



# **PSHE Education Policy**

**Rudyard Kipling Primary  
School**

**September 2024  
Review: September 2026**



# Rudyard Kipling Primary School and Nursery PSHE Policy

‘Where learning is an adventure’

## **Context and introduction**

The importance of PSHE education in for example preventing bullying, prejudice, substance misuse, sexual exploitation, and in contributing to positive physical, emotional and mental health and healthy relationships is increasingly recognised. Therefore, at Rudyard Kipling Primary school & Nursery PSHE education is a central part of our curriculum as it enables our pupils to build healthy friendships and relationships and keep themselves safe now and in the future. We believe that effective PSHE education supports the teaching of behaviour for learning, growth mind-sets and that it contributes to the wellbeing, safety and achievement of all pupils in this school.

As a part of our PSHE education, we deliver Relationships and Sex education.

*Today’s children and young people are growing up in an increasingly complex world and living their lives seamlessly on and offline. This presents many positive and exciting opportunities, but also challenges and risks. In this environment, children and young people need to know how to be safe and healthy, and how to manage their academic, personal and social lives in a positive way.<sup>1</sup>*

This is why Relationships and Health Education has been made compulsory in all primary schools in England and Relationships, Sex and Health Education compulsory in all secondary schools. At Rudyard Kipling Primary School, this part of the curriculum.

This policy covers our school’s approach to the personal, social, health and economic education (PSHE education) curriculum and meets the statutory requirement for a relationships and sex education (RSE) policy. This policy also applies to PSHE education delivered to pupils who are on school roll, but are educated off-site for part of their education.

## **Statutory Duties**

Our PSHE education programme supports our school to meet our statutory duties ‘to promote the well-being of pupils at the school’ and to ensure that we have a balanced and broadly-based curriculum which:

- promotes the spiritual, moral, cultural, mental and physical development of pupils at the school and of society, and
- prepares pupils at the school for the opportunities, responsibilities and experiences of later life.

As part of this broad and balanced curriculum, PSHE education also prepares pupils positively for life in modern Britain and promotes the values of democracy, the rule of law, individual liberty and mutual respect for and tolerance of those with different faiths and beliefs and for those without faith. It also supports children and young people to develop social and emotional aspects of learning it and contributes to the explicit teaching of character traits, attributes and behaviour for learning.

---

<sup>1</sup> Secretary of State Foreword, Relationships Education, Relationships and Sex Education (RSE) and Health Education, statutory guidance, DfE, 2019



# Rudyard Kipling Primary School and Nursery PSHE Policy

## ‘Where learning is an adventure’

In the planning and delivery of PSHE education we will also show due regard under the Equality Act 2010 to the need to:

- Eliminate discrimination and harassment
- Advance equality of opportunity and
- Foster good relations

We will also comply with the Human Rights Act 1998.<sup>2</sup>

We will make every effort therefore to ensure that our PSHE programme is inclusive of all groups of pupils, is informed by their needs and reflects the diversity of our school and wider community. PSHE supports understanding of equality and diversity, the development of critical thinking skills, and encourages respectful and safe discussion and debate on sensitive issues.

Our PSHE programme also supports us in our safeguarding duties and develops the skills pupils need to keep themselves safe including online.

### **Definitions:**

#### **PSHE**

Personal, Social, Health and Economic Education (PSHE education) is

*‘... a school subject through which pupils develop the knowledge, skills and attributes they need to manage their lives, now and in the future. These skills and attributes help pupils to stay healthy, safe and prepare them for life and work in modern Britain. When taught well, PSHE education helps pupils to achieve their academic potential, and leave school equipped with skills they will need throughout later life.’<sup>3</sup>*

PSHE education involves the development of knowledge and understanding, skills and provides opportunities to explore attitudes and values. It is delivered through the core, inter-related three themes of:

- Health and Wellbeing
- Relationships and
- Living in the wider world

PSHE education is the curriculum area through which we will deliver statutory relationships education and health education. We will also deliver non-statutory sex education, citizenship and financial and enterprise education. We will often teach subjects such as drug and alcohol education and mental health thematically looking at the links between for example risk taking behaviours or keeping safe, rather than as distinct topics.

#### **Physical Health and Wellbeing**

The aim of teaching about physical health and mental wellbeing is to provide *pupils* the information and skills they need to make good decisions about their own health and

---

<sup>2</sup> <https://www.equalityhumanrights.com/en/human-rights-act/article-2-first-protocol-right-education>

<sup>3</sup> PSHE Association <https://www.pshe-association.org.uk/what-we-do/why-pshe-matters>



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

wellbeing. It enables them to recognise when they or others need help and how to access support from appropriate resources. We are clear in delivering this aspect of the curriculum that mental wellbeing is a normal part of daily life, in the same way as physical health. This part of the PSHE education curriculum is statutory.

### **Relationships Education**

Relationships education provides the fundamental building blocks, skills and characteristics needed for positive relationships with friends, families and other adults and children. This aspect of the curriculum supports the development of respect for difference and skills in staying safe on and offline. This part of the PSHE curriculum is statutory.

### **Sex Education**

In our school we deliver age appropriate sex education as we believe this is important education to keep children safe, now and in the future and because understanding puberty, particularly menstruation is difficult without explaining intercourse and conception.

The statutory science curriculum includes learning about the main external body parts, the human body as it grows from birth to old age (including puberty) and reproduction in some plants and animals. Parents and carers do not have a right to withdraw from what is in the science national curriculum. Our curriculum also includes age appropriate teaching and learning about how a baby is conceived and born. Parents and carers have the right to withdraw from this part of the PSHE curriculum. The sex education elements of the curriculum are highlighted on the curriculum information we share with parents and carers.

### **Citizenship**

In our school citizenship is delivered through in PSHE and when appropriate through assemblies and a cross-curricular approach. Therefore this policy covers this aspect of our curriculum.

### **Drug alcohol and tobacco**

The definition of a drug being used in this policy as follows:

A drug is any substance which, when taken into the body, affects the chemical composition of the body and how the body functions. The definition therefore includes illegal drugs, alcohol, tobacco, medicines, volatile substances (e.g. aerosols, solvents, glue or petrol) and novel psychoactive substances (so called legal highs).

### **Relationships and Sex Education**

Relationships and sex education (RSE) enables children and young people to develop respectful and consensual attitudes, behaviours and relationships. RSE addresses the questions and concerns raised by biological changes – for example, exploring the feelings that the arrival of a new baby can bring, or the effect of puberty on friendships. It also provides balance to sometimes distorted messages about sex, gender roles and relationships in the media, and helps protect children by explaining boundaries and safety, and developing the skills and understanding needed to recognise abusive behaviour and seek help.

*Relationships and Sex Education Guidance for Brighton & Hove educational settings, 2015.*



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

RSE is a planned programme of learning about the emotional, social, legal and physical aspects of growing up, relationships, sex, gender identity, human sexuality and sexual health that provides children and young people with:

- the essential skills for building positive, enjoyable, respectful, equal and non-exploitative friendships and relationships, for managing risk and for staying safe.
- the opportunities to explore attitudes and values within a safe and inclusive learning environment that values every person and acknowledges different faith, cultural and personal perspectives on relationships and sex.

### **Right to be excused from sex education**

We recognise that parents and carers have the right to request that their child be withdrawn from sex education delivered as part of statutory relationships and sex education up until three school terms before the young person turns 16. We have highlighted in the curriculum map which parts of the curriculum parents and carers can request to withdraw their child from. We will inform parents and carers of this right in the school letters home before the teaching it.

Should a parent/ carer wish to request the withdrawal of their child from sex education, they should contact the Head Teacher. Following a request from a parent or carer to withdraw their child from sex education we will meet with them to explore their concerns and seek to provide reassurance and or to make adaptations if these are supportive to the aims of our curriculum and needs of all pupils. We will also outline the rationale for the particular curriculum content being discussed. If the parent or carer still wants to withdraw their child we will respect this request and agree which lessons or part of lessons the child will be withdrawn from. We will provide appropriate, purposeful education whilst they are out of class and treat their withdrawal from the class as sensitively as possible.

We will also discuss with parents and carers the possibility that pupils may ask and have questions answered which relate to sex outside of the taught sex education curriculum. For example, in science or relationships education or even in a literacy lesson. Teachers will make decisions in that moment about answering in an age appropriate way to meet pupils’ needs and we cannot guarantee that this will not take place in front of a child withdrawn from formal sex education teaching.

We will keep a record of pupils who have been withdrawn.

### **Parents and carers**

#### **Partnership**

We are committed to working in collaboration with parents and carers who are important educators about many aspects of the broad area of PSHE education. We are aware that many parents and carers like to follow-up on issues discussed in PSHE lessons at home and so we keep parents and carers informed of the programme including through the publication of our Curriculum map available on the [school website](#). If a parent or carer wishes to discuss any aspect of the PSHE education curriculum, they should contact the PSHE education coordinator or class teacher.



# Rudyard Kipling Primary School and Nursery PSHE Policy

‘Where learning is an adventure’

Prior to teaching RSE we send a letter home to ensure parents are aware of what their children will be learning at school.

## **Religion and belief**

We do not make assumptions about the views of parents and carers from particular faith backgrounds, however we aim to take into account the religious backgrounds of pupils and students in planning teaching.

## **Aims and Objectives of PSHE Education**

Rudyard Kipling Primary & Nursery’s overarching values:

- Create a caring, safe and calm environment in which effective learning can take place and there is mutual respect between all members of the school community.
- Promote the development of children’s self-worth, identity and achievement.
- Ensure we meet the needs of all children and families.
- Develop in all children the ability to listen to and empathise with others and to appreciate and celebrate differences.
- Effectively support our LGBT, non-binary and gender questioning children and families within Rudyard Kipling Primary School community.
- Support children in becoming independent, self-disciplined and responsible lifelong learners who are able to make positive choices.

## **The PSHE education curriculum**

In our planning we refer to the [PSHE Association Programme of Study for PSHE Education \(Key Stages 1-5\)](#). We also use resources and guidance produced by Brighton & Hove City Council PSHE Service. We have used these resources alongside statutory guidance from as a guide to developing our own age appropriate curriculum to suit the needs and character of our school, the pupils in it and in the context of a broad and balanced curriculum.

In line with our statutory duty the PSHE education Curriculum Map for our school can be found on the [school website](#).

PSHE education is given dedicated curriculum time; our discrete curriculum weekly time allowance for PSHE education is 30 minutes a week KS1 and 40 minutes a week KS2.

Reception give dedicated time to cover discrete Reception SEAL and PSHE early learning goals from *Development Matters*.

## **Inclusive PSHE education**

All our pupils, whatever their experience and background, are entitled to a quality programme of PSHE education that helps them build their confidence, a positive sense of self and identity and the ability to stay safe. All classes include pupils with different ethnicities, abilities and disabilities, languages, faiths, experiences and backgrounds, families, genders and sexual orientations. To encourage all pupils to participate in lessons



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

we do our best to ensure the content, resources, approaches and language used reflects this rich diversity in our school community.

We aim to ensure that the PSHE education curriculum is accessible to all so that all pupils can make progress in this subject. We also recognise that some groups may be more vulnerable to exploitation or risky behaviours and will ensure that we reflect this in our programme.

PSHE education promotes awareness, respect and understanding of the similarities and differences between individuals and groups and provides an opportunity to explore the range of different views that are held in a safe and supportive learning environment. Therefore the programme is supportive of our equality and anti-bullying policies and the promotion of our school values.

### **The organisation of PSHE education**

#### **Co-ordination and Monitoring**

The PSHE education co-ordinator [Natalie Goozee] is responsible for co-ordinating and monitoring the PSHE education curriculum. They are responsible for drawing up the programme, arranging training and updates for teachers and obtaining, distributing up to date resources. The PSHE co-ordinator is also responsible for ensuring that pupil voice is used to enrich and support curriculum review and development as described in section. The PSHE Co-ordinator regularly attends local network meetings and training opportunities.

#### **Cross curricular links**

PSHE education is a broad subject, with many links to other subject areas. For example aspects of PSHE education are also covered in Science, Literacy, RE, Drama and Computing. We ensure that these links are drawn out and overlapping aspects enrich each other rather than repeating content by cross curricular planning and liaison with colleagues planning other aspects of the curriculum.

### **Delivering the PSHE education curriculum**

#### **Safe learning environments**

PSHE education involves teaching and learning about a range of subjects, many of which are sensitive or challenging and for some children and young people could be directly relevant to their lives and so it is essential to establish a safe learning environment.

PSHE education can give rise to pupil disclosures in particular with respect to specific areas of the PSHE curriculum, for example relationships and sex education and drug and alcohol education. In practice, confidentiality as a ground rule or part of a working agreement in a PSHE education lesson will mean:

- respect for the privacy of the individual – no one will be pressured to answer questions or to share anything they don't want to
- everyone taking responsibility for what they share (children and young people will need guidance on this issue)
- sometimes not talking about something outside the group or using names



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

### ‘Where learning is an adventure’

- adults in the classroom being bound by the same rules, except where a child or young person discloses something that the adult is obliged to report in the best interests of that child and or under safeguarding responsibilities.

In creating and maintaining a safe, learning environment we will consider the needs of individual pupils, use distancing techniques, challenge prejudiced language and behaviour when we see it and ask for pupil feedback. We will also use anonymous question boxes to provide pupils / students with the opportunity to ask further questions.

We also have a range of strategies in place to ensure that pupils know how they can access extra help or support. These include: bubble time, helping hands and posters signposting to services.

#### **Teaching and learning methodology**

The programme will be taught through a spiral curriculum. This means a theme will be approached in an age-appropriate way and returned to later, building on what has gone before and which reflects and meets the personal and developmental needs of the children and young people.

A wide variety of teaching and learning styles are used within our PSHE education, with an emphasis on active learning and the teacher as facilitator. This includes planned learning activities (drawing on a range of learning styles), skills practice, review and reflection.

We evaluate approaches to teaching and learning in partnership with pupils. This is done through pupil conferencing and use of video and photographing evidence in lessons.

#### **Assessment**

There are no statutory requirements for end of key stage assessments in PSHE Citizenship at Key Stages 1 & 2. It is, however, necessary for teachers to keep progress records and report to parents.

We use assessment to embed knowledge, check understanding and to inform teaching. A key marker for progress in this subject will be the pupils’ ability to demonstrate the essential skills of PSHE. Our assessment practice encompasses teacher, peer and self-assessment. We record progress in this subject.

A variety of techniques for both formative and summative assessment will be used during the assessment process (not all written). Children will be encouraged to participate in the assessment process wherever possible.

Examples of observational assessment opportunities:

- Giving talks/presentations
- Writing letters
- Participating in discussions
- Taking part in role-play
- Interviewing people





# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

### **Specific issues**

We aim to ensure our programme provides positive visibility of all groups in our school including the range of ethnicities, disabilities, genders, gender identities, sexual orientations and faiths and religions. The PSHE education programme will also support pupils to develop a positive understanding of our similarities and differences and to have respect for others. Therefore our PSHE lessons aim to help children and young people to realise the nature and consequences of discrimination, teasing, bullying and aggressive behaviours (including cyber bullying), use of prejudice-based language and how to respond and ask for help.

### **Responding to prejudice and stereotyping**

Our PSHE education programme will include exploring a range of different attitudes and values and these may give rise to conflicts between for example the expression of religious or cultural views or attitudes (including attitudes learned at home) which run counter to school values related to difference and diversity. It is part of the process of growing up that we explore these conflicts and clashes and appropriate discussion can support this process. We think open discussion is important, however, staff will aim to fairly maintain and assert school values and policy and support pupils and students to behave within school policy and the law.

During discussions in PSHE education it is likely that some forms of prejudice will arise whether intentionally or unintentionally. School staff will remember that even comments made in ignorance can be hurtful and can lead to individuals not feeling safe within the school community. All prejudice based incidents will be appropriately explored or challenged and recorded (under ‘prejudiced incident’ on CPOMS).

As part of PSHE education pupils and students will also be taught the skills to safely challenge prejudice and stereotyping amongst their peer group including LGBTQ+ topics.

### **Resources**

Resources chosen to deliver PSHE education are in line with the school’s values and ethos. We use a range of resources including picture cards, websites, film clips, games, puppets and 3D models and these have been selected to support learning and to represent the school community. We also make sure that our resources challenge stereotypes by for example showing girls and boys in non-stereotypical roles. Resources, particularly those freely available on the internet are checked to make sure they support inclusion, contain accurate information from authoritative medical sources, and clearly separate opinions, beliefs and facts.

### **Liaison with partner schools**

We liaise with our partner schools to ensure continuity and progression and find out what has been taught and how so that we do not leave gaps or repeat the same content in the same way. As a spiral curriculum progresses we will however be addressing some of the same issues in more depth or sophistication across key stages and school phases.

### **Confidentiality**

Confidentiality issues are central to PSHE. Rudyard Kipling School is committed to acting in the best interest of all the individuals within the school community. Children and young



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

people are regularly told; in age and maturity appropriate language that school staff cannot maintain complete confidentiality and that information that discloses a child is being hurt or harmed or at risk of hurt or harm will need to be shared. School staff are provided with safeguarding training on how to manage disclosures including those made in PSHE lessons or as a result of them. Pupils are regularly reminded of sources of confidential support and advice for example.

If a child or young person discloses information which they ask not to be passed on, then we will honour the request unless:

- There is a safeguarding concern
- Information is requested for cooperation with a police investigation
- There is a need to make a referral to an external service.

Pupils are reassured that if confidence has to be broken they will be informed first and will be supported as appropriate. Children and young people will be kept informed about how any information they have disclosed will be treated by the school and who will have access to it. Disclosures made by children and young people related to their sexual orientation or gender identity are examples of disclosures which are not safeguarding issues unless there is additional evidence of harm or risk to that child or another child. This level of personal information will only be shared on a need to know basis and with the agreement of the child and or their family.

### **Safeguarding**

The best interests of the child or young person will always be a guiding principle. If a disclosure, or question asked raises a safeguarding or child protection concern we will work within the school’s safeguarding/child protection policy.

The age of consent in the UK is 16 years old, for all sexual orientations. Sexual activity with a child aged under 13 years old is statutory rape. Children and young people aged under 13 are not deemed capable of giving consent to sexual acts, including between two children. Any disclosure of sexual activity involving a child under the age of 13 is always a safeguarding issue. The school’s safeguarding procedure will then be followed.

We are also aware that some PSHE lessons will be particularly sensitive for some groups of children or young people affected by the issue being discussed. Where we know of an individuals’ background that may affect their response to a lesson we will work with them and if appropriate their parents and carers to discuss how they can appropriately access the learning. In all PSHE lessons we will aim to be sensitive to the potential experiences of the children and young people in the class.

### **Drug and alcohol related incidents**

Our aim through the drug, alcohol and tobacco education programme is to prevent the use of or early use of drugs and alcohol. We make it clear to pupils and parents and carers that drugs and alcohol are not to be brought onto school site or school trips and that it is not appropriate for anyone to be under the influence of drugs and alcohol during the school day. However, incidents can occur and when they do we will:



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

- Protect as far as possible the interests of the child or young person concerned
- Protect other children and young people in our school community
- Contact the Police or the Multi-Agency Safeguarding Hub (MASH) when needed and in line with safeguarding policy and local guidance
- Tackle the dealing of drugs more severely than users
- Reinforce the educational emphasis on knowledge, awareness and skill development
- Challenge prevalent social norms related to drugs and alcohol and their use
- Provide additional for students who have or at risk of developing substance misuse issues in partnership with ru-ok?

Our school follows Brighton & Hove City Council’s guidance in dealing with drug and alcohol related incidents.

We will follow Department for Education Searching, Screening and Confiscation: Advice for Schools, but will also seek support from our schools’ police officer if a young person refuses to give their consent to a search.

### **Implementation of policy**

#### **Monitoring of this policy and the delivery of PSHE education**

The review and monitoring of this policy will be the responsibility of the PSHE education co-ordinator and will include:

- Review of planning and guidance and development of a development plan for PSHE education
- Liaison / meeting time with class teachers
- Carrying-out a regular audit of provision in order to ensure we are meeting the needs of all our pupils and delivering an effective programme (using quality review frameworks when available)
- Release time for the co-ordinator to enable them to carry out the above
- Evaluation and focus group comments from pupils
- Staff training in response to needs identified in the monitoring process

Governors, in liaison with class teachers, have the opportunity to observe PSHE education sessions. The PSHE education co-ordinators is available to discuss the PSHE education programme with them informally.

The success of our PSHE education programme will be judged reductions in bullying recorded / improvements in relevant SAWSS data / improvement in behaviours for learning / reduction in playground incidents / increased awareness of opportunities for referrals to services/ effectiveness of CPOMS.



# Rudyard Kipling Primary School and Nursery

## PSHE Policy

‘Where learning is an adventure’

### Appendix A

#### A1 PSHE Education Curriculum Overarching concepts

- **Identity** - developing sense of who I am, where I come from, personal qualities, attitudes, skills, attributes and achievements and what influences these
- **Relationships** - including different types and in different settings
- **Health and wellbeing** - including physical, emotional and social and balance related to relationships, work-life, diet, exercise and rest, spending and saving
- **Risk and safety** - managing rather than avoiding risk, keeping safe by making positive choices, managing behaviours in a range of settings
- **Diversity and equality** - in all its forms and particularly related to the Equality Act ‘protected groups’ - age, sex, sexual orientation, gender identity, disability, ethnicity, religion and belief, marriage and civil partnership, pregnancy and maternity
- **Rights, responsibilities and consent** - related to self and others and including participation, fairness and justice
- **Change and resilience** - the skills, strategies and ‘inner resources’ we can draw on to manage challenging change or deal with difficult circumstances
- **Power** - how it is used and encountered in a variety of contexts including persuasion, bullying, negotiation and ‘win-win’ outcomes
- **Economic wellbeing** - including aspirations, career, enterprise, economic understanding and financial capability

#### A.2 Themes

The broad themes of our PSHE education programme:

##### 1. Health and Wellbeing

This theme links with the relationships theme and has cross curricula links with Science and RE.

- what is meant by a healthy lifestyle
- how to maintain physical, mental and emotional health and wellbeing including sexual health
- how to manage risks to physical and emotional health and wellbeing
- ways of keeping physically and emotionally safe
- about managing change, such as puberty, transition and loss
- about parenthood and the consequences of teenage pregnancy



# **Rudyard Kipling Primary School and Nursery PSHE Policy**

**‘Where learning is an adventure’**

- how to make informed choices about health and wellbeing matters including drugs, alcohol and tobacco; maintaining a balanced diet; physical activity; emotional health and wellbeing and sexual health
- how to assess and manage risks to health and to stay, and keep others, safe
- how to respond in an emergency
- to identify different influences on health and wellbeing
- the role and influence of the media on lifestyle
- how to identify and access help, advice and support

## **2. Relationships**

This theme links with the health and wellbeing theme and has cross-curricula links with RE, other Humanities subjects and Global learning.

- to develop a sense of self and ethnic identity and cultural heritage
- how to develop and maintain a variety of healthy relationships, within a range of social and cultural contexts and to develop parenting skills
- how to recognise and manage emotions within a range of relationships
- how to recognise risky or negative relationships including all forms of bullying and abuse, sexual and other violence and online encounters
- how to respond to and deal with risky or negative relationships and ask for help
- about managing loss including bereavement, separation and divorce
- about the concept of safe touch and consent in a variety of contexts (including in sexual relationships)
- how to respect equality and diversity in relationships and be a productive member of a diverse community
- how to identify and access appropriate advice and support

## **3. Living in the Wider World**

This theme has cross-curricula links with RE, Citizenship, Global Learning, Geography and Numeracy.

- about respect for self and others and the importance of responsible behaviours and actions
- about rights and responsibilities as members of families, different groups and communities, members of diverse communities, and as participants in the local and national economy



# **Rudyard Kipling Primary School and Nursery**

## **PSHE Policy**

**‘Where learning is an adventure’**

- to respect equality and to be an active citizen of a diverse community
- about the importance of respecting and protecting the environment
- about the economic and business environment
- about where money comes from, keeping it safe and the importance of managing it effectively
- how money plays an important part in people’s lives
- an understanding of enterprise.
- how to make informed choices and be enterprising and ambitious
- how to develop employability, team working and leadership skills and develop flexibility and resilience
- how personal financial choices can affect oneself and others and about rights and responsibilities as consumers.