

**NCCA**

An Chomhairle Náisiúnta
Curraim agus Measúnachta
National Council for
Curriculum and Assessment



Draft Primary Mathematics Curriculum

Written submission template for organisations, groups and individuals responding to the *Draft Primary Mathematics Curriculum*

This template is intended to support you (and your colleagues/organisation) in developing a written submission in response to the [Draft Primary Mathematics Curriculum](#). Please e-mail your completed submission to pmc.submissions@ncca.ie

Individual submission details

Name	
Date	
E-mail	

Organisation submission details

Name	Kate O'Sullivan
Position	Financial Education Manager
Organisation	Competition and Consumer Protection Commission (CCPC)
Date	30/06/2022
E-mail	kateosullivan@ccpc.ie

The NCCA will publish written submissions received during the consultation. The submissions will include the author's/contributor's name/organisation. Do you consent to this submission being posted online?

Yes

☒

No

☐

Please provide some brief background information on your organisation (if applicable).

The Competition and Consumer Protection Commission ('the CCPC') is the statutory body responsible for promoting compliance with, and enforcing competition and consumer protection law. We strive to improve consumer welfare across the economy by enforcing a wide range of legislative instruments, including product safety legislation.

Our aim is to make markets work better for consumers. To achieve this, we work to influence public debate and policy development, grow public understanding of the importance of open and competitive markets, promote competition and highlight the interests of consumers.

We have a specific statutory role in financial education in *"providing information in relation to financial services, including information in relation to the costs to consumers, and the risks and benefits associated with the provision of those services, and promoting the development of financial education and capability."*¹

The CCPC fulfils its statutory role in the development of financial education and capability by delivering financial education programmes, conducting research and through the implementation of a three-year Financial Well-being Strategy. The CCPC's financial education programmes include:

- [Money skills for life](#) – a workplace financial education programme;
- [Money Matters](#) – a programme on personal finance for Junior Cycle teachers and students; and
- [Money Counts](#), which provides resources for the Leaving Cert Applied.

The remainder of the template includes two sections. Section 1 invites your overall comments and observations on the *Draft Primary Mathematics Curriculum*. Section 2 is structured to align with main sections of the draft curriculum.

¹ Section 10(3)(j) of the Competition and Consumer Protection Act 2014.

Section 1

Please outline your overall response to the *Draft Primary Mathematics Curriculum*.

The CCPC welcomes the inclusion of specific learning outcomes from junior infants up to 6th class in relation to money in the *Draft Primary Mathematics Curriculum*. It is the CCPC's view that financial education should begin as early as possible in a child's life and continue into adulthood. This allows children to develop the life skills necessary to make financial decisions later in life.

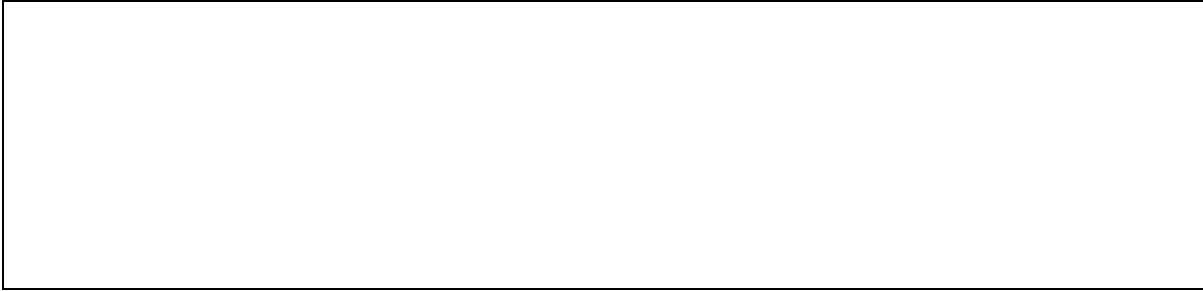
In 2018, the CCPC published the 'Financial Capability and Well-being in Ireland' study which examined levels of financial well-being and financial capability in Ireland². The study found low levels of financial resilience across significant segments of the Irish population and identified the behaviours of 'active saving' and 'not borrowing for daily expenses' as being key to financial well-being. The CCPC Financial Capability and Well-being study also showed a strong relationship between receiving financial education as a child and higher levels of financial well-being as an adult. This finding is further supported by a breadth of international research, guidelines and experiences outlining the long-term benefits of developing positive financial attitudes and behaviours from early education onwards.

In 2020 the CCPC made a submission to the NCCA on the *Draft Primary Curriculum* supporting the inclusion of financial education on the curriculum³. We had identified "Mathematics, Science and Technology Education" and "Wellbeing" curriculum areas as being suitable to include learning outcomes in relation to financial education from junior infants to 6th class. We also highlighted in our submission that financial education is ideally placed to develop the competencies of "being mathematical", "fostering wellbeing", and "being a digital learner", whilst also supporting the principle of inclusive education and diversity. Therefore, we are very heartened to see the inclusion of learning outcomes on money in the *Draft Primary Mathematics Curriculum* at all levels.

² A summary report is available here: <https://www.ccpc.ie/business/wp-content/uploads/sites/3/2018/12/Financial-capability-2018.pdf>. The full report can be found here: <https://www.ccpc.ie/business/wp-content/uploads/sites/3/2018/12/Financial-Well-being-in-Ireland-Final-December-2018.pdf>

³ The full submission is available here: <https://www.ccpc.ie/business/wp-content/uploads/sites/3/2022/05/2020.12.18-CCPC-response-to-the-NCCA-consultation-on-the-Draft-Primary-Curriculum-Framework.pdf>

The CCPC recommends that other elements of money and the way children interact with money are dealt with in the “Wellbeing” curriculum area of the primary curriculum to complement the elements covered under the Draft Primary Maths Curriculum. This would include managing the emotions children may have about money and the risks involved with money. This is particularly important to recognise the diversity of experience of money of many children and to support the principle of inclusive education and diversity. This, alongside the learning outcomes on money in the *Draft Primary Mathematics Curriculum*, would provide a more comprehensive financial education for children.



Section 2

Rationale and Aims [see pages 9 – 14]

The rationale for the *Draft Primary Mathematics Curriculum* addresses the importance of mathematics in children’s lives, while the over-arching aim of the draft curriculum is the development of mathematical proficiency.

Please give your overall feedback in relation to the Rationale and Aims.

The CCPC welcomes the rationale for the *Draft Primary Mathematics Curriculum*, particularly ‘Mathematics is a tool that helps us to make sense of our world’. It is important that mathematics is connected to the real world and can be applied outside the classroom. Developing financial education through mathematics allows that connection to be made.

Developing financial education through the mathematics curriculum also supports ‘Mathematics is everywhere and for everyone’, as every child will have to deal with finances and money throughout their lives. The CCPC believes that there is merit in incorporating financial education at all levels of the primary school curriculum and we welcome that money forms part of the key learning outcomes throughout the *Draft Primary Mathematics Curriculum*. The CCPC believes that financial literacy and the ability to critically engage as consumers with financial products are essential life skills meaning that the comprehensive inclusion of financial education across relevant areas of the Primary Curriculum are a necessary part of supporting the Framework to deliver on its vision.

Further to this the CCPC believes that financial education complements the wider focus on literacy and numeracy across the education system in Ireland. In the ‘Literacy and Numeracy for Learning and Life’ Strategy 2011 – 2020 published by the Department of Education and Skills, it is identified that numeracy is not only the ability to use numbers and to add, subtract, multiply and divide, but also “encompasses the ability to use mathematical understanding and skills to solve problems and meet the demands of day-to-day living in complex social settings”⁴. This was also echoed in the

⁴ Department of Education and Skills (2011), Literacy and Numeracy for Learning and Life: The National Strategy to Improve Literacy and Numeracy among Children and Young People 2011 – 2020, see: https://www.education.ie/en/publications/policy-reports/lit_num_strategy_full.pdf

NCCA report on the main findings from parents on the *Draft Primary Curriculum*, where it was noted that parents considered that “this area is very important for children’s futures and it should link to the real world”⁵.

Curriculum structure - *Strands, Learning Outcome Labels, Elements and Learning Outcomes* [see pages 15 – 24]

The *Draft Primary Mathematics Curriculum* is structured according to five Strands: Algebra; Data and Chance; Measures; Number; Shape and Space. Attached to these Strands are 15 Learning Outcome Labels, which contain Learning Outcomes for each stage.

⁵ National Council for Curriculum and Assessment (2019), Primary Curriculum Review and Redevelopment: Report of main findings from parents on the review and redevelopment of the Primary Curriculum, see: https://ncca.ie/media/4041/parents_focus_group_report1.pdf



Mathematical processes are categorised into four Elements: Understanding and Connecting; Communicating; Reasoning; Applying and Problem solving.



Please give your overall feedback in relation to the curriculum components mentioned above.
Please quote full text of any learning outcome you wish to draw attention to.

The CCPC welcomes the inclusion learning outcomes for various age groups in relation to money under the “Measures” strand. We particularly welcome the focus on “appropriately playful learning experiences” of money at junior and senior infants and “appropriately engaging learning experiences thereafter”.

The learning outcomes outlined in relation to money are suitable for the *Draft Primary Maths Curriculum*. We would, however, recommend adding digital elements such as the use of cards and online payments as a way of making children familiar with the increasingly digital way consumers interact with money. In the UK Financial Education Planning Framework elements such as credit cards, debit cards and online payments are introduced from the age of seven onwards⁶. The shift to digital banking and digital financial decision making has been accelerated by the COVID-19 crisis. Therefore, the development of digital skills must be seen as a critical part of providing children with the skills to navigate financial decisions in the future. This also supports the “being a digital learner” competency in the *Draft Primary Curriculum Framework*.

⁶ Young Money, Financial Education Planning Framework 3 – 11 years, see: <https://www.young-enterprise.org.uk/wp-content/uploads/2019/01/FINANCIAL-EDUCATION-PLANNING-FRAMEWORK-3-11-ONLINE-2020.pdf>

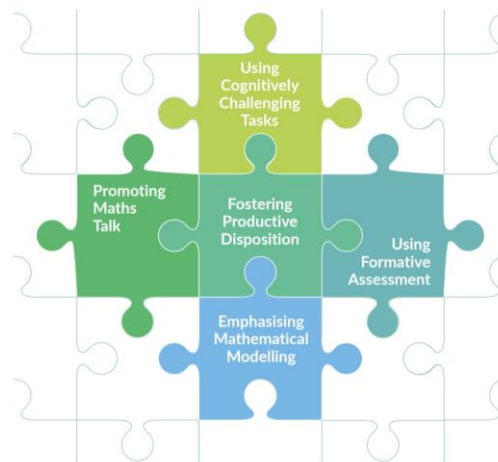
Further to this the CCPC welcomes that one of the learning outcomes under measures focuses on children making financial plans, however we would like to see this extended further to incorporate receipts specifically. In the UK Financial Education Planning Framework keeping receipts forms a key learning outcome for managing your money for children aged between seven and 11 years old. Keeping receipts can help teach children about budgeting and also allows them to better understand the cost of individual items. This would in turn feed into the learning outcome that children would “make informed judgements about transactions and financial plans”. To build on this further the CCPC would again like to see an earlier focus on teaching children on needs vs wants. The UK Financial Education Planning Framework incorporates teaching children about needs vs wants from the age of five onwards. This is under the learning outcome in the UK framework of becoming a critical consumer. This should help children achieve the learning outcome in the proposed framework of being able “to recognise the value of money and use euro and cent in a range of meaningful contexts”, and also set children up to develop and build on this to develop budgeting skills and habits in 5th and 6th class.

The OECD’s International Network on Financial Education (INFE) and the European Commission are currently developing a financial competence framework for children and young people which they plan to launch in early 2023. Competences in relation to digital finance and sustainability are being specifically developed in line with European Commission priorities. OECD INFE are the global leader on financial education best practice, policy and research. We would suggest that once the framework is published that elements of competences related to the primary school age range be considered in terms of the learning outcomes and toolkit.



The Primary Mathematics Curriculum in Practice [see pages 25 – 37]

The *Draft Primary Mathematics Curriculum* proposes five key pedagogical approaches which underpin and embody a new vision for children’s learning in terms of teachers’ everyday practice.



Please give your overall feedback in relation to these key pedagogical approaches.

The CCPC believes that there are many learning opportunities to develop financial education across the five pedagogical approaches, however in particular the CCPC welcomes the approach of “Promoting Maths Talk” in relation to financial education.

Among the many suggestions for “Promoting Maths Talk” is the concept of “providing suggestions for parents on how to promote and stimulate Maths Talk at home allowing waiting time and time for sustained interaction.” The CCPC believes that incorporating financial education into the curriculum could provide a key opportunity for parents to stimulate a discussion around maths and would provide children with a tangible example of how maths forms an everyday part of their lives and builds further on the learning outcomes around money. International research has indicated parents are vitally important in building children’s financial literacy⁷. Research conducted in Flanders in Belgium has indicated a positive impact for students in terms of improved financial literacy when their parents were involved. This is particularly true for students who come from a

⁷ Financial Education in Flanders, see: <http://eufin.org/docs/Financial-education-in-Flanders-Belgium.pdf>

lower socio-economic background. The CCPC supports this approach as it is crucial that the curriculum would try to incorporate that children come from a diverse range of backgrounds where meanings around money can be different. This should be reinforced through the “Wellbeing” curriculum area of the primary curriculum in helping children to deal with any emotions and experiences they might have around money.

The CCPC also believes that it is appropriate to incorporate financial education into “identifying and selecting appropriate situations and problems to generate Maths Talk”. Discussion in around basic money concepts like budgeting and understanding the value of money will help children develop their problem-solving skills which is an essential element of the mathematical learning process.

Primary Mathematics Toolkit

The Primary Mathematics Toolkit will contain four components: Mathematical Concepts, Progression Continua, Support Materials and Examples of Children’s Learning. For consultation, the *Draft Overview of the Primary Mathematics Toolkit* contains Mathematical Concepts, Progression Continua and 11 Support Materials.

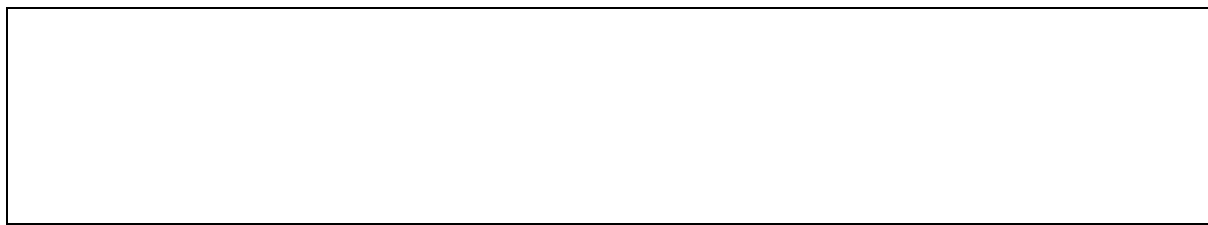
Please give your overall feedback in relation to the supports outlined and suggestions on additional supports.

The toolkit could include practical information for teachers on how to teach about money. As mentioned in our submission to the NCCA's consultation on the *Draft Primary Curriculum* in 2020, the CCPC is also committed to providing resources and supports for teachers to be able to teach financial education and to be used in the classroom. This will include detailed, free and open-to-use digital resources on financial education in the classroom, directly linked to learning outcomes from junior infants to 6th class. The CCPC is currently working with the Junior Cycle for Teachers (JCT) Maths team in order to develop financial education resources for junior cycle. We would welcome an opportunity to work with the NCCA and teachers to establish similar successful collaborations at primary level. This would also allow for an improved transition between 6th class and junior cycle in terms of corresponding material linking into curriculum specifications.

International evidence, including OECD guidelines and UK⁸, Portuguese and Austrian experiences have demonstrated the importance of supporting and enabling teachers to successfully deliver financial education within the primary curriculum. Teacher confidence needs to be supported, particularly if teachers have not delivered financial education before. Training and support for teachers in teaching financial education should begin in teacher training colleges and universities, and should be continued throughout their career. All training and material should be developed with the input of teachers and take into the account the diversity of schools and of individual children.

The CCPC is committed to supporting and contributing to teacher training on financial education and continuous professional development for teachers at all levels of the educational system. The CCPC recognises the particular importance of training within a transition phase from the old to the new curriculum.

⁸ All Party Parliamentary Group on Financial Education for Young People (2016), Financial Education in Schools: Two Years On – Job Done?, see: [APPG-on-Financial-Education-for-Young-People-Final-Report-May-2016.pdf](https://www.appg-on-financial-education-for-young-people.org.uk/wp-content/uploads/2016/05/APPG-on-Financial-Education-for-Young-People-Final-Report-May-2016.pdf) ([young-enterprise.org.uk](https://www.young-enterprise.org.uk))



Data Protection

The NCCA fully respects your right to privacy. Any personal information which you volunteer to the NCCA will be treated with the highest standards of security and confidentiality, strictly in accordance with the Data Protection Acts. If you require further information related to data protection please visit www.ncca.ie/en/privacy-statement or you can contact the NCCA's Data Protection Officer at dpo@ncca.ie.