

Financial Education Forum Meeting

Wednesday 7th March 2018

**Capital One, 10th Floor, White Collar Factory
1 Old Street Yard, London EC1Y 8AF**



Financial Education Forum Meeting – Programme

Time

12:30 – 13:15	Networking lunch
13:15 – 13:20	Introduction – Russell Winnard, Head of Educator Facing Programmes & Services, Young Enterprise
13:20 – 13:30	Welcome – Dave Richards, Community Relations Manager, Capital One
13:30 – 13:40	Viewpoint – Michael Mercieca, CEO, Young Enterprise
13:40 – 13:55	KickStart Money – Jane Goodland, Responsible Business Director, Old Mutual Wealth
13:55 – 14:10	Tackling financial exclusion: A country that works for everyone? – An update from the House of Lords Financial Exclusion Select Committee – Viscount Brookeborough
14:10 – 14:25	Lifesavers project, interim evaluation outcomes – Polly Taylor, Project Coordinator, Just Finance Foundation
14:25 – 14:40	Children’s attitudes to money – Jill Trinder, Senior Lecturer in Teacher Education (Primary Mathematics), University of Greenwich
14:40 – 14:55	Creating a financial education textbook – Martin Lewis OBE, Founder & Chair, MoneySavingExpert.com
14:55 – 15:30	Panel
	Close

Introduction from Michael Mercieca, Chief Executive of Young Enterprise



The New Year was rung in with the appointment of two new Government ministers who are clearly key to the financial education community. Damian Hinds as Secretary of State for Education is a high profile change to the Cabinet, and we also have a new Treasury Minister John Glen MP as Economic Secretary to the Treasury in charge of financial advice and capability. We all have work to do to ensure that financial education is firmly on the agenda in the light of these two important new appointees. Research released by MAS in January, neatly timed alongside the appointment of the two key Ministers, has illustrated the urgent need for adequate financial education in schools, 85% of young adults feel they were not taught enough about money when they were at school.

Even in the few months since the last Financial Education Forum in October, several relevant policy papers have been published. The Government published its response to the report of the House of Lords Select Committee on Financial Exclusion and we shall hear more about this from our speaker Viscount Brookebrough at the March meeting. Just before the Christmas break the Department for Education published its consultation on PSHE, and in January the Mayor of London published a paper on his role in promoting financial capability.

In my last CEO introduction, I discussed the Department for Education's consultation on PSHE. This consultation has since opened and closed for written contributions and we are very much looking forward to the next steps. I return to this topic to reiterate that mandatory PSHE with its E for Economic represents an exciting opportunity to help ensure that all young people have access to financial education during the course of their school years, and crucially from an early age at primary school. We await the Department's next steps with eager anticipation.

Lastly, I hope you don't mind me referencing our new Young Money brand, covering all of our Financial Education work. This is discussed in more detail in the Young Money update at the end of this set of papers.

Michael Mercieca
March 2018

Financial Education Landscape – an update



Personal, Social, Health and Economic (PSHE) education

On 19th December 2017 the government launched a consultation on potentially making Personal, Social, Health and Economic Education (PSHE) statutory in both Primary and Secondary schools. This was one of the key recommendations from the APPG on Financial Education for Young People.

The consultation, which was open to teachers, young people or anyone with an interest in PSHE, closed on 12th February 2018 and the Department for Education is currently analysing the feedback.

In addition to the written consultation, Ian Bauckham, a former headteacher, and president of the Association of School and College Leaders, has been chairing meetings with parents, teachers, children and other interested groups to help inform the government's decision.

Money Advice Service consults on its Business Plan for 2018/19

MAS has published a set of priorities and proposals for the coming year and has invited stakeholders to share their views. The Business Plan looks at widening and improving financial education through building the evidence base with the What Works Fund, developing a commissioning plan and influencing key stakeholders. The final version of the Business Plan is set to be published in March 2018.



All-Party Parliamentary Group on Financial Crime and Scamming inquiry into young victims



The All-Party Parliamentary Group on Financial Crime and Scamming has launched a review into how young people can be protected from financial crime. Organisations and individuals can share their thoughts before 16 March 2018 when the consultation closes.

The inquiry will be looking at why young people are falling for certain online frauds and scams and how can we prevent this type of crime.

Mayor of London's role in promoting financial inclusion

The London Assembly's Economy Committee has conducted an investigation into the Mayor of London's role in promoting and supporting financial inclusion in London. The findings, published in January, found many Londoners, especially young people, are struggling financially.

The report recommends that the Mayor should work with London schools, the financial services industry and charitable sector organisations delivering financial education, to promote financial capability and inclusion.



What do children in the UK spend their money on?



Research from the Office for National Statistics has found on average, children aged between 7 and 15 years spent £12.40 a week. Girls and boys aged 7 to 12 years spent broadly similar amounts, but the gap widened as children entered their teenage years, where girls spent an average of £2.80 a week more than boys. Children aged 15 years spent an average of £25.00 a week, which is more than three times the average spending of a 7-year-old.

Primary school students 'use mum and dad's card and know their pin'

Nearly one in four primary school children (23 per cent) have used their parents' card to make purchases, and one in five (18 per cent) know their parents' credit or debit card PINs, research from Prudential has found.



The research also found 78 per cent of teachers and 37 per cent of parents say the rise of the cashless society is damaging to children's understanding of money and the majority of children (87 per cent), still prefer their pocket money in cash.

News from Financial Education Forum Members

The following section provides an opportunity for Forum Members to share information and updates on current financial education activities for children and young people with fellow members.

If you would like to contribute to future editions, information relating to submission dates and formatting are included in Forum invitation emails.

Updates should be in Word format and should contain a maximum of 500 words. Updates can include pictures (with the necessary permissions in place), but should be no more than **one A4 side** in total, and will be adjusted to fit our template if necessary. Although we try to be flexible, updates arriving after any given deadline are not guaranteed to be included.

Young Enterprise is not responsible for the content of member updates.

This issue we have received updates from the following organisations:

- DOMEQ
- Money Advice Service
- MyBnk
- RBS
- SharedEd
- The Money Charity
- Young Money



About DOMEg

Dom Education Group, (Domeg), a financial education business created by Di and Debbie, two sisters with some big ideas.

Domeg are taking financial education and competence seriously; we are pioneering in our mission to ensure that young people are not only skilled in their academic abilities, but also in the practicalities and understanding the importance of taking responsibility of finances now and in adulthood. As well as financial capability education, Domeg's portfolio includes Employability and Life Skills programmes which are being successfully delivered in education, the community and to corporate clients.

Domeg Money Matters™

Our Money Matters education programme is specific, relevant and defined; delivering pragmatic financial acumen to the younger generation through various stages of their early development.

Students think about topics such as aims in adulthood and identifying strengths and skills, and learn about banking, saving money, debt prevention, credit scores, independent living and managing money when working.

The sessions are specifically designed to give every young person the chance of financial inclusion and equip individuals with the skills required to confidently manage personal finances.

Our financial capability sessions are fast paced with video's, interactive activities, discussions and lots of visual aids and clients are supported throughout by enthusiastic and knowledgeable facilitators.

Domeg play a pivotal role in enabling the younger generation in pathing the way to financial stability. We deliver quality and impact by building and creating fully bespoke programmes, activities and workbooks that wholly reflect specific client requirements.

Upon programme completion, full evaluative reporting is provided, measuring impact and supporting Ofsted target outcomes.

Domeg Money Matters™ Outcomes

- **94%** of students stated they found the sessions helped them to feel more prepared to manage their own finances
- **93%** of students understand the importance of budgeting
- **100%** of students now feel more confident to open a bank account
- **94%** of students can now read a payslip and understand key terms.

Domeg Money Matters™ Student Testimonials

"I have enjoyed learning about my strengths and learning about my future."

"I found it very helpful and hopefully we have more money matters."

"I enjoyed the session because I have learned ways of how to save money."

"I learned how to manage money better, so I don't go into debt."

Projects and Delivery

Domeg have recently collaborated with West Kent Communities on a Money Advice Service research project as part of a nationwide project. Domeg Money Matters™ programmes were delivered to four cohorts of individuals aged 16-24 to identify key areas where young people lack understanding of money related topics.

Domeg continue to bridge the gap between knowledge, understanding and necessity of money in primary and secondary schools, colleges, universities, special schools, housing organisations, charities and sports.

Find out more

www.domeg.co.uk /Tel: 0330 058 0153 / info@domeg.co.uk



The Financial Education Forum – bringing our financial education communities together

Money Advice Service

MAS was delighted with a great response to our call for information late last year for financial education provision mapping. We received information on 133 interventions, from major national programmes to small local projects. A big thank you to Financial Education Forum members who contributed! We plan to publish a 'Provision Analysis' report in spring setting out our findings. From a first review of data it seems interventions for 14-18 year olds are most common, with less focus on under 7s, and the most frequently covered topics include budgeting, planning and keeping track of finances. We will continue to keep our database of interventions up to date, so if you are delivering or funding financial education and haven't yet told us about it you can do so [here](#).

Several research reports were published in Nov: the [Northern Ireland](#), [Scotland](#), and [Wales](#) Children & Young People CYP Financial Capability Survey findings, and [The journey from childhood skills to adult financial capability](#) – analysis of the British Cohort Study 1970, which showed, amongst other things, that childhood skills from 5 years old can predict long term financial outcomes, and that there are strong links between financial outcomes and other key outcomes like health and life satisfaction.

We've completed a first draft of our 'Needs Analysis', summarising everything we know about how well children and young people are doing on financial capability, who might need most help, and why. This will also be published in spring. The Needs Analysis and Provision Analysis are the first documents feeding into the future Commissioning Plan we aim to publish in Autumn 2018, setting out how we believe resources can best be targeted to ensure all children and young people get the financial education they need.

We continue our partnership with Young Money on the Financial Education Quality Mark, and are working to ensure it's accessible to a wide range of resource producers, and that resources are used by teachers and practitioners across UK. We continue to see a positive trend in numbers of enquiries from resource producers received by Young Money, and downloads of Quality Marked resources.

We are in testing phase of our Schools Survey, which aims (by late summer) to understand in detail from a representative sample of secondary schools and colleges in England, how schools are currently delivering financial education, and what the barriers are to doing more of it.

Our practitioner training pilot is underway in Doncaster, Essex, Blackpool and Nottingham Local Authorities. The aim of the project is to co-design training with practitioners that delivers improved practitioner confidence and capability in supporting vulnerable children and young people (such as children in care, young carers, and teenage parents) with money matters. We also want to evaluate what makes an effective, sustainable training offer Local Authorities can embed in their existing services and practice, to inform our future Commissioning Plan. Our delivery partner on this project is the National Skills Academy for Financial Services (NSAFS).

MyBnk

MyBnk is one the UK's leading deliverers of financial and enterprise education programmes for young people.

Our charity has brought a range of workshops covering topics such as budgeting, debt, tax and student finance, to 200,000 7-25 year olds in 1,000 UK schools and youth organisations.

Programmes are created by our in-house team of experts and young people. Education Officers are rigorously trained and tested and are observed and assessed by young people and teachers. Our flagship schools programme, Money Twist, has been proven and evaluated by The Money Advice Service's (MAS) Evidence Hub.

Kickstart Money



MyBnk has expanded delivery of our primary school money skills programme. It is backed by [Kickstart Money](#), a collaboration of 20 UK savings and investment firms. Over a thousand 7-11 year olds in England and Scotland have learnt how to save and tackle behaviours and mindsets such as delayed gratification.

Personal, Social, Health and Economic Education (PSHE) Consultation

Research conducted on behalf of MyBnk and global bank MUFG, related to possible changes to the national curriculum, found that parents in the UK do not believe that schools do enough to equip pupils with personal finance skills. Most UK parents also wanted more personal finance and less sex education in schools.

54% of parents polled agreed that schools should spend more time teaching personal finance, and 56% would cut time from the national curriculum to ensure their child received more money See the study, [here](#).

The Money House

New organisations and local authorities are mandating our financial capability programme aimed at preventing youth homelessness.



Operating from the London Borough of Newham from the Royal Borough of Greenwich [The Money House](#), is a weeklong simulated living programme, hosted in real apartments, for vulnerable young people about to move into their own flat. 300 would be tenants have gone through the accredited programme - none have been evicted. We take referrals on a continuous basis. We have several [open days](#) in March. Funded by JPMorgan Chase, the Berkley Foundation and the Hyde Charitable Trust.

Partners

Our [main programmes](#) reached 23,000 young people in the last academic year. Areas included Southampton thanks to Old Mutual Wealth and London with MAS, the Worshipful Company of International Bankers and Prudential plc. Please see our latest [case studies](#), [videos](#) and [press coverage](#) for more on our impact of our work.

www.mybnk.org - info@mybnk.org - Twitter: @MyBnk.



RBS

MoneySense, our flagship financial education programme for 5–18 year-olds, continues to play a key role in improving the financial capability of young people in the UK and Ireland.

In January we launched our 6th volunteer workshop – ‘Fraud Scene Investigators’. With fraud a growing issue in our society, educating young people in this area is vital. The new

workshop sees 8-12 year-olds solve a number of clues and identify different types of fraud to help them learn how to keep themselves and their families safe and secure.



Currently we have 30 lessons for teacher delivery and 6 volunteer-supported workshops. This year, we expand our range of teaching resources by developing content for pupils with Special Educational Needs and Disabilities (SEND).

Working in collaboration with the National Association of Special Educational Needs, we've launched 2 updated topics:

- for 5-8 year-olds the focus is on learning about different coins and notes,
- while 8-12 year-olds learn to understand the links between jobs and money.

Later this month, we launch a further 2 SEND topics:

- for 8-12 year-olds – exploring different ways of paying for things
- and for 12-16-year-olds - how best to keep their finances safe.

New MoneySense resources for teachers focusing on Personal, Social, Health and Economic Education follows in May. This content will help young people to explore and understand how money affects our emotions and feelings.

MoneySense is the longest running bank-led financial education programme for young people – delivering financial education for over 23 years, helping over 5 million young people learn about money. More information including resources for teachers, schools and parents is available at www.mymoneysense.com

SharedEd.

financial & future education.
made simple.

"Can we afford a takeaway this week?"



This was a question posed by a Year 8 pupil whilst playing our Budgeting game. As part of our latest Financial Awareness day, held at Carlton le Willows; a 1,500 pupil academy based in Nottinghamshire.

The day involved 300 year 8 pupils going through some of the fundamentals of budgeting, functions & uses of money and risk management.

The Financial Awareness Day is delivered annually by Nottingham based, not-for-profit; SharedEd. The team of instructors consisted of experienced financial literacy instructors and newly trained volunteers from Nottingham Trent University and the University of Nottingham. Ensuring

students have the opportunity to give back.

Pupils played a budgeting game where they had to successfully budget for a trip to London. Throughout the game, they had to deal with 'unexpected costs'. We also played our Investing game, where pupils compete against one another to select 3 companies to invest in. Thus helping them to understand and start to manage risk.

We're planting seeds today which we need you all to build on in coming years. Financial capability is a lifelong journey. I'm here speaking about financial literacy today, but I'm still learning something new all the time (Hamza Abu-Musa addressing the group)

Some overheard comments from the pupils were; "we need to make it to London" and "can we afford a takeaway this week". Feedback from teachers and students was overwhelmingly positive.



Head of Character, Resilience and Wellbeing; Mr M Tomlinson shared some feedback with us "[the pupils were] being taught meaningful 'real world' skills! The delivery was fun, active and encouraged strong teamwork and problem solving."

We wrapped up the sessions with one of the most exciting parts of the day. An explanation of the banking system. Although, it may sound mundane, we ensured it was relevant, keeping the discussion, open and (at times) quite frank. We proceeded to give the pupils scenarios which would question ethics. Finally linking it all back to how these



scenarios did occur in reality, during the credit crunch.

Assistant Head Teacher; Jon Crone commented "Hearing a group of students discussing financial ethics speaks volumes, they were enthused and engaged."

Enthusiasm from the pupils and teachers proved that financial literacy can be made fun and is relevant to young people. Overall the day was a great success and the pupils really got to grips with our three key themes – how to 'earn', 'spend' and 'manage' money.



The Money Charity

The Money Charity is the only UK charity which aims to help anyone of any age to manage their money. A large part of our work involves delivering financial education to young people via our Money Workshops, our Teacher Resource Packs, and our Student MoneyManual.

Excellent insight into budgeting and getting the pupils to set future goals and then thinking about how they would achieve them –

Teacher, Rhosnesni High School

Our Money Workshops

Our workshops for young people are delivered by a combination of trained employee volunteers and our workshop consultants, who make learning about money fun and engaging. Our workshops are suitable for young people aged 11-19, and are delivered for free in schools and colleges in England, Wales and Northern Ireland. We also deliver to all kinds of young people groups outside of mainstream school, including those for young offenders, refugees, and those taking part in National Citizens Service.

What Works Fund - The randomised controlled trial of our Money Workshops, funded by The Money Advice Service, is now coming to an end. The report will be available this summer. We are excited to learn more about what aspects of our workshop intervention have the most impact, and also to learn from the other projects that are part of the fund.

Teacher Resource Packs

We have just released four new teacher resource packs, which are designed to help teachers deliver engaging and interactive financial education lessons themselves. We now offer packs for Key Stage 3 and Key Stage 4 covering Planning, Budgeting, Saving and Credit. They can be ordered by teachers for free, with a small charge for P&P.

Student Money Manual

Our 2017/18 Student Moneymanual is still available to order. The manual is jam packed with useful information, hints and tips to help students make the most of their money whilst at university. Every year we produce the manual to give students the skills and confidence they need to stay on top of their finances throughout higher education and beyond.

The manual includes topics such as:

- What's the deal with tuition fees?
- Build a better budget
- How to borrow money from your folks ... and survive

The Student Moneymanual can be ordered in hard copy or downloaded for free from our website.

For more information on any of the above please contact Steph on steph@themoneycharity.org.uk or 0207 062 8930

Website: www.themoneycharity.org.uk Twitter: @themoneycharity



Young Money

An update from Russell Winnard, Head of Educator Facing Programmes & Services.

We have a new brand for financial education – Young Money! Following the merger of pfeg into Young Enterprise back in 2014 we have worked hard to ensure that financial education retains its own identity. The re-branding for all of our financial education support under Young Money (formerly pfeg) provides a clear differentiation from all of our enterprise, employability and careers support provided under Young Enterprise branding.



The Centre of Excellence annual conference, held on 7th November 2017, was used to launch Young Money and was attended by around 200 teachers. For the first time, and in the sharing spirit of the programme, teachers outside of Centres of Excellence were invited, and accounted for half of the attendees. Teachers attended a series of workshops throughout the day, as well as celebrating the success of 25 new schools, colleges and alternative curriculum providers who have achieved Centre of Excellence status in the last year. This brings the total number of accredited Centres of Excellence within England and Wales to 140.

Both of our research trials – ‘Impact of Teacher Training’, and ‘Maths in Context’ – have progressed extremely well. Delivery of the Impact of Teacher Training is nearing completion, with over 190 teachers and 3,400 post-16 students involved in this randomised control trial. Our Maths in Context trial, which looks to measure the impact of teaching GCSE mathematics in a greater financial context on both financial capability and mathematics attainments, is in the midst of delivery, with over 250 teachers and 7,000 Yr10 students involved. Whilst we have to wait until 2020 for the final results of this trial, we have been hearing some interesting anecdotes from the research team at University of Nottingham, including a class breaking into spontaneous cheers when told they were having a Maths in Context lesson!

In November 2017 we announced the development of a financial education textbook with support from Martin Lewis, OBE. This originated from discussions between Nick Gibb, Suella Fernandes MP (then Chair of the APPG), Martin Lewis and Young Money. The textbook will be available in September 2018, and free copies will be distributed into every secondary school in England. Content has been developed with Yr10 students in mind, but can, of course, be differentiated up or down. The topics covered include; spending and saving, planning for the future, risk and reward, online security and fraud and borrowing.

Over the last year we have worked closely with the Money Advice Service to develop the Financial Education Quality Mark. The Quality Mark has been accrediting financial education resources for over 15 years. These new developments to the Quality Mark process aim to work with resource producers to consider how they evaluate the impact of their resources, ensuring a sustainable measure of effectiveness. Further to this we are currently working on a Quality Mark process specifically designed to accredit resources aimed at vulnerable young people. This will be available for all by the end of March 2018.

My Money Week returns for its 10th year in 2018. The week will run from 11th June to 17th June. To celebrate 10 years of My Money Week we are re-developing one of the most popular previous resources – the interactive videos. A full range of support resources will be available for schools to access after the Easter break.

Forum Members

We make every effort to keep our list of members up to date.

Please email judi.macleod@y-e.org.uk with any amendments.

1 st Ethical	Child Maintenance and Enforcement Commission
ABCUL	Children's Society
ACCA	CIFAS
Action for Children	CISI (Chartered Institute for Securities & Investment)
Actuarial Profession/Institute and Faculty of Actuaries	Citizens Advice, Central Office
Association for Citizenship Teaching	Citizenship Foundation
Association of British Insurers	City of London
Association of Financial Mutuals	City Pay It Forward
Association of Investment Companies	Clifford Chance
Bank of England	Clydesdale Bank
Bank of England Museum	Co-operative Group
Barclays Bank PLC	Council for the Curriculum, Examination and Assessment
Birmingham Business School	Coventry University
Blackbullion Ltd	Credit Union Foundation
British Bankers' Association	Debt Advice Foundation
British Museum	Deloitte & Touche
Building Societies Association	Department for Business, Innovation & Skills
Business in to Education Ltd	Developing Youth Practice
Capital One Bank (Europe) plc	Dom Education Group
Centre for Social Justice	EdComs
CFA Society of the UK	Edith Neville Primary School
Charities Aid Foundation	Education Connections
Chartered Banker Institute	Education Scotland - Glasgow Office
Chartered Institute of Bankers in Scotland	Empowering Kids and Youth
Chartered Insurance Institute	Enterprise Education Trust

Forum members cont.

Enterprise in Schools Network	Learning & Work Institute
Equality Trust	LINK
Experian Ltd	Lloyds Banking Group
FairLife	London Institute of Banking and Finance
Fidelity Foundations	London Stock Exchange plc
Finance & Leasing Association	Low Incomes Tax Reform Group
Financial Ombudsman Service	Mastercard Worldwide
Financial Services Authority	MetLife Europe Ltd
Financial Services Compensation Scheme	Money Advice Scotland
Hitachi Capital (UK) PLC	Money Advice Service
HM Revenue & Customs	Money Advice Trust
HM Treasury	MoneySavingExpert.com
Hopscotch Consulting	Monkey's Money Club
HSBC	MyBnk
ICAEW	NAHT
Innovalue Consult	NASMA (National Association of Student Money Advisers)
Institute & Faculty of Actuaries	National Association of Pension Funds
Institute of Chartered Accountants in England and Wales	National Savings and Investments
Institute of Credit Management	National Skills Academy for Financial Services
Institute of Education	Nationwide Building Society
Invesco Perpetual	NCB (National Children's Bureau)
Investment Management Association	Nimbl Ltd
J. P. Morgan	Nomura International plc
Jupiter Asset Management Limited	Nottingham Building Society
Killik and Co	Nsure

Forum members cont.

Nutmeg Saving and Investment Limited	Stewart Ivory Financial Education Trust
Oaks Park High School	Stoke on Trent CAB
Osper	Stoneware Capital LLP
ParentPay Ltd	Student Loans Company
Partnership Assurance	Teachers Provident Society
Payments UK	Tetragon Financial Management LP
Payplan Ltd	The John Warner School
Pensions Advisory Service	The Mix (formerly YouthNet)
Pensions Archive Trust	The Money Charity
Prudential UK and Europe	TISA (Tax Incentivised Savings Association)
PSHE Association	Tower Hamlets EBP
Quaker Social Action	Trading Standards Illegal Money Lending Team
Redington Ltd	UK Cards Association
RNIB	UK Social Investment Forum
Royal Bank of Scotland Group	UK Sustainable Investment & Finance Association
Royal London Group	Unique
RSA	University of Birmingham
Sainsbury Plc	University of Birmingham - CHASM, School Of Social Policy
Sale Sharks Rugby Club	University of Greenwich
Santander	Visa Europe
SARN Associates	WizeUp
SharedEd	Wonga
Share Radio	Young Enterprise
Social Publishing Project	Zinc Media
SSAT (The Schools Network) Ltd.	Zurich Financial Services
Standard Life	

Financial Education Forum Contact Details

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If your organisation would like to host a Financial Education Forum, please email
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