Case study: Beecroft Academy — ‘breaking the cycle’ with financial education

At Beecroft Academy, financial education is embedded into the school curriculum through a practical, applied approach. The school uses the Young Enterprise Centres of Excellence programme to help pupils connect classroom learning with decisions they will meet in real life: earning, spending, saving, budgeting, recognising risk and planning for the future.

The school’s approach is deliberate and well organised. Financial education has a clear vision, shared on the school website and notice boards, and is championed by Debbie Watson, the school’s Financial Education Lead. Debbie’s background in banking and debt collection, together with her own experience of identity fraud, gives lessons a strong real-life context. Senior leaders and the Curriculum Lead support the work, while teachers have flexibility to choose the resources that work best for their pupils. Annual audits help ensure that learning develops progressively across year groups.

This means pupils encounter financial education regularly and in ways they can understand. Key Stage 2 pupils have weekly lessons, while Key Stage 1 pupils build early money confidence through focused sessions. Some of the most popular themes within classes have been exploring needs and wants in year 2 and learning about in-game purchases in year 4 (spotting the £ symbol, understanding that some payments cannot be made with in-game coins, and recognising how subscriptions can create hidden costs). The lessons remain practical as pupils get older with year 5 pupils examining payslips, learning about tax and where that money goes. Pupils in year 6 were recently calculating the cost of driving lessons “we thought long and hard as to whether our pupils were too young to be thinking about driving lessons, but it’s a cost that many will be faced with and we think its important to share that message early” explained Debbie.

Learning that connects across the curriculum

Beecroft links financial education to subjects and experiences across the school day. It sits alongside mathematics, PSHCE, geography, careers and enrichment, helping pupils see how money decisions affect ordinary life. In geography, pupils grow crops on site, including courgettes, potatoes, strawberries and cucumbers, connecting food, sustainability and enterprise. National Numeracy Day is acknowledged each year with different teaching resources that pupils enjoy. Careers events bring in local business people from a range of routes, including hairdressers, tradespeople, vets, nurses, engineers as well as various sporting role models so pupils can see both familiar jobs and ambitious possibilities. ‘One particular rugby player brought in a picture of the house he grew up in’ explained the Headteacher ‘instantly there was a connection between him and many of the class who live in similar style homes. His message to them was to find the thing that you excel at and be the best that you can at it. This resonates with a lot of our learners’.

The result of this carefully planned and considered approach is learning that feels useful rather just than theoretical. Pupils are able to think about how choices are made, how work connects to income, and how planning can support the futures they want to build.

Applied learning with real-world purpose

Beecroft gives pupils repeated opportunities to apply their learning. The school runs three Financial Education (FED) Fairs each year, combining enterprise and financial education. Each class receives £30 seed funding, produces goods to sell, and then decides what to do with the money raised. Some proceeds are used to fund future activity, helping to make the programme sustainable. The process gives pupils a practical experience of budgeting, pricing, teamwork and collective decision-making. One Year 6 class chose to use its proceeds for an end-of-year celebration, hiring bouncy castles and an entertainer after working together to plan how the money should be spent.

Their ever popular 'Snack Shack' is another example of applied learning in action. Run by Year 5 and Year 6 pupils at break times, it gives children the chance to apply for roles, follow a rota, serve customers and handle money through the sale of healthy snacks in the playground. Younger pupils practise similar skills through a classroom version, using toy money to recognise coins, count and calculate change encouraging skill development in numeracy and communication.

Pupil voice at the heart of improvement

Pupil voice is used to shape and improve Beecroft's provision. The school runs focus groups regularly and uses the findings as well as book looks and learning walks to understand what children are learning, what they remember and where further support may be needed. Staff are especially attentive to the needs of vulnerable pupils and use this insight to identify gaps in learning and make financial education relevant, inclusive and practical.

Pupils are able to talk about financial concepts with confidence. In focus groups, pupils discussed payslips, pensions, fraud, exchange rates, different payment mechanisms and how government spending is funded. The impact is also recognised by former pupils. Thomas*, who returned to Beecroft on work experience from a local secondary school, spoke positively about what he had learnt: "I am grateful for what I learnt when I was a pupil at Beecroft. It has really made me think differently about spending and saving, and the importance of saving.... It was and still is the best financial education I've ever had".

Impact beyond the classroom

The school sees the impact of financial education in pupils' understanding and behaviour. Staff report that learners are gaining a stronger awareness of money, the value of informed decisions and the importance of planning ahead. The headteacher is clear about why this matters. "Not all families have the support they need at home, and good money habits do not always pass naturally from one generation to the next. We see financial education as one way to help pupils break unhelpful cycles and make informed choices for themselves and their families".

This work also connects to the wider school community. Beecroft communicates with parents through newsletters, particularly during Talk Money Week, and its Wellbeing Team signposts families to relevant services. Many families use foodbank vouchers or access second-hand uniform, and the school is careful to protect dignity in the way support is offered. For example, second-hand uniform is presented as an environmental opportunity and a way to prevent waste, rather than as a marker of financial need. Beecroft is beginning to share its practice with other schools in its trust, including Brooklands Middle School, because staff believe financial education should benefit more pupils. Its ambition is both practical and aspirational: to give children the knowledge, confidence and belief to make positive choices. Leaders want pupils to understand everyday money decisions, but also to imagine bigger possibilities, including becoming the first person in their family to have a mortgage.

Beecroft Academy demonstrates what applied financial education can look like when it is planned carefully, delivered consistently and connected to pupils' lives. Through the Centres of Excellence programme, Young Enterprise is supporting schools to make financial education practical, relevant and ambitious. At Beecroft, pupils are learning how money works, how choices have consequences and how knowledge can help them plan for the future they want.