



Financial Education in Scottish Schools

A Statement of Position



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Preface

This paper states the position of the Scottish Consultative Council on the Curriculum on the place of financial education in the 5 to 18 curriculum in schools. Its central theme is the principle that, as part of their general education, all young people should have opportunities to acquire a broadly-based financial capability, defined here in terms of understanding, competence, responsibility and enterprise.

The Council believes that a coherent, coordinated and progressive approach to the development of financial capability will do much to assist the process of social inclusion, helping young people to become active and critically thoughtful citizens, able to operate confidently and successfully in the changing world of work. In considering how financial education occurs in schools, the paper emphasises that it is not a new subject and indicates, instead, ways in which financial learning can be related to current curriculum structures and school practice.

The statement of position was part of the advice offered by Scottish CCC to Ministers in October 1999. In his response, the Minister for Children and Education agreed that the statement of position makes a very valuable contribution to the Scottish Executive's agenda for social inclusion, education for citizenship and education for work. In recognition of this, he endorses the statement and commends it to schools as a good blueprint for financial education.

I wish to record here the Council's thanks to The Royal Bank of Scotland, which has co-sponsored a programme of review and development work in this area. Particular thanks are due to the Advisory Group on Education for Financial Capability, who under the chairmanship of Dr John Laydon, Head of Community Investment Programme at The Royal Bank of Scotland, developed the ideas that the Council has now endorsed. The fact that the responses during consultation on the Advisory Group's proposals were strongly positive and supportive is, in part, testimony to the quality of the group's work.

Mike Baughan
Chief Executive
December 1999

Synopsis

This Scottish CCC paper sets out some perspectives and principles to underpin future development of financial education in the curriculum from 5 to 18.

The *Introduction* indicates the origins of the paper and the rationale for its development.

Section 1 briefly describes features of the changing economic, social and political landscape that are having, and will continue to have, influence over the management of people's personal finances. Against this background the paper indicates the value of financial education both for individuals and for society.

Section 2 describes what it means to be financially capable. Four interrelated and mutually supportive aspects of financial capability are described and each of these is related to a number of specific learning outcomes. This section of the paper also indicates how education for financial capability relates to the development of transferable generic skills, including core skills.

Section 3 examines ways in which young people's entitlement to education for financial capability can be provided through existing provision and practice. Two types of integrative learning activity regarded as essential to the development of financial capability are indicated and the nature of progression in financial learning is described.

Introduction

In July 1998 Scottish CCC embarked on a project, supported by the Royal Bank of Scotland, to examine ways of developing education for financial capability in schools. An earlier feasibility study, conducted by Scottish CCC and the Royal Bank, had highlighted the value and importance of personal financial education. It also pointed to ways in which financial learning might be integrated into the existing curriculum in Scottish schools.

The project was established with two related tasks. First, it would develop a clear framework to aid thinking about financial education from 5 to 18 and how to relate this, in appropriate and effective ways, to existing national policies and specifications and to current structures and practice in schools. Second, the project would develop guidance and support material to assist school managers and teachers with the development of financial education in their schools.

This statement is the end-product of the first strand of the project. It is based on a discussion paper prepared during 1998 by an Advisory Group, chaired by Dr John Laydon, Head of Community Investment Programme at the Royal Bank of Scotland (see Acknowledgements). The Advisory Group's remit from Scottish CCC was to produce a succinct and coherent statement on personal financial education, taking account of the findings of the feasibility study and other relevant research. The outcome of the group's work was endorsed by the Council as a basis for consultation and published as *Education for Financial Capability – A Paper for Discussion and Consultation* (Scottish CCC, 1999). The comments from those responding to the consultation (see Appendix B) were generally supportive of the contents of the discussion paper. The Council's statement of position is, therefore, essentially a restatement of the Advisory Group's ideas, in which account has been taken of comments and drafting suggestions from consultees.

In publishing its statement of position as a national framework for financial education in Scottish schools, the Council is mindful of the fact that personal financial education has been the focus of previous initiatives. In particular, attempts were made in the 1980s by the Scottish Money Management Association to take forward the promotion of money management skills through permeation and short courses. While these efforts resulted in some positive developments in schools, the evidence suggests that they did not succeed in establishing money management as an important or integral component of the curriculum. In the course of the feasibility study mentioned earlier, it became clear that, although opportunities are available in the 5–18 curriculum, young people have little or no access to a coherent programme of study. A key objective for this framework is, therefore, to provide a basis for more coherent curriculum design that helps to ensure that young people leave school capable of coping with the increasingly complex financial challenges of living in a changing world.

Section 1: Perspectives

1.1 Managing Personal Finances in a Changing Economic and Social Context

People generally tend to acquire their financial knowledge and skills through a process of trial and error. For some individuals and families, this process can lead to significant difficulties that can, in extreme cases, lead to insolvency, repossession of property or homelessness. For many more people, debt problems arise from inappropriate hire purchases, misuse of credit cards, pressures from advertising and the inability to plan ahead – coupled, in some instances, with low levels of income. For society in general, the wider economic consequences of financial problems experienced by individuals and families are evident in higher interest rates, lower levels of investment and various forms of inequality of opportunity and social exclusion.

The past few decades have seen significant economic, social and political changes in Scotland. Industries such as coal mining, steel manufacturing and shipbuilding have all but disappeared. Primary and secondary industries such as agriculture, electronics, engineering and chemicals have become increasingly capital intensive with consequences for the numbers employed in those sectors. The service or tertiary sector now employs an increasing proportion of the working population. These changes in economic structure have led to more part-time employment, employment on fixed-term contracts and self-employment, and generally to more frequent changes in jobs and careers. The resulting variability in income over people's working lives means that individuals must be able to manage employment of various forms, career breaks, learning, other commitments and other life experiences with a higher degree of financial sophistication than was required in the past.

Among the many social trends in recent decades, there have been changes in family life alongside increases in home-ownership, changes in the numbers of people travelling abroad for holidays and in the levels of participation in further and higher education. Throughout this period of social and cultural change during which, for example, credit and loans have become more widespread and acceptable, the financial services industry has greatly expanded the range and variety of financial products available. The changing nature and functions of banks, building societies, insurance companies and credit unions have resulted in highly complex and interrelated financial institutions. At the same time, the gap in income and material wealth between the richer and poorer members of society has also been growing. Thus, whilst there has been, on the one hand, an increase in the ownership of such products as cars and shares, there remains a significant proportion of people without bank accounts or indeed any other financial products. It is this lack of access to financial services and a lack of understanding of financial matters that, in effect, excludes many people from using an increasing range of goods and services. Financial education within and beyond schools has the potential, therefore, to contribute significantly to strategies for promoting greater social inclusion by helping to prevent financial exclusion in future generations.

On the political landscape much has been changing in the UK as a whole and in Scotland in particular. Changes in the tax system and in the welfare state, coupled with a tendency to greater longevity, have profound impacts on the management of personal finances. One aspect of this changing political landscape is the establishment of the UK-wide Financial Services Authority (FSA) with both statutory powers to regulate the financial sector across the UK and a remit to promote public understanding of the financial system. The latter part of the FSA's role is a clear indication of the importance attached by government to financial learning as a key part of consumer education.

1.2 The Value of Financial Education

Schools, parents and society care that young people succeed in ... attaining knowledge, skills and qualifications required for a personally rewarding life, productive employment and effective citizenship. Equally, they care that young people develop into healthy, fair-minded, considerate and responsible human beings.¹

Providing appropriate opportunities for financial education from 5 to 18 has the potential to bring important benefits both to individual learners and to society as a whole.

For individual young people, education for financial capability² should make an important, arguably essential, contribution to their personal growth and social development by helping them to:

- have a positive regard for self and for others and their needs
- develop the dispositions, skills and understanding that enable them to participate effectively in society
- identify and review the values that they and society hold and recognise that these affect attitudes and actions
- take increasing responsibility for their own lives and plan for their future
- develop a sense of responsible stewardship of the resources at their disposal
- recognise the personal and practical importance of learning throughout life.

For society, education for financial capability should help to bring various benefits – economic, environmental, political and social. More specifically, providing opportunities for financial learning should make important contributions to a general education for all young people that helps to:

- develop informed, skilled, thoughtful, enterprising and adaptable people who are able to contribute, through the work they do, to sustainable economic development
- foster a society whose citizens are empowered to handle financial and economic issues competently and with sensitivity to the possible impact of financial decisions on other people and the environment.

In summary, young people will be better equipped to live purposefully, productively, confidently and wisely in the changing world of today and tomorrow, if they have had opportunities to acquire and deploy a broadly based financial capability.

¹ *Curriculum Design for the Secondary Stages: Guidelines for Schools*, Scottish CCC, 1999

² As defined in Section 2 of this paper.

Section 2: Financial Capability as a Key Educational Goal

2.1 What it Means to be Financially Capable

Financial capability involves knowing how to manage personal finances in the midst of a changing context of wider economic forces that affect people's lives and society as a whole. Becoming financially capable involves acquiring understanding, developing skills and fostering values. However, financial capability is about more than this. It means being able both to think critically about financial issues and to draw together and apply knowledge and skills in particular situations whilst having due regard to the impact of financial decisions on people's lives and on the environment.

Financial capability can be regarded as encompassing *four essential aspects, which are mutually supportive and interconnected*:

- financial understanding
- financial competence
- financial responsibility
- financial enterprise.

In the following paragraphs each of these aspects of financial capability is described and exemplified in terms of learning outcomes. Taken together, these learning outcomes indicate a minimum entitlement in financial education from 5 to 18.

Aspects of Financial Capability

Financial Understanding

This means having knowledge and understanding of the nature of money, and insight into its functions and uses. Having financial understanding means being aware of the complexity of the financial and economic world and developing a critical appreciation of the importance of financial decisions each individual will make in the future. Developing financial understanding is the first step in ensuring that young people leaving school have the skills required to deal with everyday financial issues. It will also help them to make informed decisions and choices about their personal finances.

Learning Outcomes Related to Financial Understanding

As a result of learning experiences, young people should be able to demonstrate an understanding and critical appreciation of:

- the nature and role of money in society, including foreign currency
- sources of income
- taxation, spending, saving and investment
- credit and debt
- financial services/products and advisory services
- consumer rights, responsibilities and protection
- the impact of advertising, ICT and the media.

Financial Competence

This means being able to apply knowledge and understanding of financial matters across a range of contexts, using ICT where appropriate. Being financially competent includes being able to identify and tackle problems or issues with confidence and being able to manage financial situations effectively and efficiently. This area is very much concerned with day-to-day money management.

Learning Outcomes Related to Financial Competence

As a result of learning experiences, young people should be able to:

- keep financial records
- analyse financial information
- assess value for money
- prepare and use budgets
- make informed financial decisions.

Associated Learning Outcomes

Financial Responsibility

This means having a caring and responsible disposition with regard to the use of resources. It is a reflective and constructively critical habit of mind that asks questions about social, moral, aesthetic, cultural and environmental, as well as economic aspects of financial activity undertaken by oneself and others in a variety of contexts. Young people who are financially capable will be aware that financial decisions and actions are inextricably intertwined with values and value judgements of various kinds. Such decisions and actions have, therefore, social and ethical dimensions.

Learning Outcomes Related to Financial Responsibility

As a result of learning experiences, young people should be able to:

- take increasing responsibility for making decisions with respect to themselves
- analyse the potential impact of financial decisions made by others on society and the environment both locally and globally
- analyse the potential impact of their financial decisions on other people and the environment both locally and globally.

Financial Enterprise

Financial enterprise is about being able to deploy resources in an imaginative and confident manner. Being financially enterprising involves knowing how to choose the most suitable forms of spending and saving or investment and being able to evaluate, analyse and decide on the best ways of using money effectively and in appropriate ways. Financially enterprising behaviour will involve making decisions based on informed critical thought and being creative and innovative in diverse personal, business and economic situations.

Learning Outcomes Related to Financial Enterprise

As a result of learning experiences, young people should be able to:

- evaluate potential risks and returns
- use financial and other resources in an innovative and confident manner
- apply knowledge and skills creatively in a range of situations.

2.2 Financial Capability and the Development of Transferable Skills

It should be evident from the foregoing description that, in the course of developing financial capability, young people will at the same time be developing and applying the generic skills and personal dispositions that they require to be responsible and successful members of society.³ Specifically, financial education will give young people the opportunities to use and develop in a variety of contexts:

- their communication skills
- the ability to work with number
- the ability to solve problems
- the ability to use ICT
- the ability to work with others.

In other words, developing financial capability involves fostering 'core skills' and other generic thinking and learning skills.

³ See *Curriculum Design for the Secondary Stages – Guidelines for Schools*, Scottish CCC, 1999

Section 3: Developing Financial Capability through the School Curriculum

3.1 Opportunities within the Existing Curriculum from 5 to 18

It is the contention of this paper that every young person should have opportunities to develop their financial capability in ways appropriate to their needs and maturity at each stage of their formal education. But such financial education is not about creating a new subject. Instead, each young person's entitlement to education for financial capability is better secured by relating the aspects of capability and learning outcomes described in Section 2 to existing national policies and specifications for the curriculum and to current structures and practices in schools. To do so does not necessarily mean adding more 'content' to an already crowded curriculum. There is much within existing curriculum specifications (national guidelines and arrangements) that supports development of aspects of financial capability as defined in this paper. Even where no explicit reference is made in the specification for an area or subject to financial ideas, problems or issues, there are many opportunities which could be taken to contextualise teaching and learning in ways that help to foster one or more aspects of financial capability.

Opportunities in the 5–14 curriculum and in post-14 'core' areas

Tables 1 and 2 list examples of opportunities for financial education within some 5–14 areas and post-14 subjects, as currently specified in national guidelines and arrangements. Throughout the 5–14 stages, young people's studies of mathematics, language and personal and social education, together with aspects of environmental studies, make key contributions to fostering their financial capability. Post-14, several subjects typically taken by all students, at least until age 16 – PSE, mathematics and language (English and modern language) – have a particularly important role to play in the process of securing young people's entitlement to financial education. Together, these subjects can reasonably be expected to provide sufficient opportunities for achieving the minimum entitlement described by the learning outcomes specified in Section 2.

Opportunities in optional post-14 subjects

Additional opportunities for the development of aspects of financial capability are provided by various other subjects that young people choose to study post-14. Table 3 lists some examples for a selection of subjects.

Other key opportunities for financial learning

As well as giving explicit attention to financial education within various discrete areas of the curriculum, schools should also be able to create opportunities for developing financial capability in cross-curricular learning experiences, such as careers education or enterprise projects, and through various education industry link (EIL) activities, such as work experience.⁴ EIL activities can, of course, be integral parts of learning in either specific areas/subjects or in broader, cross-curricular projects or themes.

There are also many opportunities for young people to develop and apply aspects of their financial capability through their participation in the everyday life and activities of the school community, such as running a tuck-shop or fund-raising for charities. Such informal and variable opportunities can complement and support planned learning experiences in the context of curriculum areas, subjects and cross-curricular themes and projects.

⁴ See *Education for Work: Education Industry Links in Scotland – A National Framework*, Scottish CCC, 1998

Table 1

Examples of opportunities for financial learning within the 5–14 curriculum

Personal and Social Development

- Learning related to all areas of the 5–14 curriculum, with special reference to promotion of a caring and responsible disposition to the accumulation and use of personal financial resources.

Mathematics

- Learning related to the Outcome, 'Number, Money and Measurement'.
- Use of real-life/everyday financial problems as contexts for developing mathematical skills *and* financial understanding, competence and enterprise.

English (and Modern Languages)

- Developing aspects of financial capability, for example understanding and responsibility, through talking, reading and writing about financial matters.

Environmental Studies: Society, Science and Technology

- Developing aspects of financial capability in the course of creative practical tasks and in studies of financial aspects of 'technology in the wider world'.
- Learning about economic aspect of society in social subjects, thereby contributing to development of financial understanding and responsibility.

Table 2

Examples of opportunities for financial learning with subjects typically taken by all pupils up to age 16

Personal and Social Education (PSE)

- Learning related to the application of personal and interpersonal skills in the contexts of personal management and independent living.
- Learning related to vocational awareness and development through education industry link activities and enterprise projects.

Mathematics

- Projects, investigative exercises and problem-solving using real-life situations that help to develop financial understanding, competence and enterprise.

English

- Learning related to financial capability through organising visits, discussing work experience, reading to obtain specific financial information from a given text, critical studies of fictional and non-fictional texts, or writing in a business context.

Modern Languages

- Learning related to finance, for example restaurant bills, shopping, markets, where the context can be another country and various currencies can be used.

Table 3

Examples of opportunities for financial learning within optional post-14 courses

Geography

- Learning related to finance and enterprise through location of industry and the importance of travel and tourism.

Modern Studies

- Developing a critical awareness of international issues, such as inequalities in wealth, health, housing and education across the world.

Social and Vocational Skills

- Developing financial and enterprise skills related to provision of a service or production of an item through running mini-companies.
- Developing an awareness of budgeting and banking through work experience and community service placements.

Business Management

- Developing an awareness of the importance of finance through enterprise projects, education industry link activities and preparing business profiles.

Craft and Design

- Developing aspects of financial capability through understanding forms of supply, relative costs of materials and value for money.

Home Economics

- Learning related to the main methods of purchasing goods, including, cash, switch, cheques, credit cards and charge (store) cards.
- Becoming aware of main sources of financial advice.

3.2 Types of Learning Activity

Whatever the curriculum context within which financial education occurs – within a specific area/subject or in a cross-curricular activity – a combination of two broad types of integrative learning activity is essential if all four aspects of financial capability are to be developed throughout the 5 to 18 stages.

First, young people need to have a variety of opportunities to *identify and engage with financial problems*. These practical problem-solving tasks should be related to everyday situations and issues and provide scope, wherever possible or appropriate, for young people to develop enterprising solutions through working independently and in cooperation with others. They should be integrative experiences, providing essential opportunities for drawing together and applying skills and knowledge. The particular knowledge and skills needed as resources for tackling such financial problems can be acquired through a variety of more narrowly focused tasks and activities.

A second type of learning activity that young people should experience at various points involves *discussing and engaging critically with economic and social issues*, including the use of case studies. Such activities can involve case studies and complement learning through practical problem-solving activities. They help to focus, in particular, on developing an understanding of the financial and economic dimensions of life and on fostering a sense of personal responsibility when dealing with financial affairs.

3.3 Progression in Education for Financial Capability from 5 to 18

Progression in young people's financial education is about developing the four aspects of financial capability – understanding, competence, responsibility and enterprise – and the learning outcomes associated with these. To do so effectively requires a coherent approach to curriculum planning and, for each learner, a progressive and varied programme of learning experiences. At each stage of their school education, young people need to engage with learning activities that:

- are appropriate to their stage of development and maturity, providing challenging but attainable goals
- build on prior learning in earlier years/stages and in other areas of the curriculum
- value out-of-school experiences
- allow for regular feedback on progress
- encourage them to take increasing responsibility for their own learning
- facilitate development and application of core and other generic skills.

As in learning and teaching generally, well-designed activities and tasks that are progressively more demanding are not, in themselves, sufficient to ensure progression in young people's learning. Teachers have vital roles to play in ensuring that students engage successfully with the contexts and activities that are provided as potential learning experiences. Indeed, it could be said that the key to progressive development of financial capability, as with other outcomes of school education, lies in teachers' ability both to recognise where young people are in their learning and to take account of this in the complex process of managing their participation, individually and in groups, in a variety of tasks and activities.

Concluding Remarks

The Council takes the view that the principles outlined in this paper provide an important basis for reviewing and developing schools' provision for financial education at all stages. For young people, becoming financially capable, in the ways described here, is one prerequisite for their personal and social wellbeing, for their developing roles as responsible citizens in an increasingly complex world and for success in their future working lives.

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