Building Solutions Together – Educator Roundtable Report

An Educator Roundtable organised by the All-Party Parliamentary Group on Financial Education for Young People

6 December 2023

Background

IFF Research were commissioned by Young Enterprise (Young Money), the Secretariat for the All-Party Parliamentary Group (APPG) on Financial Education for Young People, to attend the “Building Solutions Together" educator roundtable and produce a written summary of the event. The event was organised by Young Enterprise following the publication of the APPG report "Building Beyond Barriers″, and was aimed to build on the key findings of the report and look forward towards solutions. [1]

In November 2023, the Education Select Committee announced an inquiry into how financial education can be strengthened throughout the phases of education. The APPG wanted to use the educator roundtable discussion to facilitate a conversation with educators to ensure their response to the inquiry accurately reflects the experience of educators. In particular, the roundtable looked to respond to the question of ‘What steps should be taken to support teachers and schools in the delivery of financial education?’ in the context of secondary education.[2]

The roundtable was facilitated by Sylvia King, Senior Education Lead at the Schools, Students and Teachers network (SSAT). The session was introduced by Baroness Sater, Vice Chair of the APPG and member of the House of Lords, who set the scene and provided the participants with the context of the Education Select Committee inquiry.

The roundtable was attended by six teachers and leaders from across England, representing a diverse range of educational settings that teach children aged 11 and over. These included Stockport School (Cheshire), Archbishop Ilsley Catholic School & Sixth Form (West Midlands), Newquay Tretherras (Cornwall), The Romsey School (Hampshire) and DN Colleges Group (South Yorkshire and Lincolnshire).

Participant roles included two leaders from a large Further Education college group, a maths teacher from a large Multi Academy Trust (MAT), an economics and business teacher with responsibilities and involvement in Initial Teacher Training (ITT), a head of faculty in a Sixth Form, and a PHSE lead and maths teacher from a comprehensive secondary school. The commonality between these teachers and leaders is that financial education was one of their many responsibilities in their role, rather than their sole focus. These teachers and leaders represented schools and colleges across five regions of England, with varying levels of Pupil Premium. The provision of financial education in each of these settings was vastly different, ranging from one or two financial education or enterprise ‘drop-down days’ a year for select year groups to young people being enrolled in a Level 3 qualification in finance. Despite coming from different settings with a range of financial education provision, all participants shared a common passion for financial education and represented a highly engaged and

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[1] Building Beyond Barriers – A roadmap for enhancing financial education in schools https://www.young-enterprise.org.uk/home/impact-policy/policy-hub/appg-on-financial-education/
[2] https://committees.parliament.uk/committee/203/education-committee/news/198489/education-committee-launches-inquiry-into-strengthening-financial-education/

motivated set of educators. There was a firm belief amongst participants that financial education is extremely valuable to young people's lives.

Key findings

Participants agreed that the developing of a good relationship with money amongst young people was a key skill that should be taken into adulthood, not only for the sake of young people's personal finances but also for their mental health and wellbeing. At the same time, participants noted that there is no silver bullet that could firmly secure financial education's status within schools. The way in which financial education is currently delivered in schools is patchy and is heavily reliant on the passion of one teacher or leader (often voluntarily holding this responsibility). To address this, participants suggest that firstly, the hearts and minds of their colleagues and Senior Leadership Teams (SLT) need to be captured to secure their buy-in and to embed financial education within a school as a must, rather than as an optional extra. Once buy-in is secured, and SLT understand the importance of financial education, schools would need a clear framework to deliver financial education against, with easily accessible, quality-assured resources. Having a clear framework could also support an increase in teachers' confidence in delivering the subject. A key desirable outcome would be a sense in schools that financial education is everyone's responsibility.

Executive summary

The first section of the report sets out the need to secure buy-in from SLT and colleagues. Financial education is often led by a passionate 'volunteer' teacher/leader within a school, and participants at the roundtable wanted to change the narrative so that all teachers felt able to teach financial education, not just a select few. One possible solution that was discussed was using evidence to focus on the impact that financial education can have on young people and highlighting the link between financial education and mental health. Gaining the hearts and minds of SLT was viewed as pivotal to getting the subject status in the school. Participants thought that if there was some broader accountability to deliver financial education, this would encourage SLT to 'get on board'. Another solution discussed for getting 's buy into financial education was to embed it into a school's mental health or Pupil Premium (PP) strategies.

The second section covers the curriculum, acknowledging that no school in the roundtable delivered financial education in the same way. There was no consensus amongst participants, but pros and cons were raised in relation to including financial education as part of the maths and PSHE curriculum, and a blended approach appeared to be a favoured option. Wherever it was placed within a school, a spiral curriculum was key, in order for the content to be successfully learnt, retrieved and retained by pupils. This section goes on to consider how teachers currently deliver financial education. Participants spent a lot of time lesson planning and searching for appropriate resources. They did not feel clear about what content was suitable for different ages of children and would have liked more guidance on this (e.g. a sequenced framework). They also felt that a bank of suitable resources and external speakers would aid and speed up lesson/curriculum planning. However, participants did see the merit in the flexibility they currently had in lesson delivery, so they would need an element of flexibility to be built into any future curriculum/framework design.

Section three covers solutions to improve teacher confidence and awareness of financial education. One solution was to encourage the profession to move away from the narrative that only maths teachers can teach maths rather that many teachers, as professional adults, naturally have the knowledge to deliver much of the financial education content necessary for young people. This could be supplemented by training and also through small amounts of seed funding for schools to use for consultants. The inclusion of financial education as part of the Initial Teacher Training was also suggested as a way to increase both confidence and awareness. School-to-school learning via the Young Enterprise Centre of Excellence programme was also suggested.

The final section covers other considerations that participants discussed at the roundtable, including the role of parents, the timing of delivery and the need for further research.

Hearts and minds – securing buy-in

Whilst financial education has been compulsory in local authority (LA) run secondary schools since 2014, the reality of delivery has been patchy, as not all secondary schools are delivering it. This could be especially true in MATs, who do not have to follow the National Curriculum. This reinforces the need to obtain buy-in from SLT and colleagues. Participants thought this could be done by winning their hearts and minds.

Teacher level

All participants worked in settings with at least some financial education in place, it was unanimously viewed that **financial education was delivered due to their own personal passion and belief in the value of teaching this content**. For some, their passion was due to their previous careers before teaching, meaning they felt confident delivering content related to finance, whereas others were spurred on by how valuable they thought the content was for young people to know and apply in their daily lives during and beyond school. Some participants felt there was too much of a focus in their schools on the grades pupils got in their GCSEs (which they did recognise were necessary), and not enough of a focus on young people knowing things (like financial education), which will help them function in the real world. This was especially the case for participants who were working in schools in areas of high levels of deprivation, where they perceived that the knowledge gained in financial education, if applied, as a chance for upward social mobility. Overall, there was a belief amongst participants that financial education had a place and some status in their school because of their personal will and passion to drive it forward:

"..all of PSHE is on the back burner, unless there is a passion and a will for it, it doesn't get anywhere"

Many participants reported spending a lot of time convincing their colleagues to 'lend' them curriculum time to deliver financial education. There was a sense that financial education was only the responsibility of those who taught it in the school, and **other teachers felt unconfident in being part of its delivery**. A suggested solution was reframing the narrative around financial education to give it a more 'positive reputation'. One participant felt that a lot of information that surrounds the subject is negative, for example, focussing on what percentage of children do not know what a loan is, rather than evidence that demonstrates the positive impact delivering financial education can have on young people. Participants thought that if literature and promotional material was used to evidence "" *the positive parts of financial education*", they would be able to prove to teach colleagues how much financial education can improve a young person's life chances.

A suggested solution in winning the hearts of colleagues was to make clear **the relationship that the participants saw between personal finance and mental health**. From personal experiences in delivering financial education to pupils, and from a body of research, it was felt by participants that teaching about financial education, particularly personal finance content surrounding debt and gambling, could have a positive impact on a young person's mental health. For example, one participant had seen a relationship in their college between the students that did not have bank accounts and those that had poorer attendance. Mental health strategies and support services are already well embedded in many schools, so it felt appropriate that financial education and wellbeing could be aligned with this.

Getting the buy-in of colleagues could lead to more teachers bearing the flag for financial education in the future and having a positive cyclical impact. One participant pointed out that it was important to have succession plans in place in schools so that if the main point of contact in the school for financial education was left, this would not leave a gap in the school's provision. One suggestion was that schools should nominate two members of staff as their financial education ‘champions’.

SLT level

Gaining the hearts and minds of senior leaders was seen as key. One participant described that a push for financial education to get recognition in schools comes from 'the bottom-up', led by passionate teachers. At the same time, it was acknowledged that whether financial education has a status within a school or college relies on getting SLT fully ‘on-board'. All the participants were successful in being able to do this to some extent, but most said it often felt like a continuous 'fight' (with yearly timetable/qualification changes and ever-changing school priorities).

Participants discussed employing some of the same methods suggested to use with colleagues, such as demonstrating a positive impact on pupils and the links between personal finance and mental health. One participant said that while they felt as if "*the top of the school don't take it seriously*", they were also cognisant of all the other things that SLT have to balance out.

Participants felt that engaging SLT in financial education required **a layer of data on impact that may not currently exist** (without compulsory examinations or metrics). One participant pointed out that the impacts of a good financial education could not be seen until years after a young person leaves school. With a high level of focus on exam results in some schools (for example, Progress 8), there was a worry that without an exam which would count towards proving a pupil's or a school's success, it was hard to prove the worth of financial education to SLT. While there are some financial education qualifications available, one that is currently being used by a participant was stopping its Level 3 offer (the LIBF Level 3). Another school used to offer a considerable amount of financial education on a carousel basis, but this time was reallocated to make time for a GCSE in Statistics instead due to a high level of crossover in content with the Math GCSE syllabus (which would, in turn, help towards a school's Progress 8). Another participant noted that whilst personal finance was in some parts of a business qualification syllabus at their school, this was not examined. These examples could be interpreted as a de-prioritisation of financial education by SLT and by examination boards.

Whilst participants saw the value of financial education far beyond improving a school's Progress 8 score, some thought that if there was a qualification which counted towards this (for example, a GCSE in Applied Finance), SLT would be keener to engage and include it in the school's curriculum. On the other hand, participants were clear that learning about financial education was important for broader life skills, and there could be a risk in teaching it to strict examination criteria, as it could diminish this life skills element. Participants suggested that when a subject is examined, this can lead to teaching to the test. Therefore, if a qualification was developed, all elements would need to be examined, to ensure all content was delivered to the young people. There was a suggestion to consider other metrics around student competency levels that could be used to measure the impact of delivering financial education, but these were not yet fully thought out.

Participants wanted to see **Ofsted be clearer on how they would inspect financial education** in order to convey the importance of embedding financial education firmly into their schools' curriculum beyond drop-down days or one-off weeks. There were mixed experiences of being inspected on financial education; one participant delivered their financial education content as part of a maths lesson upon inspection and felt that although it was in her school curriculum, it felt like a 'risk'. There was a sense that Ofsted did not prioritise inspecting financial education or that if Personal Development content was generally being delivered to a good level, schools could get 'away' with not having firm curriculum plans for financial education. Participants thought that if Ofsted would develop clearer communications on how they inspect financial education, this would be an easy way to convey to SLT the importance of delivering this subject in order to be accountable to Ofsted. However, on the other hand, with both Ofsted and the introduction of GCSEs in Finance, participants were aware of the potential for 'box ticking' and tokenism. It could lead to SLT buying into a scheme/subject only because of the value it serves on an Ofsted inspection or for a school's reputation regarding their Progress 8. One participant pointed out that winning the hearts and minds of SLT via demonstrating the impact on a young person beyond the classroom is more likely to lead to the buy-in being less tokenistic.

In addition to accountability measures (for example, Ofsted and qualifications), participants thought that getting **financial education embedded into a school's mental health or Pupil Premium (PP) strategies** would demonstrate a commitment, on record, to financial education at the school. The PP strategy was suggested as a place to make a pledge to financial education because of the participants' views on the links between financial education and social mobility. A potential limitation to this suggestion is the quintile funding system, which means schools get a range of funding based on eligible pupils and hence could impact on the scale of financial education each school could afford to deliver. Whilst the content of a financial education class was seen as important for social mobility and particularly pertinent for pupils receiving PP, the group agreed it was important that financial education was available to all pupils. Suggestions of the addition of financial education to both mental health and Pupil Premium strategies were seen by participants as a way of aligning financial education to wider school priorities that were already well established and had pre-existing buy-in. However, it is worth noting that the inclusion of financial education into a PP strategy could further entrench it into the margins rather than be seen as something mainstream for all children. This was not discussed in the roundtable, and it could be useful to research further to examine schools' experiences of doing this.

Curriculum – where content sits and what should be covered

Financial education has been a part of the National Curriculum for local authority-run secondary schools since 2014, meaning schools that are part of single or multi-academy trusts (SATs/MATs) do not have to deliver it. In addition, even within the curriculum, it is not clear as to which subject financial education should be included, or a clear framework of what content should be taught to pupils in different key stages and no statutory requirements on the amount per week/fortnight that pupils should receive financial education. This results in a very mixed picture of the provision of financial education in schools and presents a barrier for busy, time-pressured teachers and leaders who are delivering financial education.

No single school or college that the participants represented delivered financial education in the same way. One school delivered their financial education in their form time and in some drop-down days throughout the academic year, another used maths classes and particular weeks (e.g. Money Week), and a third school used to have finance as part of their carousel for year 9 and 10, delivering a lesson a week for a term on the subject, as part of the personal, social, health and economic education (PSHE) curriculum. This variety means that pupils within the participants' schools receive very different financial education. To some extent, this was viewed positively by the participants, as teachers could be flexible, teaching 'when it fits in', and covering content that they thought particular groups of pupils in their school would be interested in and engage with. However, overall, participants wanted clearer guidance on what should be taught, to whom, and when.

Curriculum: Where should financial education live?

The discussion around where financial education should sit in the curriculum was lively, and there was **no clear 'right answer'** when the roundtable concluded. The content of financial education was conceptualised in two ways: content that fits into maths and content that fits into PSHE. It was agreed that a maths teacher was best placed to deliver content surrounding the mechanics of finances, for example, explaining to a pupil how to calculate an interest rate on a loan and what mathematical function to use. PSHE was viewed as the place to explain to a pupil what an interest rate was, what it means when interest is high, how that could impact their family and how it could affect their future spending choices.

Table 1 sets out other considerations that participants put forward as to where financial education should or could sit in existing curriculum subjects based on their experiences.

Table 1. Pros and cons of financial education sitting in the Maths or PSHE curriculum

Pros of inclusion in the Maths Curriculum	Pros of inclusion in the PSHE Curriculum
- Best place to deliver the mechanical, 'how' learning (where there is Maths teacher expertise/confidence)	- Best place to deliver the context - Classroom safe space for questions about difficult topics – for example mental health - A 'natural' place to talk to consider topics such as 'consequences' and 'choice'
Cons of inclusion in the Maths Curriculum	**Cons of inclusion in the PSHE Curriculum**
- Young people who view themselves as 'bad at maths' might disengage from financial education. - If it is not examined in GCSE Maths in a meaningful way, it could be skipped in delivery. - If it is part of GCSE Maths syllabus and is examined, it could lead to teaching 'to the test' without the space for real world context and applied learning	- The contents of PSHE is already so broad that it could be deprioritised (e.g. to RSE)

It is worth noting that the theme of de-prioritisation appears in both disadvantage lists for both subjects, and a solution to this was not discussed in the roundtable.

It was discussed that the ordering of the content should be based on the way other curriculum subjects order learning via **a spiral curriculum, in order for the content to be successfully learnt, retrieved and retained by pupils**. A joined-up approach between departments would be needed to ensure the correct sequencing of teaching to allow a young person to progress in their knowledge. Currently, in some of the participants' schools, financial education sat wholly within one subject area, so for example, a maths teacher was providing both the context of what an interest rate was, how to choose a loan with a rate that someone is comfortable with, and how to calculate it. Participants were keen that teachers in schools would see financial education as a whole school mission, with an ambition for it to be **embedded into all curriculum subjects** rather than it just being one teacher's role (similar to how this was done with literacy). There was a sense that whilst drop-down days were currently the main way to deliver financial education, they were not the best way to ensure that information was retained. However, these were often the only options the subject was taught. One teacher explained this as a feeling of 'forcing it in' because there was no SLT buy-in.

Curriculum: What can be developed to better support teachers?

Participants spent a lot of time online, lesson planning, looking for resources, and working out if the content was suitable for the ages of pupils they wanted to deliver it to in the limited time they had to deliver it. There was a sense that once teachers had gotten past the first hurdle of getting time in the curriculum for financial education, they were met with the next one, designing the lesson. Teachers used a wide range of resources produced by organisations such as Young Enterprise, NatWest, Barclays, HMRC, and MyBnk. There was a consensus that whilst there were more than enough resources available, the quality varied, and it was hard to know where to start.

An ambition that was shared was to have **a framework that clearly set out content appropriate for each year group, in a clear sequence, that also had quality assured and marked resources attached.** It was believed that this would help speed up lesson planning and curriculum design. One participant suggested the use of the Young Enterprise Financial Education Planning Framework of learning outcomes as a basis for this, which could be built upon and could include a bank of resources similar to what other curriculum subject associations have (e.g. the PSHE association). Another participant suggested this bank should be filterable based on topics (e.g. pensions), the key group/key stage the resource is for, and also with priority markers for teachers with less time. This was because, at the moment, there is no sense of exactly when particular topics 'should' be taught.

The framework and subsequent set of filterable resources should carefully consider the age appropriateness of topics. It was suggested that young people could be myopic, and learning about pensions in Year 7 can feel 'alien'. Therefore, young people need information relating to finance that is linked to where they are in life. Being taught content that feels removed from a young person's life could lead to them switching off in a financial education lesson, which could be damaging.

In addition to a bank of resources, participants were keen on having a better opportunity to engage with external speakers, which were also quality checked, as organising for speakers to come in to deliver talks or activities could be very time-consuming.

"As a teacher, I get 160 emails a day and I teach four lessons…as a teacher, we have a lack of time…when do I have time to make all these new links and deal with the practicalities of getting speakers in"

Multiple participants of the group had good experiences with the Young Gamers and Gamblers Education Trust (YGAM) coming to their school to deliver talks to young people about problem gambling, and thought they were well received by their young people. It was seen as successful due to how relevant the topics were to the young people in their school. Putting on these events can take a lot of work, however. One participant gave the example of spending lots of administration time organising for a bank to deliver a session, which needed to be 90 minutes. This led to them having to negotiate with colleagues from other subjects to lend them time and change the timetabled day. There was a particular frustration when a lot of time and effort went into organising a session, and the sessions delivered were dry and non-engaging for the pupils. This is where the suggestion of a quality mark is important. Due to the regional spread of participants, it was a key consideration that any bank of resources, speakers, or events needed to have a strong regional spread, and ensure they were not London-centric.

However, whilst a clearer framework and a bank of quality marked resources would be a positive step, **participants did not want to feel constrained by 'having' to use one textbook and being forced to teach particular topics**. They enjoyed the element of flexibility afforded by the current approach, which enabled them to respond to particular year group's areas of interest. For example, one participant felt they were able to spark their pupil's imagination and interest by bringing topics in the news into the classroom. This could be constrained if the framework was highly prescriptive in its content. In addition, when designing a more comprehensive framework, the designer would need to be aware of the variety of time that different schools give to financial education and not design a framework that feels out of reach for schools which had very little time allocated to it. Participants were keen for any frameworks to also be flexible enough to account for policy changes within finance (e.g. changes within tax) to ensure resources or curriculums do not quickly go 'out of date'.

Building solutions - improving teacher confidence and awareness of financial education

Amongst participants, confidence in delivering a financial education lesson was high, based on their background and personal interest in the topic. Naturally, they were also highly aware of financial education. There was a perception that amongst their colleagues, both confidence and awareness were low.

Once teachers were won over and could see the value in financial education, SLT would give it recognition within the curriculum, and there would be a strong bank of resources that follow a clear curriculum; participants suggested some **practical steps that would be needed to further increase confidence and awareness amongst teachers**.

Even if fellow members of staff believed in the cause and power of financial education, there was a sense amongst participants that those who do not teach maths and who **may find maths difficult could be daunted by the thought of teaching financial education**. One participant thought that in the teaching profession, and in society more widely, people wore their dislike or inability in maths as a 'badge of honour', even sometimes in front of pupils. Participants thought this attitude was damaging and put colleagues off interacting with and delivering financial education. It was felt that moving away from this narrative through building teaching confidence would be a positive step.

One participant pointed out that whilst it is possible that some teachers might feel uncomfortable with the material if they do not have a good relationship with money, a lot of teachers, as successful adults with careers, do have the basic knowledge that could be supplemented with continuous professional development (CPD) and training, to deliver the content. Some schools and colleges have used seed funding to access CPD; another has also used seed funding (via a bursary) to engage with a financial education consultant to help their college on its journey of delivering the subject. **Seed funding was welcomed by participants to help develop the subject knowledge in their schools, as long as it was flexible in the way it could be used to fit the needs of the school.**

Participants noted that they did not think that financial education was in the current Initial Teacher Training (ITT) curriculum and, therefore, early career teachers (ECTs) would not join the profession having trained to deliver this curriculum subject. This was something participants would like to see in the future so that once ECTs qualify, they would be aware that financial education needs to be delivered and will have received at least some initial training to boost their confidence. There was a sense that ITT providers would be very keen to engage with a provider that would deliver this content to ECTs (especially if it was funded).

Schools that are part of the Young Enterprise Centres of Excellence programme for financial education were very positive about the role the programme has played in the development of their school's financial education offer. They are able to use their participation in the programme in their promotional material for prospective pupils and improve the quality of the provision in their school more generally. One participant suggested that schools that are part of the programme should open their doors and have visits from other schools that are earlier in their journey and facilitate learning from experience.

A participant suggested that if and when there will be a more defined curriculum in financial education, this will give teachers a gauge to be able to accurately reflect how confident they are with specific topics. At the moment it all feels quite unknown. They suggested that, in reality, teachers do hold a lot of this relevant knowledge but might not be aware of that.

Other considerations

Parents engagement

Whilst the participants knew they had a key part to play in delivering financial education to young people, there was agreement that it was not solely the role of schools to teach young people about money. Parents were seen as key influencers on how young people first engage with money, and on shaping their views and habits. Some schools tried to engage parents and saw the value in this; if parents had knowledge and understanding of personal finance, they would be able to pass it on to their children.

There was a mixture of success and engagement with these events, but participants appeared keen to continue engaging parents with the topic. There was a mutual understanding across the roundtable that money was a difficult topic to talk about, especially in areas of higher deprivation. Some participants gave examples of young people asking them for advice about their own finances, suggesting some young people were not comfortable asking these questions at home. Schools encouraging parents to engage in conversations and events relating to finance were seen in a wider context of schools taking on a role beyond formal education and providing support for the wider community, including parents, across a range of topics. This work is done outside of teachers' and leaders' formal teaching time. The roundtable discussion did not conclude on whether this widening of a school's responsibilities was a challenge or an opportunity.

Timing of delivery

Participants briefly touched on the role of financial education in primary school and agreed it did have a place in the curriculum in some capacity. In secondary education, one participant noted that My Money Week tends to fall in June, right in the middle of the exam season, so Year 10 and Year 11 pupils are not able to access the content.

Participants from FE colleges were keen to point out that apprentices were in particular need of financial education, as they were getting paid as part of their training, and it often was the first time a young person has had a job. A participant from an FE college reported that they made personal development mandatory across all apprenticeships connected with the college, which included financial education. They thought this content was very well received by young people, even when in an 'on-demand' capacity, where young people could review the content online at a time that was suitable for them.

However, financial education is not compulsory for 16- to 19-year-olds, so not all young people in FE will be taking this course. One participant felt that there was a gap for young people who are about to go on to Higher Education, and there is a risk that without compulsory education on finances between 16 and 19, they could get into financial difficulties at university (for example, understanding their student loan). The participants did not identify one clear solution to the issue of timings. However, there was agreement that each age group of young people should be thought about distinctly and separately when planning a curriculum.

Evidence and further research

A final suggestion for convincing policymakers more broadly of the value of financial education was through the power of international evidence. One participant knew anecdotally a link between countries with higher levels of financial education and higher GDP, and suggested **more research could be done in this area**, as this evidence could be powerful.

Summary

Delivering financial education in schools does not appear to be easy for any of the participants. They are faced with a lot of barriers in getting recognition of the subject within their school, and lesson planning and delivering activities take a lot of time and goodwill from teachers and leaders. There is no one solution that will ease these difficulties, but winning the hearts and minds of colleagues across the school and the production of a clear framework for delivering financial education were seen as the main steps that were needed.

> *"If they know the how, and the why, and there is funding, then schools will do it"*

The APPG on Financial Education for Young People will use the evidence from this educator roundtable to form a part of their response to the Education Select Committee inquiry into

financial education and ongoing advocacy to improve its delivery. Young Enterprise, Secretariat to the APPG, would like to thank the educators who attended the roundtable for all of their valuable contributions.

Glossary

APPG	All-Party Parliamentary Group
CPD	Continuous Professional Development
ECT	Early Career Teacher
GCSE	General Certificate of Secondary Education
HMRC	His Majesty's Revenue and Customs
ITT	Initial Teacher Training
LA	Local Authority
LIBF	London Institute of Banking and Finance
MAT	Multi Academy Trust
PP	Pupil Premium
PSHE	Personal, social, health and economic education
RSE	Relationships and sex education
SAT	Single Academy Trust
SLT	Senior Leadership Team
YGAM	Young Gamers and Gamblers Education Trust