

Q10: What aspects of the current a) curriculum, b) assessment system and c) qualification pathways are working well to support and recognise educational progress for children and young people?

- Introducing a statutory requirement for schools to provide relationships, sex and health education (RSHE) elements of PSHE education, and associated guidance, in 2020 has had a positive impact on delivery, timetabling and effective sequencing.
- [A DfE commissioned independent evaluation of statutory RSHE guidance implementation by IFF](https://tinyurl.com/5432zc7r) found that 97% of those surveyed covered statutory RSHE through '*Timetabled RSHE lessons including lessons as part of timetabled PSHE education*' and that '*The guidance was broadly being used in schools, mostly successfully*' (Source: <https://tinyurl.com/5432zc7r>). Polling of students by Censuwide also suggests improvement in the RSHE they now receive (source: <https://tinyurl.com/5b72n4uc>).
- Strong focus on assessment in the 2020 guidance has supported effective sequencing, yet draft updated RSHE guidance published for consultation in May proposed removing much of this emphasis.
- Any updates to RSHE guidance must therefore retain the current content on assessment.

Q11: What aspects of the current a) curriculum, b) assessment system and c) qualification pathways should be targeted for improvements to better support and recognise educational progress for children and young people?

- Personal Financial education and careers education are established but non-statutory aspects of the PSHE education curriculum. In 2007 the previous Labour government introduced the 'Economic wellbeing and financial capability' programme of study to the PSHE curriculum covering this content (source: <https://tinyurl.com/5pykk58d>).
- The majority of schools approach statutory RSHE alongside financial education/economic wellbeing and careers as part of a coherent PSHE education curriculum based on the [PSHE Association Programme of Study for PSHE education for KS1-5](https://tinyurl.com/ure7vcfn) (source: <https://tinyurl.com/ure7vcfn>). Yet the improvements in quality and sequencing seen in RSHE since it was made statutory have not transpired in personal financial and careers education, due to their optional status in all but independent schools, where all of PSHE is compulsory.
- Citizenship Education and Maths are best suited to focusing on the societal and numerical aspects of financial literacy respectively, not the personal, and this is why attempts to add personal financial education to the National Curriculum via Citizenship in 2014 have not been successful.
- Existing financial education and careers education PSHE content must be placed on the same statutory footing as RSHE to improve quality and consistency (as argued by the Education Committee and others – see greater detail in answer to Q22).

- It is not about adding new content, but making what is already taught well in some schools available to all children and young people. We go into further detail in subsequent answers, most notably to Q22.

Q12: In the current curriculum, assessment system and qualification pathways, are there any barriers to improving attainment, progress, access or participation (class ceilings) for learners experiencing socioeconomic disadvantage?

- Through its proven impact on physical and mental health, levels of bullying and general behaviour, PSHE education removes barriers to learning and develops skills that help young people succeed.
- There is ‘very strong evidence’ that PSHE learning has a positive impact on academic attainment, according to [an independent Pro Bono Economics evidence review](https://tinyurl.com/2dtzjs66), with disadvantaged pupils enjoying the greatest benefits to academic performance (source: <https://tinyurl.com/2dtzjs66>)
- Yet regularly timetabled, high quality PSHE education is not guaranteed for all, and currently only independent school pupils are guaranteed PSHE content on financial wellbeing and careers from key stage 1 – despite [a UCL study](https://tinyurl.com/mrz7eh7u) finding that (i) financial skills of 15-year-olds from socio-economically disadvantaged backgrounds are four years behind those from advantaged backgrounds, and (ii) they are less likely to learn about money in school or discuss it with their parents (source: <https://tinyurl.com/mrz7eh7u>)
- That existing PSHE education is less available to, but more important for, learners experiencing socioeconomic disadvantage is deeply unfair and a significant barrier. All pupils, in all schools, should be guaranteed the breadth of the existing PSHE education curriculum from key stage 1, through regular timetabled lessons taught by appropriately trained teachers.
- The Education Secretary should use the power included within section 35 the Children and Social Work Act to extend those aspects of PSHE education that are statutory without further legislation.

Q13: In the current curriculum, assessment system and qualification pathways are there any barriers to improving attainment, progress, access or participation which may disproportionately impact pupils based on other characteristics (e.g. disability, sexual orientation, gender, race, religion or belief etc.)

- The current RSHE guidance (published in 2019, in force since 2020) is not perfect but is fit for purpose in supporting and respecting all children and young people irrespective of characteristics such as disability, sexual orientation, gender race, religion or belief.
- The proposed draft update published for consultation in May this year removed content that would respect and reflect the lives of children and young people with protected characteristics.

- As a result, if introduced in its current form, pupils with many of the protected characteristics would not receive PSHE education that meets their needs or reflects their life experience.

Q15: In the current curriculum, assessment system and qualification pathways, are there any *enablers* that support attainment, progress, access or participation for the groups listed above?

- When taught well, with a sequenced curriculum taught in timetabled lessons, PSHE education can play a critical role in supporting the progress and attainment of all pupils, but particularly those experiencing socioeconomic disadvantage or who experience barriers to participating in school owing to other characteristics.
- It does this both by addressing and removing barriers to learning, such as bullying and discrimination, and by developing skills which directly support learning. It also supports inclusive cultures and a sense of belonging to the school community which then enables greater participation in the wider curriculum. It has also been proven to have a positive impact on attendance.

BELONGING AND SCHOOL RELATIONSHIPS

- A University of Hertfordshire evidence analysis suggested *'a strong correlation between well-received PSHE programmes on personal and social skills and wider outcomes for pupils in terms of **relationships in school** and **a sense of belonging**. Due to the cross-sectional nature of the study, cause and effect cannot be directly traced but these are nevertheless significant associations which have been identified previously by Ofsted'*. This analysis used data from the 2014 Health Behaviour in School-aged Children (HBSC) survey of over 5,335 English school children aged 11, 13 and 15. (source: <https://pshe-association.org.uk/news/pshe-education-supports-academic-success-says>)>

WELLBEING AND ATTAINMENT

- An evidence review by expert economists from a number of Government departments, volunteering through Pro Bono Economics, suggested **'very strong evidence' that high quality PSHE learning 'has a positive impact on academic attainment', with particular benefits to those from socio-economically disadvantaged backgrounds**. The review covered over 1200 studies and showed that PSHE programmes are effective in developing social and emotional skills, supporting emotional wellbeing, improving physical health, and tackling bullying. The evidence then **links these positive outcomes to improved academic attainment: by helping young people to be healthier, happier and safer, PSHE enables them to do better in school**. (source: <https://tinyurl.com/2dtzjs66>)

The 2015 DfE review of PSHE education's impact and effective practice also stated that *'The evidence shows that personal, social, health and economic (PSHE) education can improve the physical and psychosocial well-being of pupils. **A virtuous cycle can be achieved, whereby pupils with better health and well-being can achieve better academically, which in turn***

leads to greater success.' (source: <https://www.gov.uk/government/publications/pshe-education-a-review-of-impact-and-effective-practice>)

ATTENDENCE AND EXCLUSIONS:

- [An Education Endowment Fund randomised controlled trial evaluation of 'Healthy Minds'](https://educationendowmentfoundation.org.uk/projects-and-evaluation/projects/developing-healthy-minds-in-teenagers) – a PSHE programme designed to be taught through regular curriculum time – found a positive impact on health as well as **finding some evidence of lower levels of absence, especially among Year 7 pupils, and some indication of lower rates of exclusions among pupils receiving free school meals.** Unlike the Pro Bono meta-analysis of a broad number of PSHE initiatives, the EEF evaluation of Healthy Minds found no positive impact on academic achievement, but also that any positive impact on health, absenteeism and reducing exclusions was achieved *'without compromising academic attainment and possibly supporting reducing absenteeism and exclusions'*. (source: <https://educationendowmentfoundation.org.uk/projects-and-evaluation/projects/developing-healthy-minds-in-teenagers>).

Q22. Are there particular curriculum or qualifications subjects where:

- a. there is too much content; not enough content, or content is missing;**
- b. the content is out-of-date;**
- c. the content is unhelpfully sequenced (for example to support good curriculum design or pedagogy);**
- d. there is a need for greater flexibility (for example to provide the space for teachers to develop and adapt content)?**

SUMMARY

- **We are not calling for new content, only for existing statutory (RSHE) and non-statutory (personal financial education and careers education) content to be on the same statutory footing as part of a coherent PSHE education curriculum, guaranteed for all from key stage 1.**
- **This would reflect what schools with high quality PSHE/RSHE are already doing,** but build on the success we have seen in raising standards and consistency since statutory RSHE was introduced. It would also recognise the overlap and interplay between statutory and non-statutory content (for example, the relationship between online safety and avoiding financial harms; the importance of effective relationship building and careers).
- **This will allow greater consistency between schools and equality of access for *all* children and young people, not just some.** Many schools of all types follow this approach successfully via the existing PSHE education Programme of Study, supported by our planning frameworks; but all of PSHE education is only compulsory for independent schools. This existing content needs to be a universal entitlement for all children, not some. Socio-economically disadvantaged children are currently most likely to miss out. A [UCL study](https://tinyurl.com/mrz7eh7u) found that (i) financial skills of 15-year-olds from socio-economically disadvantaged backgrounds are four years behind those from advantaged backgrounds, and (ii) they are less likely to learn about money in school or discuss it with their parents (source: <https://tinyurl.com/mrz7eh7u>)

- **PSHE education is already taught on the curriculum in the majority of schools, but it must be taught as a school curriculum subject in all cases – with at least one lesson per week on the timetable – to facilitate sequenced learning.** This is in line with Statutory Keeping Children Safe in Education (KCSIE) guidance recommending *‘a planned programme of evidence based RSHE delivered in regularly timetabled lessons and reinforced throughout the whole curriculum’*, and Ofsted’s sexual harassment review recommendation that content *‘should be carefully sequenced with time allocated for topics that children and young people find difficult’*.
- **Limiting PSHE education to drop-down days, assemblies or tutor time makes sequenced learning impossible and would not be tolerated for any other curriculum subject.**
- The current, 2019 RSHE guidance sets out in broad terms what schools must teach. It strikes about the right balance of content and prescription by outlining key content but, critically, enabling the flexibility for schools to tailor provision to pupils whilst also having the space to cover complementary non-statutory financial education and careers content within a lesson per week on the curriculum. Therefore, statutory RSHE was both a big step forward, and a missed opportunity to make PSHE statutory in its entirety (as the previous Labour government had attempted to do in 2010 before plans got lost in the pre-election ‘wash-up’).
- **The Education Secretary can address this imbalance without further legislation, by using a power available to her under section 35 of the Children and Social Work Act to extend statutory status to existing PSHE content beyond RSHE.**

CONTENT IN PSHE EDUCATION: NOT ABOUT ADDING MORE, BUT ABOUT MAKING EXISTING GOOD PRACTICE UNIVERSAL:

- **Personal, social, health and economic (PSHE) education is an established curriculum subject in English schools.** It includes statutory relationships, sex and health education (RSHE) and – since its addition by the previous Labour government in 2007 – financial education/economic wellbeing and careers education (as opposed to career guidance). It suffered from a precarious position on the curriculum, but statutory changes have improved quality and status of RSHE content within PSHE. We outline here how further changes to status of remaining existing PSHE education content will result in further improvements.
- **PSHE education has been described as ‘the bridge between public health and the curriculum’.** At its best, it is a well-sequenced curriculum which provides foundational teaching about physical and mental health and wellbeing, relationships, careers, financial capability and digital literacy which is tailored for the pupil population of individual schools. To meet its potential, teachers need the flexibility to balance their curriculum and adapt resources to respond to the needs of their pupils, given that the needs and experiences of children in one part of the country will differ from those in another. Teachers also need clear guidance on how to provide a well-sequenced curriculum which develops as their pupils grow.

- **PSHE education plays a unique role in providing foundational teaching about health and relationships, whilst also responding to the changing landscape of children and young people’s lives.** As such, it has developed over the years, often in response to societal concerns about issues affecting young people: starting with AIDS in the 1980s, through concerns about drug and alcohol misuse in the 1990s, consumer credit in the 2000s, the internet, social media and now AI in 2024. Unfortunately, this has led to an unhelpful and inaccurate perception that PSHE education is a ‘dumping ground’ for topics which don’t have a home elsewhere and that it therefore lacks coherence as a subject. Whilst there is poor practice in some schools that present the subject as a series of disconnected topics, PSHE programmes of study introduced in 2007 by the then government, and the PSHE Association Programme of Study introduced after they were archived, have provided coherence and an overarching structure for the subject. This enables schools to sequence their curriculum, ensuring progression and that links are made between different areas of teaching. In this way, many schools are providing well designed, sequenced curricula most often using the [PSHE Association PSHE education Programme of Study for key stages 1 – 5](#), which comprises statutory relationships, sex and health education (RSHE), and non-statutory economic wellbeing/ financial capability and careers content (source: <https://tinyurl.com/3wcayune>). **We also provide planning tools that support schools to successfully cover the breadth of the curriculum in timetabled lessons, usually an hour a week.**
- **It is not about adding additional content to a busy curriculum, but ensuring all schools provide a sequenced, coherent PSHE education curriculum, in order to teach existing content well.**
- **While PSHE education is ideally placed to cover new and emerging issues, this is within an existing curriculum, rather than constantly adding new topics.** With guidance, teachers can rebalance their curricula accordingly – placing greater emphasis on elements of current concern or relevance. Drug and alcohol education for example, should provide young people with the knowledge and skills they need to navigate situations involving any substances which affect the body. Though substances of concern will change – and currently lessons will address concerns about vaping for example – this teaching will be embedded within existing teaching that will already cover decision making, managing risk and pressure, the law, and how this relates to other areas of the PSHE curriculum from mental health to financial capability. In this way, new and emerging issues can be incorporated without the need for additional time and resource.
- Similarly, PSHE education can accommodate the current need to focus on AI literacy (we are working with the Turing Institute on lesson materials to help young people understand, and navigate, Artificial Intelligence from perspectives such as communication with chatbots, identifying misinformation, understanding bias, and ensuring personal online safety). Whilst this provides new contexts for teaching, it also fits within existing PSHE education Programme of Study learning outcomes such as:

- Key stage 2:

L11. recognise ways in which the internet and social media can be used both positively and negatively

L13. about some of the different ways information and data is shared and used online, including for commercial purposes

- Key stage 3:

L20. that features of the internet can amplify risks and opportunities, e.g. speed and scale of information sharing, blurred public and private boundaries and a perception of anonymity

- **The Programme of Study for PSHE education is built on sound pedagogy, and focusses on supporting schools to plan, sequence and tailor content in a way that ensures the PSHE curriculum is covered without being onerous for schools.** Our understanding is that the Curriculum and Assessment Review will not go too deeply into PSHE education content, given that there is a parallel review into RSHE, but it is important to understand its place, and value, on the taught curriculum and what it comprises.
- **In order to provide a sequenced curriculum that will build knowledge and skills, PSHE education needs to be taught through timetabled lessons, like any other subject. And the majority of schools do cover statutory RSHE via timetabled lessons and as part of broader PSHE education.** The [2024 DfE-commissioned independent evaluation of statutory RSHE guidance implementation by IFF](#) found that 97% of those surveyed covered statutory RSHE through '*Timetabled RSHE lessons including lessons as part of timetabled PSHE education*' and that '*The guidance was broadly being used in schools, mostly successfully*'. This is a limited sample, possibly over-representing schools that are doing this well, but it is therefore important to build on, rather than unpick, what many schools are doing already. This aligns with an 'evolution, not revolution' approach. (source: <https://tinyurl.com/5432zc7r>)
- The key is to ensure more schools are doing it well, and that there is greater consistency in approach across all schools to PSHE education, including RSHE. (See our evaluation of different delivery models for PSHE education: <https://pshe-association.org.uk/guidance/ks3-5/models-of-delivery>)
- **There is clear need (not least from a safeguarding and child protection perspective) for PSHE education, including RSHE, to be taught through regular lessons that build skills, knowledge and understanding over time:**
 1. A 2024 DfE [research report on 'Teaching relationships education to prevent sexual abuse'](#) recommended that a planned, sequenced curriculum and regular lessons are necessary in order for PSHE education to be an effective preventative measure, stating that '*the evidence reviewed suggests that education that builds on previous lessons and has a longer duration is more effective than one-off modules*'. It also recommends that this preventative education should begin early, with age-appropriate content building in complexity as pupils progress through education. (source: <https://tinyurl.com/5432zc7r>)
 2. Ofsted's review into peer sexual harassment and abuse in schools also recommended a '*carefully sequenced RSHE curriculum, based on the Department for Education's (DfE's) statutory guidance, that specifically includes sexual harassment and sexual violence, including online*'. (source: <https://tinyurl.com/ynux2juk>)

3. Statutory Keeping Children Safe in Education (KCSIE) guidance is clear that ***‘Schools and colleges play a crucial role in preventative education’*** that includes ***‘a planned programme of evidence based RSHE delivered in regularly timetabled lessons and reinforced throughout the whole curriculum.’*** (source: <https://tinyurl.com/3nb4zsmz>).
 4. A 2015 DfE review of PSHE education's impact and effective practice found that PSHE should 'start early and take a developmental approach; relevant to pupils depending on their age and maturity' (source: <https://tinyurl.com/2bwhcd3t>)
 5. PSHE education has a unique position on the curriculum as a means to support government priorities including tackling misogyny, misinformation and supporting mental health. This can only be achieved by sequenced learning through a planned curriculum and regular lessons.
- **Whilst the majority of schools do provide PSHE education through timetabled lessons, some continue to teach it through tutor time, ‘drop down’/off-timetable days or assemblies. This inconsistency in approach is caused or exacerbated by various factors, including:**
 1. **Confusion about RSHE and PSHE:** some schools saw RSHE as an additional or separate subject to PSHE education, or that making RSHE statutory meant they should no longer cover financial or careers education aspects of the subject. There should be clearer messaging on the need for any PSHE content – including RSHE – to be covered within the context of a coherent, sequenced programme. Economic wellbeing and careers content should join RSHE in being statutory as part of this, so that schools have more clarity and can optimise their provision.
 2. **Lack of clear expectations from government regarding the need to cover RSHE, and broader PSHE education, on the taught curriculum vs leaving it up to schools to decide how to deliver this content.** In the past, PSHE education was too often relegated to drop-down days, assemblies or tutor time – thereby making any sequenced learning impossible. No one would try to teach history, for example, this way – so why PSHE education? Relegating it to extra-curricular is both ineffective and suggests it is a ‘nice to have’ when strong evidence suggest it is a ‘must have’ for all children and young people.
 3. **Statutory vs non-statutory content:** we go into greater detail below, but currently many schools cover statutory RSHE as part of a coherent PSHE education programme alongside other PSHE education content on economic wellbeing/financial education, careers education and personal safety. This makes sense given significant crossover and interplay between, for example, online safety and avoiding online financial scams; or between relationship skills and career prospects, to provide just two examples). Other schools take a different, less effective approach, limiting their provision to a tick-box exercise based on what is included in the RSHE guidance only and avoiding crucial non-statutory content.

FINANCIAL EDUCATION/ECONOMIC WELLBEING AND CAREERS EDUCATION WITHIN PSHE – ESTABLISHED BUT LET DOWN BY OPTIONAL STATUS:

- A non-statutory 'Economic wellbeing and financial capability' programme of study was introduced to the PSHE curriculum **by the 2005-2010 Labour government**. The introduction stated that *'This non-statutory programme of study brings together careers education, work-related learning, enterprise and financial capability.'* This had equal status with the existing 'Personal wellbeing' programme of study, creating the subject called Personal, Social, Health and Economic (PSHE) education, that continues to this day. It was this subject which the previous Labour government aimed to make statutory in its entirety through the Children and Families Bill 2010, which was passing through the House when the Coalition Government replaced Labour. This bill was scrapped in the pre-election 'wash up'.
 1. (2007 key stage 3 'Economic wellbeing and financial capability' programme of study: <https://tinyurl.com/2dzuxaby>)
 2. (2007 key stage 4 'Economic wellbeing and financial capability' programme of study: <https://tinyurl.com/3tb4u9fx>)
- **Since then, PSHE education is the context through which most schools cover personal aspects of financial education, economic wellbeing and careers education** (as opposed to careers guidance), and where teachers feel it is best placed.
- **9-in-10 UK teachers believe financial education should be taught in more than just maths lessons, with a strong majority saying it should be part of PSHE education** according to a 2024 Teacher Tapp poll commissioned by Young Enterprise (source: <https://www.young-enterprise.org.uk/talk-money-week-2024>) with over 9,500 responses. The poll found that teachers overwhelmingly agree on a need to embed financial education across subjects such as PSHE (75%) and Citizenship (40%), and not just in maths.

This is echoed by 2024 SMF think tank 'Investing in the Future' research showing that 61% of primary teachers and 71% of secondary teachers think financial education should be taught within PSHE, followed by maths (50% and 48%), citizenship (41% and 45%), and integrated into multiple subjects (42% and 45%) (source: <https://www.smf.co.uk/wp-content/uploads/2024/04/Investing-in-the-future-April-2024.pdf>)

- **It would be unrealistic to expect the Mathematics curriculum to accommodate a greater focus on financial education than that which relates to numeracy.** There is also evidence that doing so would be unpopular with Maths teachers. APPG on Financial Education polling of teachers revealed *'a surprisingly low level of delivery of financial education amongst secondary level Mathematics teachers, with only 52% stating that they taught financial education – despite it being a statutory part of their subject. Many also believe that it should not fall under their subject remit, with only 55% agreeing it should form part of Mathematics, as compared with 60% who believe it should be taught in PSHE'*. (source: <https://www.young-enterprise.org.uk/wp-content/uploads/2019/02/APPG-on-Financial-Education-for-Young-People-Final-Report-May-2016.pdf>).

The 2024 SMF think-tank 'Investing in the Future' financial education report states that: 'The disproportionate focus on maths neglects the behavioural and skills building aspects of financial education, risks putting off children who are already disengaged with maths and makes it harder to utilise the most appropriate teaching methods, such as experiential learning.'

- **PSHE education is the natural home for developing personal financial literacy, including avoiding complex online financial harms.** PSHE education plays a complementary, but distinct, role in financial education alongside Citizenship and Maths. It is best placed to focus on the personal (everything from developing entrepreneurial skills and understanding to learning to identify and avoid personal online fraud or extortion) and there is significant crossover with other PSHE areas, from managing online influences to identifying persuasion and exploitation.
- **Citizenship can play a crucial role in exploring the public / societal (including economic policy and the implications of economic events), and Maths on numeracy, but neither is best placed to support personal financial understanding and wellbeing.** These are equally important, but distinct, areas for supporting financial wellbeing – and we would hope that the Curriculum Review helps to more clearly define each subject’s role and strengths, alongside PSHE education.
- **Placement of a limited form of personal finance content in the KS3/4 Citizenship curriculum in 2014 has had limited success,** was in tension with the public/societal nature of the subject, and only designed as a means to add it to an existing statutory national curriculum subject area. There is evidence that this has not been successful and does not play to the subject’s strengths. The APPG on Financial Education found in its [2016 ‘Financial Education in Schools’ review](#) (source: <https://tinyurl.com/2t7ffsmv>) that financial education was still ‘patchy, inconsistent and varying in effectiveness’, recommending instead that ‘Financial education should form a central component of the Department for Education’s action plan for improving PSHE provision’. The 2022 [Centre for Social Justice ‘On the Money – a roadmap for lifelong financial learning’ inquiry and report](#) also found that personal financial education within Citizenship was ‘largely ineffective’ due to limited uptake (source: <https://www.centreforsocialjustice.org.uk/library/on-the-money>).
- We do not see it as an either/or nor as adding additional content – but again that PSHE education, Citizenship and Maths each play distinct, equally important roles that should be recognised in the Curriculum and Assessment Review. The 2022 CSJ ‘On the Money’ report put it well when stating that *‘Financial education has a place in Citizenship, where it teaches the more ‘public’ aspects of finance like the purpose and mechanics of taxation and pensions, and Maths teaches financial numeracy. However, neither deliver the important ‘personal’ aspects of finance, which many respondents to our Call for Evidence said can be met in Personal, Health, Social and Economic (PSHE) education through the economic wellbeing strand’.*

MAKING FINANCIAL EDUCATION A STATUTORY PART OF PSHE EDUCATION HAS WIDESPREAD SUPPORT:

There are growing calls for economic wellbeing and careers content to join PSHE in being statutory, thereby bringing clarity and consistency to schools, and benefits to all pupils that only some now enjoy:

1. The [2023-24 Education Select Committee financial education inquiry](#) concluded that ***'Making the economic and financial elements of PSHE education statutory at both primary and secondary school level is a simple and effective way of expanding financial education at both levels and signalling the increased importance of the subject to all students.'*** (source: <https://committees.parliament.uk/publications/44814/documents/222577/default>)
2. [A 2024 Economic Research Council paper](#) recommended 'mandating economic education as part of the PSHE curriculum' making the link between this and other PSHE areas: ***'The integration within PSHE leverages the existing framework, highlighting the importance of economic literacy alongside other critical areas such as health and relationships'*** (source: <https://ercouncil.org/2024/improving-economic-literacy-through-pshe/>)
3. In 2023, The Lord Mayor of the City of London's financial literacy and inclusion steering group – consisting of industry leaders, financial institutions and those involved in financial education – called on government to ***'Make financial education statutory in England in the PSHE curriculum at KS1 and KS2' as part of a [six-point plan](#) to address low levels of financial literacy, inclusion and numeracy*** across the country (source: <https://news.cityoflondon.gov.uk/the-lord-mayor-of-the-city-of-london-leads-call-for-statutory-financial-education-in-primary-schools/>)
4. The Centre for Social Justice also recommended making financial education a statutory part of PSHE education in both primary and secondary schools in its major 2022 ['On the Money – a roadmap for lifelong financial learning'](#) report (source: <https://www.centreforsocialjustice.org.uk/library/on-the-money>)
5. The Children's Commissioner's 2022 'Big Ask' survey of over 3000 9-17-year-olds found that pupils are currently 'much less likely' to learn about finance and career topics than those areas of the PSHE education that are currently compulsory, despite those that did receive such lessons finding them 'the most helpful topic covered in PSHE education'. In response, the Children's Commissioner's recommendations included that ***'the Department for Education should update the statutory RSHE guidance to include life skills, including financial education.'*** (source: <https://www.childrenscommissioner.gov.uk/blog/children-and-rshe/>).

CAREERS EDUCATION – MOST SCHOOLS COVER THROUGH PSHE, BUT IT NEEDS TO BE AVAILABLE TO ALL PUPILS

Careers education within PSHE education should be available to all, not some:

- PSHE education is uniquely placed on the curriculum to support a holistic, whole-school approach to career-related learning that deepens pupils' understanding of the world of work, raises their aspirations, and supports them in exploring different careers, possible career pathways and options for training routes.
- PSHE education lessons are, according to inspection and monitoring evidence, the most effective model for providing comprehensive career-related learning and allowing pupils to explore a wide range of careers, including those they may not have considered or known about before (Career Development Institute, 2018: <https://www.thecdi.net/resources/cdi-framework>)

- 2019 DfE research showed that the most common approach to careers education was delivery through PSHE (personal, social, health and economic) lessons (87%). (source: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/924093/Summer_2018_SSS_Final_Report.pdf) and this is echoed in the most recent government Careers Strategy from 2017 which concludes that ‘Many schools deliver careers education, including employability and enterprise, through the curriculum as part of their commitment to Personal, Social, Health and Economic (PSHE) education’ (source: https://assets.publishing.service.gov.uk/media/5a822a5c40f0b6230269b2f3/Careers_strategy.pdf)
- Ofsted’s 2023 review of careers guidance in schools found that ‘Most schools used personal, social, health and economic (PSHE) education as dedicated time for direct input on careers guidance’ and that ‘the available evidence does suggest it can be more effective when it is specifically timetabled within the PSHE curriculum’ but placed within a wider whole-school approach (source: <https://tinyurl.com/26rmtepi>)
- Statutory guidance on careers guidance and access from the DfE states that high-quality careers education and guidance in school or college is critical to young people’s futures. It helps to prepare them for the workplace by providing a clear understanding of the world of work including the routes to jobs and careers that they might find engaging and rewarding. (source: <https://tinyurl.com/3n6ybkke>). Also, the first Gatsby benchmark states that: Every school and college should have a stable, structured careers programme that has the explicit backing of the senior management team and has an identified and appropriately trained person responsible for it.
- Careers education is an established, and important, element of PSHE education – and was included by the previous Labour government in their 2007 ‘economic wellbeing and financial capability’ programme of study for PSHE education. This included an emphasis on ‘Developing a sense of personal identity for career progression’ as well as ‘Understanding the qualities, attitudes and skills needed for employability’. This remains a central part of the PSHE Association Programme of Study for PSHE education – key stage 1-5’ Living in the Wider World core theme.
- Like financial education, careers education suffers by being non-statutory in relation to statutory RSHE content. Most schools cover careers education via the PSHE education curriculum, but many do not, and only independent school pupils are currently guaranteed PSHE education that covers careers. Therefore, PSHE content on careers and financial education must be given the same, statutory status as RSHE in order to be universal and effective.
- The DfE report - PSHE Education: A Review of Impact and Effective Practice (2015), states that ‘PSHE education provides an opportunity to provide or enhance skills such as perseverance, conflict resolution, emotional intelligence, self-management, self-respect, teamwork, locus of control, time and stress management’ which, according to the 2017 Sutton Trust ‘Life Lessons’ report, are highly valued by employers. A 2011 study by Demos, showed that such skills are more important in determining life chances at age 30 than academic qualifications.
- Research funded by The Health Foundation has suggested that strengthening careers education may also support the mental health and wellbeing of students, especially those

who do not intend to go to university, because it may help them to feel more confident and optimistic about their future prospects (McCurdy & Murphy, 2024: <https://www.resolutionfoundation.org/publications/weve-only-just-begun/>)

Careers education should begin early:

- Learning about careers on the curriculum (as opposed to individual careers guidance) should begin early now that more is known about how career development works and what makes good career-related learning, including that ideas and perceptions of careers begin at a much younger age than previously thought. Research shows that children's career aspirations, evident from as early as 7 years old, tend to persist into adolescence (Howard & Walsh, 2011). These aspirations, while not always realistic, indicate an early, informal understanding of work roles and societal structures.
- This is recognised in a 2023 Education Select Committee report, which states that 'starting careers provision at an early age is essential...' (source: <https://publications.parliament.uk/pa/cm5803/cmselect/cmeduc/54/report.html>) and the 2017 Careers Strategy, which outlined the importance of raising aspirations, challenging stereotypes, and the need for more employer encounters in the primary phase.
- From ages 6 to 8, children start recognising and associating job roles with aspects of identity such as gender, a process influenced by societal norms and family expectations (Porfeli & Lee, 2012). This period is crucial in shaping children's self-efficacy, beliefs, and outcome expectations; central concepts in Social Cognitive Career Theory (SCCT) (Lent, Brown, & Hackett, 1994). As children get older (9-13 years), they begin to categorise occupations based on socio-economic factors and gender, forming career interests guided by their perceived self-efficacy and outcome expectations. These 'greatly influence one's interests, which in turn influence career choices' and make up the 'basic "building blocks" of career development' (Lent, Brown, & Hackett, 2002).
- The perception of job status also plays a significant role in career considerations during this formative stage. Children may shy away from high-status jobs perceived as too challenging, aligning with SCCT's emphasis on the impact of personal goals and self-efficacy on career choices (Lent, Brown, & Hackett, 2002).
- By the end of primary school, children often filter job options based on gender norms. A study by Helwig (2003) showed gender differences in job familiarity and preferences among young children, particularly in STEM fields. For example, boys typically showed greater interest in physical sciences, while girls preferred careers in biological and health sciences (Davenport & Shimwell, 2019).
- Given these processes and dynamics, it is vital that children are provided with careers related learning within PSHE lessons from keystage 1. A well sequenced PSHE curriculum will increase their understanding of the world of work, raise their aspirations, and support them in exploring different careers, possible career pathways and options for training routes. The PSHE Association Programme of Study provides a structure which many schools use to do this and this should be an entitlement for all.
- Sources for evidence/links referred to in this section are available in 'Evidence review: Teaching career-related learning through the primary PSHE education curriculum', published

by the Careers and Enterprise company, and produced by the PSHE Association:

<https://tinyurl.com/mrxcwemt>

Q23: Are there particular changes that could be made to ensure the curriculum (including qualification content) is more diverse and representative of society?

- Of course, the curriculum as a whole should be diverse and representative, but there must be discrete time for PSHE education as the subject through which pupils learn explicitly about diversity (in their own school community and wider society), respect for all, and how to challenge discrimination and prejudice-based bullying. PSHE education develops media literacy and critical thinking skills that can support pupils to manage and mitigate the effects of harmful narratives that they are exposed to online, from peers and in daily life.
- Furthermore, effective PSHE education is inclusive by design – allowing all pupils to see themselves and their life experiences reflected in lesson content and materials.
- As such, through providing essential teaching about diversity and by modelling inclusion throughout, PSHE education is at the heart of how a school ensures its curriculum is diverse and representative. The revised curriculum should reflect this and ensure schools are encouraged and empowered to give PSHE education the space on the curriculum it needs.

Q24: To what extent does the current curriculum (including qualification content) support students to positively engage with, be knowledgeable about, and respect, others? Are there elements that could be improved?

- Engaging with, being knowledgeable about, and respecting others are central to the PSHE education curriculum, most notably through Relationships Education content included within statutory RSHE guidance.
- As well as directly covering healthy, respectful relationships, the PSHE education curriculum promotes belonging and community via exploring the impacts of stereotypes, and the features and value of respectful and inclusive communities, while helping children and young people to develop their understanding of discrimination and extremism. (see PSHE Association teaching materials on 'Belonging and Community' as example of how schools can address such issues via the PSHE education curriculum: <https://pshe-association.org.uk/resource/belonging-and-communit>).
- This is only effective when taught within the context of a planned, sequenced PSHE education curriculum, via regular discrete timetabled lessons. There should be a more clearly communicated expectation from government that schools cover statutory RSHE content in this way, otherwise there is inconsistency in approach that means some schools offer high quality, sequenced learning, while others might attempt to restrict PSHE/RSHE to tutor time, assemblies or other unsuitable models that prohibit effective sequencing and acquisition of knowledge and skills.

25. In which ways does the current primary curriculum support pupils to have the skills and knowledge they need for life and further study, and what could we change to better support this?

- See answer to Q52 on how PSHE education explicitly supports primary pupils to transition to secondary, using lesson packs such as those the PSHE Association created on 'Embracing change and new challenges' for primary pupils at the transition to key stage 2 and key stage 3 (source: <https://pshe-association.org.uk/resource/embracing-change>)

26. In which ways do the current secondary curriculum and qualification pathways support pupils to have the skills and knowledge they need for future study, life and work, and what could we change to better support this?

- There are numerous ways in which the existing PSHE education curriculum supports pupils to develop the skills and knowledge they need for future study, life and work. Unfortunately aspects of this support included within existing careers education PSHE content are optional in all but independent schools, meaning many pupils miss out.
- Careers related learning (as opposed to 'careers guidance') is an established but non-statutory element of PSHE education – and was included in the previous Labour government's programmes of study for PSHE education in 2007. That government tried to make the whole of PSHE education statutory – including careers education and financial education – but plans got lost in the wash-up before the 2010 election.
- Just one example of relevant materials the PSHE Association produce: our 'Careers Education for Year 9-10' helps students to negotiate, and make the most of the continually evolving landscape for employment and enterprise. Students will have the chance to explore strategies for showcasing strengths online and how this can create a positive impression for future employers; identify career opportunities online and evaluate their associated benefits and challenges; and evaluate the benefits of maintaining a positive online presence (source: <https://pshe-association.org.uk/resource/careers-education-year-9-10>).
- Learning such as this needs to be an entitlement for all, not just some. Therefore – as mentioned elsewhere in this submission – careers and financial education must join RSHE in being statutory in order to ensure better provision for all. Currently only independent schools are obliged to provide elements of PSHE education that fall outside RSHE. Section 35 of the Children and Social Work Act includes a power that would allow the education secretary to make this change without further legislation.
- PSHE education can also directly support students with evidence-based study strategies to succeed at this higher level of learning, and consider how to self-evaluate and set meaningful targets (by schools using lesson materials such as our 'Developing learning skills: Helping students thrive in a new key stage KS3-4' lesson packs for example (source: <https://pshe-association.org.uk/resource/new-key-stage>), while also supporting their general mental health and emotional wellbeing, therefore helping them to thrive academically.

Q27: In which ways do the current qualification pathways and content at 16-19 support pupils to have the skills and knowledge they need for future study, life and work and what could we change to better support this?

- Although PSHE education, including RSHE, is crucial for post-16 students as they transition to more independent, adult life, provision for this age group is patchy, in part due to lack of clarity regarding requirements. The statutory guidance for RSHE applies to schools with a sixth form but not to FE or Sixth Form colleges and there is no specific content within the statutory guidance for this age group.
- Whilst the PSHE Association provides a Programme of Study for key stage 5, which many providers use, there should be a statutory requirement for all 16-19 students to receive PSHE education, with supporting guidance on content as this would ensure parity of provision for all young people in this age group. This should be a requirement to provide a broad PSHE education programme, including – but not limited to – RSHE, as careers and financial education are crucial for students about to take further steps to independence, ongoing education and careers.

Q45: How well does the current accountability system support and recognise progress for all pupils and learners? What works well and what could be improved?

- As an un-examined subject, school inspection is the main accountability mechanism for PSHE education, including RSHE. Whilst we believe that including the subject within the judgement on Personal Development has been a positive step, ensuring that a school's PSHE provision is always taken into account, it does risk inspectors not looking at it through the same lens they would for any other subject and perhaps overlooking its contribution to the quality of the school's curriculum as a whole.
- PSHE education in its entirety should therefore continue to be an integral part of the Personal Development judgement in Ofsted inspections. Inspectors should also be encouraged and trained in how best to consider and reflect the impact of PSHE education as part of the Quality of education judgement alongside other curriculum subjects.

Q49: How can we improve learners' understanding of how the different programmes and qualifications on offer will prepare them for university, employment (including apprenticeships) and/or further technical study?

- Lessons on options at key stage 4 and post-16, together with learning about further, higher and workplace education and employment, have always been an integral part of the broader PSHE education curriculum which includes careers education. However, whilst most schools do offer a broader PSHE education programme, the fact that only RSHE content is compulsory inevitably means that not all young people receive adequate support and preparation to make the best decisions for themselves. Making PSHE education statutory in

its entirety, as was the intention of the last Labour Government in 2010, would provide parity of opportunity for all young people.

Q51: Are there additional skills, subjects, or experiences that all learners should develop or study during 16-19 education, regardless of their chosen programmes and qualifications, to support them to be prepared for life and work?

- It is essential that all 16-19-year-old young people receive a comprehensive PSHE education programme. to ensure they continue to learn about issues with real-life relevance to them, at a crucial transition point in their lives. This key stage represents the last opportunity for schools and colleges to ensure that students have the knowledge and understanding, skills, strategies and attributes they need for independent living and the next stage in their education or career.
- The PSHE Association provides a [programme of study for key stage 5](https://pshe-association.org.uk/guidance/ks1-5/planning/long-term-planning) (source: <https://pshe-association.org.uk/guidance/ks1-5/planning/long-term-planning>), covering the three core themes of 'Health and wellbeing', 'Relationships', and 'Living in the wider world', which encompass RSHE plus the non-statutory elements of broader PSHE education, including careers education and economic wellbeing and financial education. Making PSHE education in its entirety a requirement in 16-19 education would ensure all young people benefitted from this education, which is so essential for this age group.

Q52: How can the curriculum, assessment and wraparound support better enable transitions between key stages to ensure continuous learning and support attainment?

- PSHE education has always included teaching about transition from key stage to key stage, and from secondary education to further/higher education and work. The PSHE Association's lesson packs on '[Embracing change and new challenges](https://pshe-association.org.uk/resource/embracing-change)' for primary pupils at the transition to key stage 2 and key stage 3 (source: <https://pshe-association.org.uk/resource/embracing-change>), and our '[Developing learning skills: Helping students thrive in a new key stage](https://pshe-association.org.uk/resource/new-key-stage)' lesson packs for secondary pupils (source: <https://pshe-association.org.uk/resource/new-key-stage>), provide an example of best practice in how the curriculum can support pupils during transitions. Ensuring all schools can give PSHE education the time on the timetable it needs, will support transitions between the key stages and address many barriers to learning and attainment.

