



## More Able Learners Policy

### Mission Grove Primary School

This Policy has been written for and adopted by the Governing Body of Mission Grove Primary School.

#### VISION STATEMENT

*For the children at Mission Grove to become well rounded individuals who have drive, passion and the confidence to do their best. Who leave with the skills to succeed and flourish in life. Staff have high expectations of themselves and others and are reflective practitioners. Mission Grove provides security, opportunities and enjoyment for all.*

**Approved by Governing Body**

**Date: March 23**

**More Able Learners POLICY**

## More Able Learners Policy

### **Rationale**

At Mission Grove Primary School, our vision is to provide a secure and challenging environment that stimulates the development of all pupils' talents and abilities, ensuring that no 'ceiling' is put on achievement. We recognise that amongst our pupil population, we have pupils who are more able and that these pupils must be identified, challenged and supported in order to ensure that we are meeting their individual needs.

At Mission Grove Primary School our core purposes for bringing children together are to:

- Extend, enhance and challenge their learning
- Give them the knowledge, skills, dispositions and attitudes to become successful and independent learners in a changing and diverse world
- Celebrate learning achievements and expect high standards of achievement.
- Nurture a drive in all our children to learn and expect more from themselves and the world they are creating
- Develop the ability to share and work collaboratively

The teaching and learning policy is our means of setting our standard and providing guidance for maintaining consistency in assessing learning, planning for learning and teaching to all children's potential achievements. This policy should be read in conjunction with the teaching and learning policy, and sets out our approaches for ensuring that our more able learners are further challenged and enabled to reach their full potential. This policy also links to school policies on inclusion.

### **Definition**

More able is the term that we use to describe a pupil who displays abilities in one or more of the Early Learning Goals, national curriculum subjects, an aspect of a national curriculum subject, or broad range of achievement at a very high level. This could include being gifted in academic areas; more able in leadership and social skills; talent in arts and physical areas.

Pupils who have ability or abilities, including potential abilities, beyond that of the large majority of their peer group, consequently require a more challenging curriculum than that appropriate for the large majority.

### **Categories of More Able Learners**

**Higher attainers:** this is the group of children in each of our teaching groups, who are the highest attainers, and include some more able/exceptionally able learners. This may also include some children who are under-achieving, but have the potential to be in the highest attaining group. This will most likely be a different group of children in each subject area.

**More able learners:** these are children whose progress significantly exceeds age related expectations in one or more area.

**Exceptionally able learners:** those who have the capacity to achieve or perform at the very highest levels.

Both more able and exceptionally able learners are recorded on the school's more able learners register.

### **Identification of More Able Learners**

We recognise that the abilities that more able learners possess will vary, and it is therefore important for us to have a very wide view and ensure that we recognise all types of high ability. It is our school's policy to use many different sources of assessment to identify more able pupils. We know that identification based purely upon test scores would exclude creative thinkers and those pupils who are under-achieving.

We identify these children so that we can provide effectively for them, and so that teachers can plan appropriate work and stimuli for them. There is no single measurement with which to identify more able pupils due to their individuality, it is a collection of evidence from various sources.

Sources of evidence include:

- Teacher observation
- Teacher assessment
- test scores
- teacher nomination (based on classroom observation, discussions with pupils, work scrutiny)
- performance in lessons and in front of an audience (e.g. in assembly, on sports day);
- participation in enrichment activities
- discussion with parents
- collation of evidence (pupils' work)
- Star reading and Star maths assessments
- on-going assessment using open/differentiated tasks (identification through provision).

We recognise that identification will be an ongoing process of making judgements. Teachers make assessments every day about the pupils they teach. The identification of more able pupils in our school is therefore a continuous process and there is no specific time to identify more able learners.

The identification process will be alert to the difference between ability and achievement, taking care to include underachieving able children in the cohorts. It will also be alert to the necessity of including children at the early stages of English language fluency, as well as those who have special educational needs or disabilities.

We compile and maintain a register of our more able learners, mapping the provision they receive and the impact on their learning. This is recorded on schoolpod. If class teachers believe a child to be more able they should discuss this with their assistant head, who will add the appropriate details to schoolpod.

Please also see appendix '*What does 'more able' mean at Mission Grove Primary School?*' for subject specific information.

### **Identification in the Early Years**

Our Early Years Practitioners recognise that provision needs to offer children very broad experiences rather than narrow pathways. The role of the practitioner is that of a facilitator of children's learning. Exceptional abilities are recognised through careful observation and learning journeys. All staff look out for:

- Unexpected and surprising responses
- Persistence and precision in play
- The ability of a child to reflect
- Children who interpret clues and codes in the world around them easily e.g. signs and the written word
- Children who are curious and motivated to find information

They are also aware that gifted children may:

- sometimes become easily bored and frustrated
- not have well-developed emotional and social skills
- prefer the company of adults to other children

Please also see appendix '*What does 'more able' mean at Mission Grove Primary School?*' for subject specific information.

### **Provision for More Able Learners and Higher Attainers**

At Mission Grove there are three broad levels to the provision we offer our more able learners, in order to ensure they receive an education appropriate to their abilities:

#### **1. Quality First Teaching**

Most importantly, as a school we strive to ensure that all pupils receive high quality whole class teaching. Teaching and learning approaches which are particularly appropriate for challenging able pupils are used to benefit the whole class, whilst ensuring that the needs of the most able are met during whole class sessions.

#### **2. Differentiated Group work**

All pupils benefit from planned differentiated group work as part of the curriculum. For our most able pupils, this will include guided tasks with the class teacher, independent group work at an appropriate level and appropriately challenging homework tasks. It may also include working with pupils of similar ability from across the year group in 'sets' for Literacy and Mathematics. Additional group work outside of the regular curriculum may be provided on occasions where staffing and resources allow, for example, specific extra-curricular provision and additional enrichment opportunities such as trips, competitions and 'master classes'.

#### **3. Individualised Provision**

Individual provision may be used on occasions for the small number of pupils who demonstrate exceptional ability, or who require an individualised programme to support their needs.

The needs of the majority of most able pupils are met through quality first teaching and differentiated group work.

Whether in the classroom or outside, we strive to enable our pupils to develop a range of transferable skills, including: inquisitiveness (wondering, questioning, exploring, investigation, challenging assumptions), resilience (co-operating appropriately, giving and receiving feedback, sharing the product), persistence (sticking with difficulty, daring to be different, tolerating uncertainty), self-discipline (crafting and improving, reflecting critically, developing techniques) and imagination (using intuition, making connections, playing the possibilities).

### **Our approach in the classroom**

At Mission Grove our approach isn't just about developing the child's above average ability. In order for ability to flourish, the skills and attributes of creativity and task commitment (concentration and persistence with a task) must also be developed. Attributes such as innovation, creativity, critical thinking and task commitment must be developed alongside ability in a particular area to enable our More Able Learners to excel - learning opportunities must be created to enable them to develop these vital qualities.

This is achieved through:

- Strength-based formative assessments (via 2simple & Insight, AR & AM)
- Curriculum compacting
- Enrichment of teaching and learning

Our in-class provision follows these guiding principles:

- Compacting the curriculum – missing out the bits children already know
- Differentiating LOs/SCs
- Tasks planned for specifically for the higher attainers/more able children from the beginning of the lesson – not just more of the same, or extension tasks.
- Targeted questioning
- Challenging tasks, with a specific purpose/audience
- Allowing sufficient time for independent tasks

Important strategies include:

- Allowing a shorter time for an activity – requiring more able learners to work more quickly, then providing challenging extension activities or the opportunity to move on to new work.
- Allowing *more* time for a task and expecting greater depth and breadth
- Imposing restrictions on how a task can be completed.
- The type of resources used – e.g. books with denser text and more difficult vocabulary, ICT, more sophisticated equipment, etc.
- Requiring learners to choose from a range of resources, so they must evaluate and select appropriate material.
- Use of abstract concepts and ideas.
- Minimum teacher guidance – allowing learners to work things out for themselves, providing less structure.
- Tasks that involve the re-ordering or re-structuring of materials.

- Tasks that involve the use of the higher-order skills of synthesis, analysis, evaluation and reasoning.
- Expecting learners to justify their opinions or conclusions.
- In some subjects, the level of manual dexterity or technical difficulty required can be made more challenging.
- Opportunities to evaluate evidence and data.
- Opportunities for learners to research and orally present material.
- varied and flexible grouping within a class;
- encouraged to work with pupils of a lesser ability in order to share and cement their own learning
- the provision of enrichment/extension activities and tasks;
- withdrawal of able children for higher-level work in small groups;
- setting clear and challenging targets;
- asking higher-order questions which encourage investigation and enquiry;
- teaching thinking skills in a subject context, e.g. problem-solving, decision-making;
- facilitation of independent learning by allowing pupils to organise their own work in their own way, to carry out tasks unaided using their own strategies, to evaluate their work and become self-critical.

In order to best support our more able learners, teachers ensure that their planning allows for:

- Opened ended tasks
- Challenge
- Fostering curiosity
- Extends vocabulary

### **Our approach out of the classroom**

Opportunities out of class may include the following:

- enrichment hour
- school clubs
- workshops within school, e.g. drama, P.E.
- visits, experts, master classes
- individual tuition (e.g. instrumental lessons)
- competitions (e.g. sports)
- opportunities to earn awards (e.g. Arts Award)
- themed days/weeks (e.g. maths week)
- opportunities for children to become 'experts' and teach others their skills (e.g. storytelling for younger children)

- residential experiences (year 6)
- referrals to other community groups/facilities, e.g. county sports teams
- opportunities to attend events run in conjunction with local secondary schools

### **Working with parents**

When a child is identified as being more able their parent should be informed at the appropriate parents evening. The teacher s should explain their child's particular ability, how this is being provided for in school and anything they can do to further support their child at home.

### **Responsibility for implementing, coordinating and monitoring**

All teachers and teaching assistants at Mission Grove have a responsibility for implementing this policy within the daily life of the school and ensuring that our more able pupils receive a stimulating and challenging curriculum, as well as a broad range of enriching opportunities.

Subject co-ordinators have additional responsibility for monitoring the provision for more able learners within their subject area, ensuring there are appropriate resources, opportunities and CPD for staff, as appropriate.

Assistant headteachers are responsible for coordinating and monitoring provision within their phase, ensuring high quality provision and monitoring attainment of the more able learners.

The inclusion manager and deputy headteacher compile and maintain the more able learners register and provision map, working with all staff to provide high quality provision for identified pupils, as well as monitoring provision across the school.

The headteacher is responsible for monitoring provision across the school.

### **Staff Training**

All staff receive on-going training on the identification of, and provision for, more able learners through a range of methods, including staff meetings, INSET days, lesson observation feedback and individualised support.

## **APPENDIX**

### **WHAT DOES 'MORE ABLE' MEAN AT MISSION GROVE PRIMARY SCHOOL?**

More able is the term that we use to describe a pupil who displays abilities in one or more of the Early Learning Goals, national curriculum subjects, an aspect of a national curriculum subject, or broad range of achievement at a very high level. This could include being gifted in academic areas; more able in leadership and social skills; talent in arts and physical areas.

Pupils who have ability or abilities, including potential abilities, beyond that of the large majority of their peer group, consequently require a more challenging curriculum than that appropriate for the large majority.

#### **What is the purpose of this document?**

This document is intended to support teachers in identifying, and planning for, more able children, including those who may be under-achieving.

We celebrate the fact that all children are unique and that our able pupils may show their talents and abilities in many different ways. The descriptions below are intended as a guide only, to illustrate some traits more able children may display. However, we accept that some more able children might display their abilities in ways which are not listed here.

This document should not be used as a checklist, but to support teachers' professional judgement when deciding if a child is more able and planning the provision for more able pupils.

#### **Characteristics of a more able child across the curriculum**

A more able pupil may display some of these characteristics across all aspects of school life:

##### **Personal traits and learning ability**

- Think critically and are articulate to their learning: adding views with confidence and work with varied groups. They are sensitive to the needs of others and can empathise with those around them.
- They consistently evaluate and challenge their own and others' views using appropriate evidence from a range of sources.
- They are inquisitive and responsive to new ideas, and can produce effective work independently.
- They are verbally fluent, able to memorise easily and can follow complex directions easily.
- They see relationships between things and can generalise from specific facts.
- They are able to learn new concepts readily, good at understanding meanings with clear insight.



- They have keen powers of observation and are a quick/agile thinker.

### **Learning styles**

- They may show a dislike for closed tasks and get bored easily.
- Shows interest in ideas beyond their years.
- They may be creative or imaginative.
- Have many interests and reads a wide range of texts from different genres.

A more able pupil who is **underachieving** may display some of these characteristics:

- Large gap between the quality of oral (what is said) and what is recorded (written work) showing poor execution.
- Struggles to work in group settings and has difficulties with peer relationships.
- Tries to avoid new activities and can set unrealistic goals - too high or too low.
- Has a low self-image and can show persistent dissatisfaction with accomplishments.

## **Early Years Foundation Stage**

A more able child in the Early Years may demonstrate the following skills:

### **Personal Social and Emotional Development**

#### **Making Relationships**

- Is able to initiate conversations with other children and adults.
- Can play in a group, share their ideas and listen to others ideas.
- Shows sensitivity towards the needs and feelings of others.

#### **Self-confidence and self-awareness**

- Be confident to try new activities and be open to new experiences.
- Can self-select activities, and resources to use in these activities.
- Will express when they need or don't need help and show a willingness to help others.

#### **Managing Feelings and Behaviour**

- They show a clear understanding of the rules and routines in their setting.
- Can take turns when playing and share resources independently.
- Is able to change their behaviour in different situations and take changes in routine in their stride.

### **Communication and Language**

#### **Listening and attention**

- Listen attentively to others in a range of different situations such as during a role-play game or story time.

- Respond to what they hear with relative comments and questions that demonstrate a clear understanding of what they have heard.
- Can listen to others and do at the same time. For example build with blocks and adapt how or what they are building based on what they are hearing.

### **Understanding**

- Demonstrate that they can follow instructions contain two or more ideas.
- Be able to answer how and why questions based on their own experiences or those they have heard in stories.
- Understand humour such as nonsense words and jokes.

### **Speaking**

- Use language as the main means of communicating and show an awareness of listeners needs.
- Effectively use past, present and future tense.
- Create their own narratives and use intonation to make what they are saying clear to others.

### **Physical Development**

#### **Moving and Handling**

- Show confidence, balance and coordination in large movements such as climbing, running and jumping.
- Demonstrate excellent fine motor skills. For example holding a pencil with a three fingered grip and forming clearly recognisable letters (This could be copied or from memory) or be able to cut out shapes using scissors.
- Have an awareness of space and be able to avoid obstacles when running or riding a trike/scooter.

#### **Health and Self-care**

- Is able to dress and undress themselves independently.
- Can go to the toilet independently and understands the importance of washing their hands.
- Knows the importance of a healthy diet and lifestyle. They are able to name healthy and unhealthy foods.

### **Literacy**

- Is able to read and understand simple sentences.
- Is able to read regular and irregular words using their phonic knowledge.
- Is able to write sentences using connectives, spelling words correctly and others phonetically plausible.

### **Maths**

The more able child in the Early Years setting should display one or more of the following qualities:

- Enjoys a range of maths activities and will engage in such activities independently.
- Working ahead of peers in their age band
- May also be working ahead of their peers in other subject areas
- Confident uses mathematical language spontaneously in their play
- Makes links with mathematical concepts to their own experiences and their environments, i.e. identifying door numbers, shapes of buildings etc.
- Talks about how they will solve simple mathematical problems.
- Make close to or accurate estimations
- Be able to represent numbers and ideas using objects and resources of their choice.
- Be able to justify their working out and reasoning to some extent.

### Key Stage One and Two

#### English

A more able learner in English shows a number of different skills. They may be more able learners in one aspect of literacy, such as reading, or be more able in all areas.

In **reading**, more able learners may:

- engage seriously and creatively with moral and social themes expressed in literature
- select texts of a challenging nature in terms of length or content
- quickly grasp new content and make new connections or insights
- show an interest and enthusiasm for language study, including an awareness of the relationship between the sounds and words of different languages that are not apparent to most of their peers

In **speaking and writing**, more able learners may:

- write or talk in imaginative and coherent ways, elaborating on and organising content to an extent that is exceptional for their age
- involve and keep the attention of an audience by exploiting the dramatic or humorous potential of ideas or situations
- write with a flair for metaphorical or poetic expression
- grasp the essence of particular styles and adapt them to their own purposes, expressing ideas succinctly and elegantly, in ways that reflect an appreciation of the knowledge and interests of specific audiences
- create and sustain reasoned arguments at a relatively abstract or hypothetical level, in both spoken and written language
- understand the nature of language and show a special awareness of features such as rhyme, intonation or accent in spoken language, and the grammatical organisation of written texts

## **Mathematics**

A child who is considered to be more able in maths may be:

- working above the expectancy for their age in one or more areas within maths.
- should demonstrate fluency when working with basic number facts and they should be confident when working with mental maths.
- when discussing a mathematical problem the more able child should be using mathematical language.
- be able to apply their skills to solve problems. When reasoning the more able child should be able to justify and explain their answer above their age expectations.
- be able to apply what they have learnt to any given (age appropriate) problem.
- it is also important for them to have a love of maths and be enthusiastic when learning.

## **Science**

Pupils who are more able in science are likely to:

- be imaginative and be extremely interested in finding out more about themselves and the things around them.
- explore a range of strategies for solving problems, see solutions quickly without needing to try a range of options, look beyond the question in order to hypothesise and explain and work flexibly.
- have a keen interest in a particular area of science and keenly read science books and articles.
- ask many questions and think of strategies to answer those questions.
- to make connections quickly, think abstractly and put forward objective arguments.
- enjoy researching obscure facts and applying scientific theories, ideas and models and be able to sustain their interest and go beyond an obvious answer.
- demonstrate logical thinking and provide plausible explanations, this may not show in their recording.
- think abstractly at an earlier age than usual and understand models and use modelling to explain ideas and observations as well as being self-motivated.

## **The Creative Arts**

### **Art and Design:**

A more able pupil in art and design may:

- think creatively and originally when faced with tasks.

- will want to express themselves in visual ways
- be able to explain their thought process and reasoning for what they have made.
- will be keen to experiment with ideas and materials and unafraid of learning new techniques.
- will be able to use a variety of tools and materials skilfully and be able to exploit them to achieve a desired effect.
- will be increasingly open to evaluating their work and others
- have a burgeoning understanding that art is something we can interpret.

### **Music:**

A more able pupil in music may be:

- interested in sound and music when it is played.
- want to discuss it with others.
- will be keen to play an instrument, and treat it delicately, trying to understand how it works, rather than just make a noise.
- will have a good recall of melodies and in particular, rhythms.
- will be able to think about expression in music and try add some themselves through adapting their use of voice, or playing.
- will show an understanding about how sounds can give an emotion and represent abstract concepts and try and implement this in their playing/ composing.

### **Drama:**

A more able pupil in drama may:

- be able to place themselves in a new situation/ viewpoint and think of creative responses to these situations.
- express themselves in a variety of ways through performance.
- have a good understanding of how to use the movements of their face/ body to aid expression, along with their voice.
- will be confident to take part in performances.
- respond to new ideas/ challenges, along with being able to work effectively in a group.

### **Design technology:**

A more able pupil in Design Technology may:

- demonstrate high levels of technological understanding and application
- display high-quality making and precise practical skills
- demonstrate different ways of working or different approaches to issues

- be sensitive to aesthetic, social and cultural issues when designing and evaluating
- be capable of rigorous analysis and interpretation of products

The pupils who are gifted in design and technology may be a very different group from those with gifts and talents in other subjects. The breadth of designing and making means that some of them will have abilities in a specific area -- for example working with food, using computer-assisted design (CAD) or high-quality making -- but not in others.

All more able pupils in the creative arts will be able to initiate/ build on ideas and show a high level of focus, enthusiasm and self-motivation in the subject.

### **Computing**

Pupils that are more able in Computing are likely to:

- Demonstrate computing skills above and beyond the capabilities that is expected for their age group.
- Learn and apply new computing skills quickly and transfer them to different platforms. For example when taught how to use one software system apply the same skills to work a new software platform never before used.
- Use initiative to exploit the potential of more advanced features of computing and logical reasoning to resolve errors. (investigate html source, debug errors on programs)
- Show a passion and curiosity having explored computing beyond the reimits of the classroom. (Have blogs at home, use advanced coding and other software systems)
- Deploy these skills by helping others to achieve through explanation and tuition.
- Show a strong respect for the breadth and depth of technology, yet with an intrigue and want to understand it more.

### **Religious Education**

A more able learner in RE may be able to:

- draw meaning from religious symbols, texts and practices.
- make comparisons between common themes within texts e.g. the story of creation.
- have discussions and raise questions about the meaning of life within different religions.
- show sensitivity to the differences in beliefs and how they are expressed.
- share and give reasons for their own beliefs and practices.

### **Physical Education**

Pupils who are talented in PE are likely to show many or all of the following characteristics in their performance and approach to PE, sport and dance.

- These pupils show a high degree of motivation and commitment to practice and performance and are able to reflect on processes and outcomes in order to improve performance.
- They demonstrate a high degree of control and coordination of their bodies, showing strong awareness of their bodies in space.
- These pupils are good decision-makers and are able to take the initiative, often showing high levels of autonomy, independence and leadership.
- They are creative, original and adaptable, responding quickly to new challenges and situations, and often finding new and innovative solutions to them. T
- They demonstrate particularly high levels of fitness for their age, in both specific and general areas such as games activities or dance activities.

### **Geography**

Pupils who are more able in geography are likely to:

- understand concepts clearly so that they can apply this understanding to new situations in order to make interpretations, develop hypotheses, reach conclusions and explore solutions
- they understand geographical ideas and apply them to real situations;
- they learn subject specific vocabulary, use it accurately and are able to define words; reason, argue and think logically, showing an ability to manipulate abstract symbols and recognise patterns and sequences
- they identify their own geographical questions and establish sequences of investigation.
- they understand, and are able to explain, complex processes and interrelationships (for example, within and between physical and human environments);
- they are competent and confident in using the wide range of visual resources required in geography -- aerial photographs, satellite images, maps of different types and scales, GIS systems and so on;
- they have well-considered opinions on issues such as the environment and the inequalities of life in different places;
- have a wide-ranging general knowledge about the world
- they have good knowledge of where places are in the world and of topical issues;
- be creative and original in their thinking, frequently going beyond the obvious solution to a problem

### **Modern foreign languages**

Pupils who are more able in languages are likely to:

- have a strong desire to put language together by themselves

- they apply principles from what they have learned to new situations/phrases
- show creativity and imagination when using language
- they often extend the boundaries of their knowledge and work beyond what they have learned, not wishing simply to respond and imitate, but to initiate exchanges and to create new language
- have a natural feel for languages
- they are willing to take risks and see what works,
- pick up new language and structures quickly
- they may also display outstanding powers of retention, both immediately and from one lesson to the next
- show an intense interest in the cultural features of the language being studied and explore the history and the traditions of the language,
- can hear sounds accurately and mimic precisely with minimum repetition
- when speaking the foreign language, put words together, searching for natural and graceful forms, rather than giving simple word responses
- strive to deduce meaning, using the language they know to make sense of new words
- are quick to spot grammatical patterns and understand the function of words in a sentence.

### **History**

Pupils who are more able in history are likely to show some or all of the following characteristics.

- show particular skill at inference and deduction when reading texts;
- synthesise information to present a cogent summary;
- use subject-specific vocabulary confidently;
- follow and contribute effectively to a line of argument in discussion by making relevant contributions and substantiating points with evidence;
- access complex source materials with growing independence.
- have an extensive general knowledge, including a significant amount of historical knowledge;
- develop with ease a chronological framework within which to place existing and new knowledge;
- demonstrate a strong sense of period as a result of study.
- be able to draw generalisations and conclusions from a range of sources of evidence;
- be able to establish and follow a line of enquiry, identifying and using relevant information;
- be good at reasoning and problem solving;



- think flexibly, creatively and imaginatively;
- show discrimination when selecting facts and evaluating historical evidence;
- question subject matter in a challenging way;
- be intrigued by the similarities and differences between different people's experiences, times and places and other features of the past;
- thrive on controversy, mystery and problems of evidence;
- show resourcefulness and determination when pursuing a line of enquiry.

### **Personal, social and health education**

Pupils who are more able in PSHE are likely to show some or all of the following characteristics.

- Have an understanding of, and commitment to, their own and others' health and well-being.
- They understand extremely well how to keep themselves and others healthy and safe. They are aware of dangers around them, for example, the dangers of substance misuse.
- They have a strong understanding of how to recognise and deal with mental health problems such as stress.
- They are resilient and know how to resist peer pressure effectively: they know how to seek further help and advice if they need it.
- They know and understand the impact of bullying and actively challenge all forms of bullying including racism, homophobia, disablism and transphobic language.
- They are aware of the world of work: developing understanding and skill in relation to business, money management and personal finance.