and informed opinions on current affairs.

With this access, young people are more able to engage as future citizens, can draw actively on knowledge and fresh examples in classroom discussions and be better prepared for exams and interviews.

The FT is also a great resource for the non-specialist teacher, who can gain and share content and questions to help plan lessons. Our articles feature data, graphics, videos and audio, enriching its value as a learning aid. Its style is specifically designed to be accessible with clear explanations for non-specialists.

Our content aligns closely with the guidance on

“The FT is widely read by decision-makers in government, companies and the non-profit sector alike. Sharing the same materials with teachers provides valuable insights, while students can quickly engage with fresh, deep and current topics in the news.”



EFE and Citizenship in the centre pages of this journal, most notably in relation to point 9 on the “role of the media in informing and shaping public opinion on financial and economic matters including how issues are discussed in the news.”

The FT is widely read by decision-makers in government, companies and the non-profit sector alike. That reflects the high regard in which it is held, and helps shape opinion, policy and practice. Sharing the same materials with teachers provides valuable insights, while students can quickly engage with fresh, deep and current topics in the news.

Articles support the citizenship recommendation to question “assumptions behind financial and economic decisions, data and arguments” by exploring claims and counter-claims: whether through scrutiny of government or opposition party policies and declarations, corporate and investment actions, or exploration of intellectual debates such as on the role of capitalism, companies and conventional economic theory.

Theme

Using economics and financial news articles as non-specialist: How the FT can help

Specific examples of FT content linked to the Citizenship guidelines (see centre pages of this journal) include:

1. Personal and public money and how these are linked in everyday life. The FT economics section, UK politics, companies and personal finance content offer frequent coverage. We are also launching a board game available for free to schools to help students understand the basics of salaries, mortgages, pensions, investments and insurance.

5. UK economy and role of key institutions including the composition of the UK economy. The FT provides regular articles from its regional correspondents across the UK, Europe and beyond; writing by its many specialist reporters and commentators; and external contributors including ministers and senior officials at the Bank of England.

8. Different viewpoints about raising and spending public money locally and nationally. The FT has specialist reporters constantly covering health, education, home affairs, policing and wider issues around public spending and its impact. It has published in-depth analysis including recently on the NHS Series and on deprivation in Blackpool.

What can the FT help you teach?

The content available includes articles on economics, business and finance, with economic dashboards updated in real time illustrating key figures in the UK and other large nations. But it also extensively covers politics, policy, international affairs and culture.

On issues from Brexit and the US-China trade wars to climate change and the Saudi-Yemen conflict, it offers first-hand reporting from a global network of correspondents backed by rigorous data and direct commentary from leading experts and practitioners around the world.

At a time of rising timetable pressures on teachers and with the cacophony of distraction, bias and unreliable information on social media constantly bombarding pupils, our focus is to bring rigour to the issues that matter, often adding statistics to back-up arguments alongside simple quotes.

The FT seeks to help with useful insights often not easily available elsewhere, supported by an extensive network of foreign

correspondents - reflecting the global interests and locations of its readers.

How can you make use of the resources?

The core of the FT programme is access to its full range of existing online content, available to all subscribers. But it also has a network of teachers which identifies articles they consider relevant to their courses accompanied by suggested questions or classroom discussion topics, which we share with our full network of schools. You can sign up below for access and email (schools@ft.com) if you would like to help or advise.

To help motivate students there is also a range of writing and video competitions linked to subjects including economics, politics and geography. For example, many entered its joint writing competition with the Political Studies Association on the theme "Is British politics broken?" this year, and dozens were rewarded with the chance to meet John Bercow in the Speaker's Rooms in the House of Commons.

Across the UK and around the world, schools are using the FT's free schools programme to enrich their learning in a wide variety of academic subjects as well as in discussions during tutor time and in school clubs.

At St Olave's School in Kent, for example, students search the Financial Times online for relevant articles to illustrate the themes they are studying in economics A-level and print them out to paste into scrapbooks. They annotate their contents and highlight key words and phrases to help apply and remember the principles they have learnt.

Elsewhere, they discuss in small groups an article selected by their teacher to explore a contemporary issue, for example, the impact of political tensions in the Middle East on oil prices; or the tensions for farmers as the UK gears up to leave the EU.

Ultimately, we encourage teachers and students to browse freely to gain from the full range of content. We believe that better informed citizens can more effectively work to improve society.

Sign up to the FT's free digital access programme for schools at www.ft.com/schoolsarefree and explore selected articles and offers at www.ft.com/schools or @FT4S on Twitter.

**“
The FT has
a network of
teachers which
identifies
articles they
consider
relevant to
their courses
accompanied
by suggested
questions or
classroom
discussion
topics, which we
share with our
full network of
schools.
”**



EFE in Citizenship: Been there, done it and trust me, it works

Karl Sweeney

In this article Karl Sweeney, ACT advisory teacher, draws on his experiences to outline a possible scheme of work that could be used as a starting point. As Karl notes, the main point of this piece is to illustrate the importance of finding a logical sequence across the topics, so students are led from individual and local issues to societal and government levels of analysis.



It's 2004. I'm teaching a Year 10 Citizenship lesson and my kids are going a bit nuts. Not because they are exhibiting poor behaviour (perish the thought) but because I've just shown them a Panorama documentary made a few years earlier which uses hidden cameras to film inside factories in South East Asia which make GAP and Nike clothing. Featured in this expose are young teenagers, of similar age to my Year 10's, hunched over machines 15 hours a day, working illegally in hot windowless factories, living in shacks by a busy road and paid about £1.50 per day. My students of course recognise the brands, the familiar logos, the actual stuff they wear. They are incensed, desperate to do something, whatever they can, to rectify this, to bring pressure somehow onto the firms involved to change their ways. Now they're on the web accessing the customer support pages of the two firms, making it clear that they will not buy these products any more unless they can see a change. They're going to let their friends know (now) as well, again using web based communication.

I survey the scene and think "pretty damn sure this is what Citizenship is all about..." The bell goes, the kids walk out to break - changed. Job done; at least for today. This is Economic and Financial Education (EFE) and Citizenship in action. Students understand that their stuff doesn't just appear - it's manufactured, by companies, by people, mostly in other parts of the world -

sometimes in places where the same fundamental rights, privileges and protections as they enjoy in the UK do not exist. They also realise that these same firms rely on customers to sell to - customers like them. So now they are empowered economic decision-makers, they have a say and they can act on this and can communicate this, instantly, to their peers, they can organise a campaign to change things.

Introduction

Many teachers will be starting from scratch in this area and so in this article I want to draw on some of my experiences, both as a teacher, and as an advisory teacher to share some ideas and advice. I have outlined a possible scheme of work that could be used as a starting point. As well as outlining some possible lessons, for me the main point here is to illustrate the importance of finding a logical sequence across the topics, so the analysis builds naturally over time, and the students are led from individual and local issues to societal and government levels of analysis. I'll also try to clarify tricky bits of terminology or key concepts (labelled 'EFE Alert') and point you to online sources of information (due to space restrictions, most of these will be on-line). This sequence is offered for you to try out, adapt, reject or simply consider in relation to some other topic you're already planning - as you see fit. I would suggest a common 'Modus Operandi' (MO) throughout, which can be adapted to each topic or lesson. This is again for you to consider and if needs be reject

“
My students are incensed, desperate to do something, whatever they can, to rectify this, to bring pressure somehow onto the firms involved to change their ways.
”

Theme

Economic and Financial Education in Action, in Citizenship: Been there, done it and trust me, it works

but it may serve as a very basic framework for planning. It is simply:

- The EFE bit - Introduce the issue. (You) introduce, and (they) consider, research and record the economic / financial, terminology, concepts, principles and data underpinning it.
- The Citizenship bit - (You and they) open it up for respectful, structured analysis, debate and discussion, followed, if appropriate by
- Action - (They supervised / facilitated by you) take positive, responsible and informed action to address the issue and make a positive change
- Variations & extensions: (a) Go deeper by exploring an issue that you know is particularly relevant to your area; (b) go comparative by looking at comparable international data, or at contrasting local areas; (c) go personal by asking students who is willing to share their own experiences – within, of course, the constraints of an agreed set of ground rules.
- Resources to get you started.

I would suggest that most of the content commonly covered in Citizenship Education could be approached through an EFE lens. They are in effect two sides of the same conceptual coin.

The question for us in the classroom is not only which topics to address but also what level of detail to go into when doing so. The answer to this is going to be partly determined by the age / school phase you work in, partly by your confidence, competence and enthusiasm, partly by the availability of good quality resources and by the availability of curriculum time and flexibility of planning in your school / department



Banksy by Francisco Huguenin Uhlfelder (flickr)

/ faculty. Some links to resources are to be found below - the other variables, are of course, in your hands. But if your rule of thumb is, 'the kids see the relevance, they are enthused, empowered and energised so it must be worthwhile – oh and there's a serious number of numeracy and literacy boxes being ticked here', then I can assure you EFE is the way to go.

The essence of EFE: From Personal to Political *Topic 1 – My community*

I write this as we approach the summer break – a time most teachers look forward to, but many parents dread. Why? Because free school meals for their children end and the financial burden this creates, along with coming up with ways of keeping them active and entertained is problematic for many; a Victorian phenomenon in the second decade of the twenty-first century and a scenario many of you will recognise - one which has socio-economic roots and socio-economic solutions



As well as outlining some possible lessons, for me the main point here is to illustrate the importance of finding a logical sequence across the topics, so students are led from individual and local issues to societal and government levels of analysis.



EFE ALERT

Local v national labour markets, inequality, redistribution of income, economic policy and ideology, social welfare (including universal credit), structural unemployment

For resource links, go the on-line version of this article with web links to appropriate starting places.

Focus: A strength of EFE is its potential to act as a relatively 'value-free' way into some highly contentious issue and debates. Rather than start with the personal and emotional dimensions, we can start with the economic and financial facts (e.g. typical wage rates and employment opportunities in the local area, costs of living, including utility bills and rent, government changes to income support available etc.) that children will recognise for themselves. Discussions about unequal access to resources and the role of the state in addressing these arise spontaneously from such considerations, and immediately open up a political discussion.

Topic 2 – My Money, My Goals

Well, having explored local employment prospects,

how about looking at a payslip next? Why? Because understanding a pay slip takes us from the personal to socio-political in one easy conceptual leap. It helps students to understand how their income is taxed, how that taxation is used to fund public expenditure, and then to consider how to manage what is left.

 **EFE ALERT**

Introduce income tax, and sales taxes and duties. Consider the comparative fairness of each of these in terms of their proportionate impact on low, middle and high income earners (progressive, regressive). Beliefs about the correct balance in terms of types and scale of tax and spending.

Focus: The Citizenship link here is of course – ‘It’s your money being taxed and spent so shouldn’t you have a democratic say in how this is done and what types of tax are fair or unfair?’ How does the prioritisation of spending and the types of taxation used to finance it change as you move from left to right along the political spectrum. Later in the scheme of work we’ll compare political manifestos and their sections on fiscal policy, but here we might just consider that if some service (health, pensions, education) are not provided collectively, we may well have to fund them individually. For resource links, go the on-line version of this article with web links to guidance on how to read a payslip and ‘The Real Game’

Simulations like ‘The Real Game’ encourage students to think seriously about what they have to earn to secure a specified lifestyle, or more realistically to consider how they might prioritise some things over others, given limited resources. Some people, of course, can largely avoid this dilemma by becoming ridiculously wealthy – but 99.9 % of us can’t. We can’t all be Bill Gates, the Duke of Westminster, Stormzy, or Taylor Swift. This could lead to an exploration of...

Comparing Pay Rates: Why are there Rich and Poor People?

Topic 3 – Rich and Poor

So, let’s move the discussion on to wage rates across society and the breathtakingly vast


It’s difficult to pick on a social issue that doesn’t have an economic or financial dimension: homelessness, food banks, local governments and their services, the EU, climate change and the environment, workers’ rights as human rights, the messages of Trump, Brexit, global conflict...



disparities involved. Why does a Corporate CEO earn more than a teacher or a NHS nurse? Why does a premiership footballer earn more in a week than most of the population will earn in two years? Two key elements to the answer here – social ‘norms and values’ and the operation of the free market.

 **EFE ALERT**

Supply and demand in labour markets, fairness/equity in such markets, role of unions and professional associations in determining wage rates.

Focus: As a society, we have developed into consumerist junkies, we can’t get enough of the stuff corporations produce: air travel, cars, clothes, food, drink, gadgets... so we reward their work very highly i.e. by spending our hard earned cash on their stuff 24/7. They in turn reward their leaders very highly in a global market for CEO’s. We value nurses most when we need them and most of us use their services much less often. In the UK teachers aren’t valued as highly (literally) as they are in many other countries e.g. South-east Asian countries such as China and Malaysia where traditionally teachers are held in high esteem – or in the richer European nations e.g. Germany, Luxembourg and Denmark.

The other part of the answer is to do with supply and demand in labour markets. In theory there are more folk in existence who have the qualities, talents, predispositions etc. to be teachers and nurses than those required for being corporate CEO’s or premiership footballers. In any market, a resource which is in high demand but limited supply will command a higher price than one for which the opposite is true. There is also the question of whether those markets are fairly or equitably regulated.

Let’s also make it clear to the kids at this point that the oft quoted ‘average wage’ is not ‘the wage that most people earn’, i.e. the ‘average’ is being pulled up by the tiny number of colossal wages at the end of the distribution. The real figure we’re interested in and the one no politician or media analyst ever seems to mention, is the

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‘modal’ wage i.e. the most frequently occurring / most common one – always much lower than ‘the average’. [Numeracy alert: mean, median and mode in statistics.]

For resource links, go the on-line version of this article with web links to articles about inequality, statistics and graphs for analysis.

So, should the government intervene to correct this disparity or is it an inevitable, natural result of free markets in operation? Are free markets more efficient than governments ever can be?

The answer will depend on where on the political spectrum your loyalties lie, which introduces the next topic...

Public v Private Sectors

Topic 4 - *The Market Knows Best?*

One issue that will almost always arise when looking at this type of topic is the economic and financial role of the state in people’s lives, including trying to redress the massive differences in pay across society. In fact one could argue that modern politics is little more than a never-ending debate over the relative sizes and functions of the private and public sectors (explored in a little more detail later). Arguments about how we should spend taxpayers’ money, workers’ rights, how to ‘get people back into work’, how best to support the elderly, sick and those not in work are at the core of much of what passes for political discourse today and are essentially about ‘state v market-driven’ solutions as well as having highly personal and emotional elements. The key question here is whether it is governments or corporations, or some hybrid of the two that are best placed to take the lead in dealing with these issues. As I suggested earlier, at the core of 90% of party political discourse at global, national, regional and local level is the debate about the size, role and funding of the ‘public sector’.



EFE ALERT

The public sector includes any organisation which is predominantly funded by tax payers’ money. Some of these are obvious, e.g. state

education, the NHS, your local library, the police, the armed services. The private sector refers to those organisations, mainly companies, which are wholly or mostly funded by revenues from the sale of goods or services. The voluntary sector (or third sector) should also be mentioned here - organisations, mainly set up as charities, which rely on donations and grants and which mainly operate to address a specific social or cultural need. Public Goods – goods (and services) which only the state can legitimately and logically supply because they can’t be ‘privately’ enjoyed eg. Libraries, public parks, most roads, police and fire services, armed forces and my favourite example - lighthouses.



So, let’s move the discussion on to wage rates across society and the breathtakingly vast disparities involved. Why does a Corporate CEO earn more than a teacher or a NHS nurse? Two key elements to the answer here – social ‘norms and values’ and the operation of the free market.



Focus: What about your regional train company, or your local council? To what extent are they reliant on profit-making, private sector companies as opposed to council tax and central government funding? The answers may surprise you - and your pupils. How about your school? Is it a sponsored academy? Yes? Well then it is probably a quasi - private sector organisation, i.e. owned and managed by a private sector organisation (eg. Harris, Oasis) but funded by the DfE using public money and normally run as a charity i.e. non-profit making. Is it a free school, a local authority school, a grammar school? What are the arguments, economic and socio-political, offered for each? (Can of Worms Alert!)

What about private schools? More cans, more worms.

Whatever the answers, they will contain an element of the economic and financial and - trust me on this - will kick start serious debate discussion and a need to find out more.

But moving beyond education, the public / private debate really hinges on one key fact. To pay for a large, comprehensive and sophisticated public sector, you need to tax people more. So the countries with the largest public sectors tend to also have the highest rates of taxation. But they also tend to appear towards the bottom of the list of countries ranked in terms of social inequality (link back to Topic 2).

For resource links, go the on-line version of this article with web links to useful websites and data.

So, tax and spending are facts of political life. Now let's look at this through a party political lens...

Fiscal Policy - Tax Sources/ Spending Priorities Topic 5 – What's Fair? What Matters?

There are all sorts of ways of presenting this information but I think what we need to do here is take the numbers and interpret them politically i.e. ask the question, what is the ideological priority of each party, including the one in power, on taxing and spending? Both affect different sectors of society in different ways.

EFE ALERT

Income taxes, inheritance tax, profits tax, capital gains tax, are generally progressive i.e. they require those earning more to pay proportionately more, whereas taxes on goods and services, like VAT and Duties are generally regressive i.e. the lowest paid end up paying proportionately more. On the spending side of the data, I guarantee 'Social Protection' and 'Social Services' will be the ones the kids focus upon. So see the other resources listed on-line for definitions.

Focus: Introduce the issue by sharing some statistics (e.g. tax and spending pie charts) with some basic opener questions like: How would you allocate the £700+bn collected? How might you change the way it's collected? Why? Where do you stand politically? But let the students compare and explore data to generate their own questions and observations. Think again about 'progressive' and 'regressive' taxes. Look at manifestoes to consider what each of the political parties have to say about taxation and spending. What arguments do they give? This should include the argument that free markets, not government departments or agencies, are best at allocating resources to where they're needed. This is the essence of [Another EFE Alert] free market or laissez faire economic policies.

For resource links, go the on-line version of this article with web links to useful websites and data.

So what should be the government's No1 taxing and spending priority right now? Here's one young person's answer...



Forward on Climate Rally by Ben Schumin (flickr)

The Social Costs of Economic Activity: Climate Change and its economic / financial roots... and fruits

Topic 6 – EFE and Climate Change

"I was fortunate to be born in a time and place where everyone told us to dream big; I could become whatever I wanted to. I could live wherever I wanted to. People like me had everything we needed and more. Things our grandparents could not even dream of. We had everything we could ever wish for and yet now we may have nothing.

Now we probably don't even have a future any more.

Because that future was sold so that a small number of people could make unimaginable amounts of money. It was stolen from us every time you said that the sky was the limit, and that you only live once.

You lied to us. You gave us false hope.

Greta Thunberg (speech to UK MP's, April 2019)

“
One could argue that modern politics is little more than a never-ending debate over the relative sizes and functions of the private and public sectors.

”

The bottom line here is that virtually all harmful environmental and climate impacts are the result of economic and financial actions and decisions. Just

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look at the list of greatest sources of air and water pollution. But equally importantly, the solutions are also economic and financial and that means we can all have an effect through our role as responsible informed and active citizens and consumers.

EFE ALERT

Social costs of production: the entirety of the economic and environmental impacts of production e.g. the cost of replanting the trees you cut down in order to grow beef cattle in the rainforest and the extra trees that have to be planted to absorb the carbon and methane produced by the cattle and their transportation. **Negative externalities:** adverse effects on the community in which production is taking place e.g. air, water and sound pollution. **Global supply chains:** the sum total of the people and processes involved in primary (extraction, agriculture, fishing), secondary (manufacture, processing) and tertiary (distribution, admin, marketing) production, from nature to your front door.

For resource links, go the on-line version of this article with web links to useful websites, data, videos and carbon footprint calculators.

So, we have economic and financial power with our consumer decision-making. The power to change the way governments and especially companies behave. If we don't buy it, they won't produce it. If government bans it or taxes it, companies and consumers will change their behaviour – witness the ban on smoking in public, increases in tax on tobacco, ban on tobacco advertising.

So to emphasise this point, we'll finish where we started – the type of topic I was exploring with Year 10 in 2004.

Where does my stuff come from?

Topic 7 - Using my economic and financial power

Now we can move freely from economic and financial aspects of environmental impacts to equivalent links with human and animal rights, links to oppressive and abusive regimes, food miles etc. This final 'capstone' lesson can consider

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The bottom line here is that virtually all harmful environmental and climate impacts are the result of economic and financial actions and decisions. But equally importantly, the solutions are also economic and financial.”
”

free trade, workers' rights and environmental impacts across a range of everyday products and services: commonly used examples include fruit and vegetables, chocolate, drinks, trainers, sports equipment, disposable fashion, and phones.

This is clearly illustrated in the brilliant Ethical Consumer magazine and website www.ethicalconsumer.org - entirely self-explanatory and very accessible for kids of all ages and abilities.

The on-line version of this article shares some highlights but there is no shortage of web based information and recommendations for action.

But the Citizenship intrinsic to this and all of the ideas we have explored needs to be constantly revisited and reinforced. EFE should never and can never be thought of as conceptually separate from Citizenship and vice versa. It's all here: human rights, responsibilities, taking action, fairness and justice, democracy, political parties, the rule and effectiveness of law, the media, the role of government and how it should be held to account, the need for respect and tolerance, the role of key institutions and most critical of all the sense that you are empowered and that what has just happened in the classroom matters.

Have a crack at it. You won't regret it and your kids might just go a bit nuts for it.



Banksy Slave Labour by tikitoy998 (flickr)



Starting the journey from fear to confident talk around the economy

Ali Norrish

Economy runs a course for students who do not study Economics and never would have considered it. In this article, I extract some of the first activities we do with students and suggest them as a potential 'talk-led' format which can be used in a student discussion space or even an English lesson. If you would like some support to do so, or bring Economy's extracurricular course to your school write to us at literacy@ecnmy.org giving your number, year group and school to arrange a call back.

Why use the idea of talking about the economy as your first approach?

Unless they understand the way politicians and journalists talk about the economy, young people are cut out of the economic debate that will shape their life chances. The following extracts from year 12 student applications to our course demonstrates how alienation from political decisions starts from the point of not being to talk about economics.

"I want to be able to understand what politicians and newsreaders are saying, to understand how it affects me and the people around me..."

Nesa, 16

"I would love to be able to at least understand the basics of what people mean when they are talking about the economy..."

Holly, 17

"I know literally nothing about economics. Because of Brexit there are so many new words flying around which makes the subject sound even more confusing for someone like me who has no idea what is happening in the first place."

Riazul, 16

But most students fear talking about it because they perceive themselves as knowing 'literally

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When interviewing members of general public about how they felt about economics I learned to recognise 'the economy face' - a special grimace or literal flinch you always get if you ask a stranger to talk about the economy.
”

nothing' about the economy. But this is normal: adults are also fearful - only 12% of adults feel that political speakers and the media discuss economics in a way they can easily understand (YouGov, 2016). When interviewing members of general public about how they felt about economics I learned to recognise 'the economy face' - a special grimace or literal flinch you always get if you ask a stranger to talk about the economy.

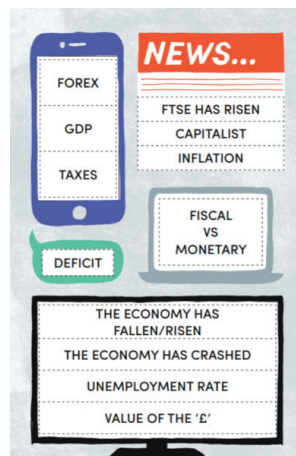
Whilst many young people are specifically not talking about economics, it is something they are constantly thinking about. We need to talk about economics because the economy is viewed by most people as something which is entirely



The economy face

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Starting the journey from fear to confident talk around the economy



Economic words in the news

out of their control, something far off and distant, but threatening.

They can feel a sense of unease about their economic future and they will want to talk about it. Growing up in the middle of debates about Brexit and climate change means growing up with a sense of an uncertain future. Older students will have both micro and macro worries (in the terms of Economics) - the cost of housing, should they go to university, student loans, Brexit, Trump, trade wars with China etc.

What should you talk about to regain some sense of control?

In Economy's schools programme, we base our course around the most common student questions. The course is organised into sessions that each address a key learning question. It covers:

- What is the economy? Students learn what the economy is and how economies are typically measured.
- What is economics? Students learn that there are different schools of thought and look at alternative measures and economic goals.
- How does the economy affect me? We look particularly at the groups' worries and economic trends that will affect this generation.
- How do I affect the economy? We look particularly at the groups' hopes about the future economy and ways to impact economics.

I also add in a critically important question: How do we know if the economy is doing well? Hint: there are many different views, and that leads to the second objective: What are my economic priorities and why?

Providing an opportunity to discuss these issues in structured lesson based conversations:

- Allows group reflection they may never have with peers.
- Illustrates that Economics is to more to do with language, than Maths. It is a subjective, political subject with a set of barrier terms that are the first place to start.
- Encourages students to explore economic communication texts and use their skills to communicate economic ideas.
- Allows students to explore feelings about their own power to be heard in society.
- Opens the way to think about strategies for changing the future.

Starter activity: Let students talk about the fear factor

Ask students to give the first word they think of when they hear the phrase 'the economy', and then the first emotion or describing word/how they feel when they hear it.

Main activity: Discuss how people use fear in two media texts

I get students to read the Conservative Party's 2015 manifesto because it starts with the statement that, although once 'on the brink', the UK is thankfully back 'on the right track'.

Extracts: "Over the last five years, we have put our country back on the right track. Five years ago, Britain was on the brink... Since then, we have turned things around."

"So as you consider how to vote, I hope you will ask this: which party is best placed to keep our economy strong?"

I ask students what does a 'strong and growing economy' mean? After all, the manifesto suggests that their vote in 2015 would have been completely tied to this.

News headlines read things like the below:

“
Words like plunge, dip, plummet, crack, rise and fall, shrink, crash often appear... Is such language useful or scary?
”

Example headline: 'No-deal Brexit would plunge Britain into a recession, says OBR'

A useful activity would be to give groups of students the two texts side by side and ask them to discuss each text's 'fear factors'.

They could discuss: Is the language useful, or scary? Plunge, brink. Do they often hear confusing, emotive words on the news? Words like 'plunge', 'dip', plummet, crack, rise and fall, shrink, crash often appear and you could source a few more examples easily online.

Reflection: Next week we will learn what a ‘strong economy’ and ‘the economy’ means in these texts, but first does this language make us feel strong? And how do you want to feel about talking about the economy? Does it matter to you?

Altogether, get students to identify if they want to learn more about the economy and why. You can discuss whether the language used here helps our understanding of the economy or is it an extra barrier? Highlight that these words don’t help us feel like we have any control. It feels more like the economy is happening to us or like it elsewhere like a weather system, going up and down.

What to do next:

In the follow up session, again taking the starting point of “Britain was on the brink... Since then, we have turned things around” from the 2015 manifesto, you can look at the students’ hopes and fears for the future economy or look at their feelings about Brexit.

This can be used to identify a range of potential

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We emphasise that there are multiple economic measures and that what we call ‘the economy’ is often assumed to be universal but is in fact a description of a particular form of social organisation, and could always be something different.

”

ways to ‘measure’ our economy. What sets the direction of the economy? How would we know the economy was going to be ‘turned around’?

We go on to learn the meaning of the phrase a ‘growing’ or ‘strong economy’ (the economic indicator GDP is rising). If you’ve started with the headline above, you could compare that with the idea of a ‘recession’ (the economic indicator GDP is falling or stagnant consistently).

Through this, we emphasise that there are multiple economic measures and that what we call ‘the economy’ is often assumed to be universal but is in fact a description of a particular form of social organisation, and could always be something different. This means that defining the purpose of the economy, how to judge whether it is successful and how it is organised are once again issues for all of us, as citizens of the UK, to consider. The next generation of citizens need to decide what they as a society want and need from the economy through public discussion.



The definition we use for the economy emphasises individual control.



Hattie Andrews is Founder and Director The Politics Project

Election Project #educateGE

Hattie Andrews

Hattie Andrew announces a great new plan to pull together educational resources from many different organisations so teachers have a one stop site for teach materials about the next election. Bookmark that URL, it's bound to come in handy. www.educatege.com

One thing that everyone seems to agree on in politics is that an election is an important time for the country and a key moment for schools to engage their students in how voting and democracy works. A general election is a great opportunity to support students across the school to engage in politics and learn about a range of Citizenship topics from the voting and election process, the difference between parliament and government, to campaigning, manifestos, political parties and the role of the media in reporting during elections and when the results come in. It also creates opportunities for older students to cast their first vote and begin their journey as a member of the electorate.

That is why this year, for the first time, an unprecedented coalition of 25 organisations have come together to support schools and teachers to engage students in the election. We are creating a single page which will list all 25 organisations resources in one place, from posters to put up in school, voter registration packs, lesson plans and assemblies.

“
This year, for the first time, an unprecedented coalition of 25 organisations have come together to support schools and teachers to engage students in the election.
”

Information about physical events like hustings that will be taking place across the country are also included and ACT will be providing support for teachers on how to integrate the election into their teaching. The Politics Project and ACT will be working with teachers to find out more about what resources work, how they adapted them for their teaching and what the outcomes are for students as well as the impact on voting intentions and participation.

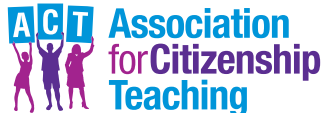
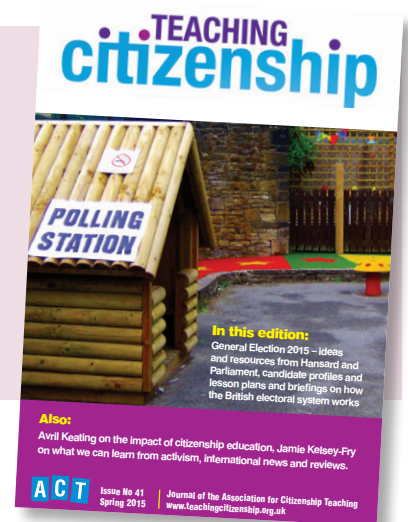
The project is being supported by the Joseph Rowntree Reform Trust with research and evaluation by the Crick Centre, Sheffield University. Organisations taking part include: Association for Citizenship Teaching (ACT), Simple Politics, Voting Counts, The Crick Centre, The Political Studies Association, Smart School Councils, Shout Out UK, My Life My Say, Franklin Scholars, Vote for your Future, Votes for Schools, Politika, Parliament Project, Democracy Club, Advocacy Academy, The Politics Project, Bite the Ballot, Digital Life Skills and RiseVoiceVote.

Please visit www.thepoliticsproject.org.uk to find out more.

Election Resources from ACT

ACT provides a number of resources to support teaching about democracy, voting and elections. Further resources are available at www.teachingcitizenship.org.uk/resources

- **ACT Topic Guide: The Electoral System** and Political Parties contains information, guidance for planning your curriculum in line with National Curriculum Citizenship and useful teaching resources.
- **Teaching Democracy – Compulsory Voting?** Includes lesson ideas, resources, video clips and pupils resources provided by Helen Blachford, Head of Citizenship at Priory School.
- Edition 41 of 'Teaching Citizenship' is available online and contains a range of practical approaches and information on teaching elections

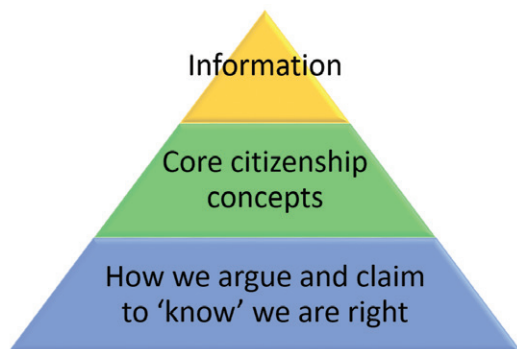




Knowledge in Citizenship Education

In recent years there has been a resurgence of interest in the role of knowledge in school curricula, and in England this is often discussed in relation to promoting a 'knowledge-rich' or 'knowledge-led' curriculum. In this article Lee Jerome sets out to explore what this might mean for Citizenship and starts by suggesting a 3-dimensional view of knowledge might help teachers to think about how they engage with and interpret the subject.

3-dimensional knowledge



The first dimension (information) refers to the factual knowledge we want to teach, in Citizenship this may well involve learning about democratic institutions, roles and processes. How does one stand as an MP, who stands and who gets elected? What is the role of an MP in parliament? How do MPs relate to their constituents and why does this vary? These are all answerable to some extent by relatively straightforward information.

The second dimension (conceptual knowledge) deals with the core concepts that underpin and structure the subject. Here one might consider the concepts of citizen, state, power, democracy, deliberation etc. These mark out the distinctive conceptual territory of the subject and, importantly, it is these concepts which are likely to enable students to perceive the usefulness of the subject. These ideas provide a flexible framework through which one can make sense of the world as a citizen. This is more powerful knowledge because it is of more general use and helps us to read the world in different ways.

The third dimension (a citizenship lens) refers to this broader sense of knowing what it is to engage with an issue through the distinctive lens of citizenship and thus grasping what it is to argue, think and act politically. It is possible to approach global warming through a scientific

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Powerful knowledge is powerful because 'it provides the best understanding of the natural and social worlds that we have and helps us go beyond our individual experiences'. Such knowledge is 'based on concepts, not facts alone.

”

lens, through an historical lens, or through a citizenship lens. The questions one asks, and one's expectations of what would stand as a convincing answer, are influenced by the lens one adopts. Understanding the contribution of each form of knowledge presupposes some understanding of the nature and purpose of each form of knowledge. This forms the third dimension of powerful knowledge because it enables us to understand what constitutes a claim to knowledge or a justification for a political opinion, and therefore enables citizens to adopt a critical perspective on the various attempts to convince them of this or that interpretation of, or solution to, a problem.

Powerful knowledge and knowledge of the powerful

Young argues that school subjects are important because they provide access to generally valuable knowledge. He argues that the most important distinction we should grasp about 'powerful knowledge' is that it is powerful because "it provides the best understanding of the natural and social worlds that we have and helps us go beyond our individual experiences" (Young, 2013, p.196). Such knowledge is "based on concepts, not facts alone" (Young, 2011, p.276) but it is not somehow 'given' rather it is based on evidence and experience, and is always open to challenge. It is powerful because it opens up new ways of thinking and new avenues for action. By contrast, Beck (2013) points out that some of the work undertaken in citizenship education actually appears to be 'knowledge of the powerful' as opposed to powerful knowledge in that it seeks to promote educational experiences which are "cognitively restricting – in the sense that, by design or in effect (often both), they deny students access to alternative ways of understanding" (p.181) and thus students are restricted in their understanding of the specific situation in which

they find themselves as well as being restricted in their ability to understand the issue in general. Clark and Newman (1997) refer to such examples as ‘governmental projects’ and in their research they explored reforms which close down people’s understanding of citizenship, rather than opening it up. Here then, the distinction between the two forms of knowledge becomes crucial. Citizenship education, as knowledge of the powerful, becomes a programme of indoctrination and cognitive restriction, as students are encouraged to adopt a world-view which reflects the interests of those in power. On the contrary, citizenship education as powerful knowledge furnishes students with an understanding of ideological debates and different traditions of citizenship, and thus enables individuals to use conceptual frameworks for making sense of the world as citizens.

The knowledge we want to develop in students is complex and multi-dimensional, and is as deeply embedded in our practices as in our text books. I’ve avoided any temptation to put forward my own suggested model of those essential concepts. Those conversations can be had in departments, across schools, and through ACT, but I am suggesting the conversation shouldn’t be about a list of content, rather it needs to address the way knowledge works at these different levels. You can search in vain for any recognition that these second and third dimensions exist in the GCSE specification for Citizenship, which is what I turn to next.

What this looks like in the GCSE

Many citizenship teachers are currently struggling to make sense of the new GCSE specifications and understandably feel overwhelmed by the sheer amount of content which is specified in those courses. One of the problems with the specifications is that the knowledge is listed as though every fact or item were equivalent. I’ll take the OCR specification as an example, and here the problems are immediately evident at the start of each section where the initial information box is titled ‘key concepts and terminology’ and typically includes a long list of undifferentiated

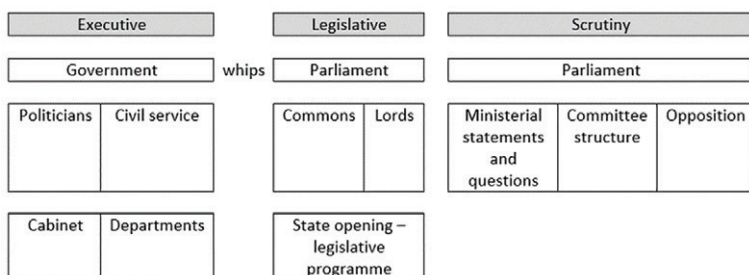
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Citizenship education as powerful knowledge furnishes students with an understanding of ideological debates and different traditions of citizenship, and thus enables individuals to use conceptual frameworks for making sense of the world as citizens.
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terms, for example, for the British constitution terms include: executive, legislature, judiciary, cabinet, black rod, uncodified constitution, code of ethics, police commissioner. Clearly these aren’t all equivalent concepts, the police commissioner is just a single role in an organisation, whilst the cabinet refers to a specific group within the executive, and therefore the executive might be seen as an overarching concept. The rest of this section simply outlines a list of things learners should know from general principles such as ‘the separate but complementary roles of the executive, legislature, judiciary and the monarchy’ to specific examples such as ‘ceremonial occasions’ like the state opening of parliament. The exam papers attempt to cover the breadth of such knowledge, and therefore teachers are understandably under pressure to ensure that students have committed this knowledge to memory and can access it, largely in the form of isolated facts in response to multiple choice and short answer style questions.

This presents the teacher, and the student, with some problems if the experience of citizenship education is to be anything other than an exercise in constant rote learning. And here I want to clarify, I don’t have a problem with rote learning per se if it is one strategy that leads to other activities that promote deeper thinking. My problem with the current examination set-up is that it encourages narrow rote-learning and regurgitation in the test, and does not provide sufficient opportunities to connect up those facts into deeper conceptual understanding.

One of the first tasks is to sort this information into some form of conceptual hierarchical structure, or a knowledge organiser. This is a big task and it is unforgivable that the exam boards have dodged this essential job. For the unit on British constitution we might start by singling out the terms executive, legislature and scrutiny as organizing concepts through which we teach the rest of the material (we’ll leave judiciary to one side for the moment as it crops up elsewhere when teaching the legal system). This might look like the following chart:

Knowledge Organiser British Constitution



This can be used as an advance organiser for teaching and revision and the teacher can work with students to locate information in the appropriate part of the diagram (where does Black Rod go, where do we put the budget etc?). Students can also annotate the diagram with descriptions of the relationship between each box for example to record the fact that politicians are drawn from the Commons or the Lords, or the contents of the Queen’s speech in the state opening is provided by the government, or the ministers who are scrutinised by members of parliament, are members of the government (and therefore also members of parliament). In this way students learn the essential facts, but also learn how they fit into the whole, and thus how they relate to other facts.

Ausubel (1963) argued that ‘advance organisers’ are a powerful approach to help children build coherent and accurate schemas. An advance organiser is essentially a framework, defined in relatively abstract terms, into which children can sort their new learning. We might think of it as a conceptual plot-spoiler. Initially not all of those abstract terms will be fully comprehensible but, by making the overarching framework explicit, the teacher creates a tool to use throughout the project so that new information, experiences and reflections can be related to these underlying concepts. This means at the beginning of a project the teacher’s introduction should do more than preview the learning activities that will follow, and should certainly do more than simply list some

learning objectives, it should focus the children’s attention on the most significant concepts they will encounter so that they can anchor their new understanding within these concepts. Ausubel thought this could be achieved through simply explaining and presenting, but others have used concept maps and graphic organisers to achieve the same end. On this definition a ‘knowledge organiser’ would organise the knowledge in relation to increasingly abstract concepts so that information could be related to more transferable concepts. Ultimately the aim of any subject is more than merely the accumulation of more and more facts, it is the development of a new and flexible set of thinking tools which enables one to engage more critically with the world.

I think the new GCSEs are unhelpful. There is far too much content and too great a fixation on knowing facts for the sake of it. There is not enough emphasis on what is important, and what key concepts and principles run through the whole course. The GCSE leaves unanswered the big questions about what citizenship really is, and what someone really needs to know to be an effective citizen. It also leaves unanswered the big question about what makes a citizenship lens on the world distinctive from legal or historical or scientific lenses. Grappling with these fundamental issues is not just intellectually interesting, it reveals some important aspects of our subject. If we find it impossible to simply define the concepts that underpin our everyday teaching (rights, politics, power, justice, freedom etc.) that should not be brushed under the carpet and ignored in favour of teaching one-dimensional knowledge because it’s relatively easy. That would be wrong because it’s not the powerful knowledge that will open up new ways of political thinking; and it’s wrong because it fundamentally misrepresents the fact that this knowledge is itself political and contested. Offering students a package of knowledge as though this were not the case is back to boring old civics, and fails to engage with the real challenge of citizenship education.

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Global citizenship: building bridges between Japan and the UK through teaching controversial history

Matthew Davies and Yuko Kato

Matthew Davies and Yuko Kato share details of a new project that promotes global citizenship education through history in secondary schools in Japan and England.

Context

Significant differences exist between Japan and the UK in the interpretation of World War 2. This has contemporary relevance. It is possible to see a struggle over competing forms of citizenship as politicians interpret the past for particular contemporary purposes.

Among many memorial sites in Japan there are perhaps two which have the highest profile. These sites are particularly relevant for exploring perspectives on the past – particularly world war 2 - and have powerful resonance for understanding and engaging in society today. A history teacher is faced by a startlingly varied range of images and messages in this fight for a preferred version of citizenship.

The Hiroshima peace museum and the Yasukuni shrine in Tokyo represent very different interpretations of the past. The Peace Museum and, perhaps, the whole city in which it is located, is seen as a clear indication of the commitment by the Japanese and many others to peace and harmony. In Hiroshima the message of peace is strong. The links with contemporary citizenship are very clear. On the museum's web site the following appears: "The Hiroshima Peace Memorial Museum conveys to the world the horrors and the inhumane nature of nuclear weapons and spreads the message of 'No More Hiroshimas.'"

The determination to link the past with the present may also be seen at the Yasukuni shrine in Tokyo. But a very different interpretation of the past is given. At this site class A war criminals are commemorated. It is a site of extreme sensitivity for all and perhaps especially

for those in East Asia. At times of heightened political tension the Prime Minister of Japan makes a point of making a high profile visit to Yasukuni (Reuters 2018).

Of course, the reality of what actually happened in the past is not at all straightforward. The responsibility for the deaths of many is not a comfortably straightforward narrative of heroes and villains. The dominant narrative in the west is that dropping atomic bombs brought the war speedily to a close and so saved lives. The start of the war against Japan is seen as retaliation for the unprovoked attack on Pearl Harbour. For some Japanese historians, the attack on Pearl Harbour was simply a part of a fight for survival as the US starved the country of essential oil supplies. And in relation to the end of the war, some point to the evidence of President Truman's chief of staff, Admiral William Leahy, who chaired the meetings of the Joint Chiefs:

The Japanese were already defeated and ready to surrender... The use of this barbarous weapon at Hiroshima and Nagasaki was of no material assistance in our war against Japan. In being the first to use it, we adopted an ethical standard common to the barbarians of the dark ages (Yamane, n.d., p.119).

Specifically, the role of education in catastrophic and tragic events does not form a simple tale of all people within a country being good or bad. It is acknowledged that as well as some who acted heroically, many teachers acted as propagandists for nationalism in World War 2 (Ide 2007). And of course, views about national identity and nationalism are strongly

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The role of education in catastrophic and tragic events does not form a simple tale of all people within a country being good or bad.
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Matthew Davies and Yuko Kato are teachers. For more information contact: mattdavies1586@gmail.com



held today. Debates over history in Japan are taking place at a time when national education is promoted. Schools are now required to celebrate national days, involve students in flag raising, and organise the singing of the national anthem (with punishments possible for teachers who do not engage).

General connections between history and global citizenship

History and politics are often seen as “virtually identical subjects” (Heater 1974, p.1). In England, the original version of National Curriculum insisted that “history is a priceless preparation for citizenship” (1990:1).

But the fact that many have asserted that history and citizenship are connected does not mean that challenges do not exist. Fundamentally, citizenship is about today and prioritises informed and reflective participation; history is about the past and prioritises understanding. And throughout there must be a recognition that views about the past are sincerely and deeply felt – so, letters and other material from both sides on World War 2 show people acting for what they consider to be

the most humane form of action in extraordinarily difficult circumstances.

History teachers have to do more than simply tell students what happened. It is not reasonable to expect teachers to become embroiled in political debates that may carry significant professional risks. And, although education is intensely and irredeemably political, it is vital to avoid a simplistic assertion of right and wrong. Within a universalist commitment to human rights, the need for teachers to continue to help young people understand, make up their own minds and have the skills to engage is obviously important. Teachers have difficult decisions to take. When considering history in the context of citizenship, teachers cannot simply act to promote global citizenship through history without being aware of the challenges (different curricula, purposes, assessment etc.) and agreeing on what to do.

What can teachers in Japan and the UK do?

“Our commitment to historical truth and universal principles of human rights involves helping students to see connections between past and present.”

In our project we will establish a network that will prioritize learning (as opposed to some sort of simplistic national – or, party political – programme). Our commitment to historical truth and universal principles of human rights involves helping students to see connections between past and present. Specifically, we want to explore teaching approaches that focus on interpretations and practically we intend doing so by establishing a forum for an exchange of ideas. This will develop through creating connections between schools and through collaborative work producing a scheme of work about World War 2 that is available online.

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Hiroshima Museum

3-minute PhD

Anna Liddle is a recent PhD graduate from Leeds Beckett University, a current Research Assistant at Middlesex University and also teaches at the University of Leeds. Before undertaking her PhD she was Peace Education Officer for the Campaign for Nuclear Disarmament.



How Peace and War are Taught in Secondary Schools in England During the WWI Centenary Period.

Dr Anna Liddle

When the 11 November comes around in your school, how is it marked? Maybe by a minute's silence or the sale of red poppies? And when war enters your classroom either through the curriculum or the news, do you feel equipped to handle it? It was with these questions in mind that I began my PhD research in 2014. I was interested to see how schools approached teaching about peace and war and the internal and external factors they faced. I collected my data in one multicultural case study school during 2015-16 through interviews with teachers, focus groups with young people and the analysis of documents, both those created by the teachers and those from the government and examining boards.

The data collection happened at a politically interesting time. Because of the WWI centenary, the government was promoting war remembrance, but also contemporary violence and war was hitting the headlines, with terror attacks in Paris and growing instability in the wider world, such as the continuing civil war in Syria. I discovered that teachers found the fast-moving pace of these events hard to keep up with. In my analysis, I used the terminology of Kaldor (2012) who distinguished between "old" wars (those more focussed on nation states) and "new" wars (involving non-state actors, with civilians often a target). An example of new wars is terrorism and many of the teachers felt that this was a particular challenge to teach and saw it as a controversial issue. This, in part, was due to the high Muslim population within the school and several teachers were concerned about "offending" the Muslim pupils when talking about conflict where their religion was at the centre. This led to some staff members avoiding the topic whenever possible.

Another finding of my study was that war was generally prioritised over peace in the classroom. Teachers explained that this is what appeared in the exam specifications, and they felt pressure to keep to these as closely as possible. When peace was mentioned in the classroom, this was often

as a "negative" rather than a "positive" peace. This distinction was proposed by Galtung (1969) who said that a "negative" peace was an absence of direct violence whereas a "positive" peace also included an absence of "indirect" violence, such as social inequality (structural violence) and the processes that legitimise this (cultural violence). I suggest in my thesis that the difficulties that teachers face in teaching about peace or challenge war is a manifestation of cultural violence

I ended my thesis with a number of recommendations on how to include peace and war issues in schools:

- Provide choices on Remembrance Day. Rather than just selling red poppies, also provide the option of the white "peace" poppies. This can open up valuable discussion about all victims of war, including civilians (see Teaching Citizenship Issue 36 for a useful article).
- Consider different types of peace, including positive peace in lessons. This portrays peace more than just the absence of violence and include examples of peacemakers wherever possible (see Issue 37 for ideas).
- Schools should provide training to teachers on how to cover issues such as terrorism to ease anxieties and open up discussion.

I also provided recommendations on a larger scale, with a call for these issues to be covered in ITT and for exam boards to cover a broader definition of peace, making it easier for teachers to incorporate it into their lessons. By including the above recommendations, we can ensure that our Citizenship education provides to potential to question war and move towards a more peaceful world.

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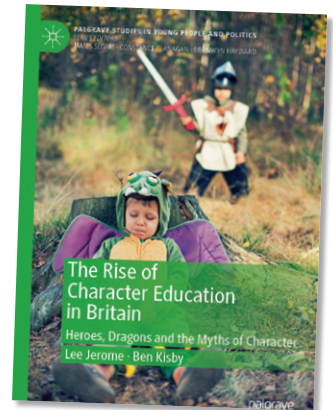
Review

Hans Svennevig, Vice Chair ACT Council, Co-editor Teaching Citizenship, Senior Teaching Fellow Citizenship Education and Subject Leader PGCE Citizenship UCL IOE



The Rise of Character Education in Britain: Heroes, Dragons and the Myths of Character. Lee Jerome and Ben Kisby. Palgrave Macmillian.

Hans Svennevig



In this review Hans reflects on reading Lee Jerome and Ben Kisby's critique of character education and learning about its political agenda and consequences while being reminded of the ongoing value and strength of citizenship education.

For Citizenship educators this is a must read. Whilst the title and subject matter relate to character education it is clearly evident that the purpose of this work is to demonstrate the value and importance of citizenship education.

It wouldn't be very hard for any teacher to be taken in by the recent drive behind character education if they did not read this book. Those behind character education say among others that they want young people to be more resilient and to build a strong Britain. I can't think of many teachers who would not want to help their students and young people develop in these ways in the times that we face politically today. Character education even has its own Association for Character Education (ACE) to support teachers – I have significant levels of déjà vu looking at the work they do, I wonder where they got their ideas from? Indeed many of those that have worked within character education and gained support to do so have no doubt done this with good intentions.

As Jerome and Kisby indicate in the conclusion of this book 'the devil is in the detail', what we really need to do as good teachers is to delve deeper and uncover the truth. This book does that. It explores the roots and detail of the current perspectives on character education. Through a critical lens the book guides the reader through the theory behind character education, its historical context, and the problems with the teaching resources developed by the Jubilee Centre and case studies of character education in practice. Finally the book gives a clear demonstration and rationale of the tried and tested ongoing value of citizenship education to develop the skills and knowledge in young people to improve their communities for the benefit of society as a whole.

My favourite parts of this book are the critical case

studies of character education in practice - the full explanation of the 'Narnia Virtues' project and the consideration of the right-wing religious neo-liberal market paternalistic machismo mixed with jingoistic perspectives on moral and character education. There is also analysis of projects funded by the Department for Education, Demos the think-tank and by the Jubilee Centre with its own funding, as Jerome and Kisby point out, by the morally complicated and controversial USA based Templeton Foundation.

Jerome and Kisby indicate that the problem with character education is that it should focus on more than just the individual; society is not individualistic, and the problems in our society cannot be solved with just an individualistic approach. An active citizen is more than a citizen of 'good' character taking part in volunteering and service. How would poor people feel if we summed up their problems related to their good or not so good character? Surely we as teachers should not be developing individuals to cope with economic hardship through character education, but engaging active citizenship to ensure that social justice prevails and the economy is appropriately and democratically managed.

Character education seeks to put the responsibility of society on the individual young person. Citizenship education is clearly the inclusive option for all to develop active citizens for justice and equality. As teachers we want students to develop their knowledge and skills, so to lift Rawls' 'veil of ignorance' about character education all teachers should read this book.

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Review

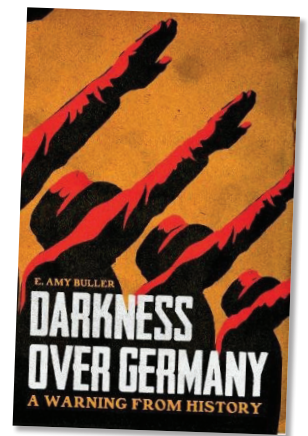
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ACT Council Member and ACT Teaching Ambassador



E. A. Buller (2017) *Darkness over Germany*: A warning from history. Arcadia Books & E. Newell and R. Thompson, R (2018) *Moral and Spiritual Dilemmas in Challenging Times*. Cumberland Lodge

Sera Shortland

Cumberland Lodge is a charitable organisation that works to tackle and challenge social division. *Darkness over Germany* and the work of Amy Buller was the inspiration for the charity. In this review Sera considers how the book and its accompanying study guide can be used with students.



Darkness over Germany is an eloquent and thought provoking compendium of personal stories that give voice to those who were denied such freedoms under Hitler's brutal regime. Amy Buller provides an unbiased content rich narrative that will help teachers start to unpack the thoughts and feelings of ordinary German people living under and witnessing the horrors of Nazi rule.

Buller, although writing through a deeply religious lens (she was a practising Anglo-Catholic), lives up to her promise at the start of the book to let the people speak for themselves. From interviews and meetings conducted by Buller, the book documents the extraordinary personal struggles of teachers, soldiers, clergy, women and children trying to reconcile their hatred of Nazi ideology and live as dutiful German citizens. It starts to unpack the reasons why so many young people were so easily radicalised during this period and why people allowed this to happen. It explains the false belief of many who believed that the entire German nation sat back and did nothing. Anecdotes and eyewitness testimony attest to the horrors that individuals witnessed and the methods people chose to fight against it, either through direct and determined protest or in more creative and subtle ways. Some chose martyrdom, some disrupted the system, some simply spoke out, but many did something.

This book is a powerful and highly relevant addition to any citizenship classroom, giving both teachers and students a resource that inspires critical political thinking; resonating very much with recent affairs, it cannot help but provoke further questions that explore the state of the modern world.

Living with increasing concerns about hate crime, discrimination and prejudice, young people are

bombarded with conflicting messages from democratic leaders and adversarial politicians who appear to instil hate further and undermine humanity, as Ken Cuccinelli's recent remarks concerning the Statue of Liberty demonstrate. Added to this is the bombardment of information online, young people also face increasing access to the world that did not exist in Amy Buller's era, which means that teaching also needs to inspire critically media literate citizens.

This book provides a helpful stimulus and is accompanied by a useful study guide 'Moral and Spiritual Dilemmas in Challenging Times' produced by the Cumberland Lodge, which explores contemporary issues and proposes actions that might bring about positive change. The guide presents questions that could start debates concerning the role of individuals, NGOs and pressure groups.

"Distorted versions of history (including anti-Semitic tracts) are widely disseminated on the internet. How should we respond to this?"

"What do you see as the biggest pressures facing today's student population?"

Such questions frame an exploration of dialogue that could lead to community action or which could be the basis of thinking about more active citizenship opportunities. The rich content emanating from both the book and study guide provide a starting point for showing young people how to become positive change makers, how policy can be challenged and more importantly how they could start to influence policy through action, after all as one of my students commented recently, young people are the 'guardians of their democracy!'

Spotlight on Council

Hans Svennevig; Vice Chair of Council, Co-Editor of Teaching Citizenship, Senior Teaching Fellow Citizenship Education and Subject Leader PGCE Citizenship, UCL Institute of Education.



As I edit the spotlight series, to write about myself is of course a pleasure, but I did have to write out that title up there on the top of the page about my various roles. With that I feel a range of emotion; happiness and pride mixed with humility. The humility is always accompanied by a whole heap of imposter syndrome. I read it back to myself and think, 'really?' a small pause and then 'seriously?'

I have just started working at UCL Institute of Education. I love it. Prior to this role, my accomplishments include being a teacher here and abroad, a charity worker, Head of Department in a school and several departments in an FE college. I have delivered some form of teacher training since 2006. I have completed several qualifications and look onwards to the next, I volunteer for ACT and other charity organisations. Still, I can't really get my head around any of it, if anyone had told me when I was 17 in my third part time job, that this would be the future, I would have said that they really, no I mean they really haven't got a clue!

Towards the end of my undergraduate degree I came across Citizenship education in a Las Vegas hostel swimming pool (*as you do*), a newly qualified teacher in the brand new National Curriculum subject told me about it. My interest was immediately peaked and I knew I had to pursue a Citizenship PGCE because of my core beliefs and values, taught to me and exemplified by, my mother and grandmother's ongoing fight for social justice and their political activism.

The reason my own achievements do not always sink in is because they are not just about very hard work, of course that is important, but there is much more to it. It's very much about the opportunities we are exposed to and given, by those that inspire us, whether they are in our places of education, home or elsewhere.

Unfortunately, having great people and experiences in our lives is based on luck – being in the right place at the right time. But it doesn't have to be that way. That is why in my view Citizenship education is so important. That is why I am so grateful to those that I have learned citizenship education from and from whom I continue to learn. Although my school days were before Citizenship existed on the National Curriculum my very best lessons and therefore my best teachers were those that channelled it. The best Citizenship knowledge I have been taught has been active, collaborative and transformational. It has come from my family, friends and colleagues.

So the very best thing about writing this edition of the Spotlight is that it enables me to personally say a huge thank you to all of you who work tirelessly for, contribute to, and teach Citizenship education. Thank you to the Association for Citizenship Teaching, all of its members and its council and trustees. Thank you to the Citizenship gurus that I am humbled to know, work with and learn from. Thank you to our students that help us to become better teachers. I am so proud to work with people that I admire, and I look forward to meeting new inspirational Citizenship educators -you the reader- and having more incredible and humbling experiences over the years ahead. Our Citizenship education community is empowering the next generation to empower the next. That's why I'm honoured to be a Citizenship teacher and educator, it is my vocation.

If you are reading this and want more information for you or someone you know on training to be a Citizenship teacher, CPD and resources, ACT membership or joining council or you would like to write a review or something else for a future journal get in touch it would be great to hear from you. info@teachingcitizenship.org.uk

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