

Funding the Future

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There [is an excellent article in the Guardian](#) this morning by Nell Frizzell that concludes by saying:

Every year I hand over £350 to an accountant to fill in my self-assessment form for me because trying to get to grips with that level of financial logistics is like trying to grow a third leg: confusing, painful and, I suspect, impossible. It's pathetic and craven and may even read as smug. But also, as my eyes plough across the incomprehensible pages of the HMRC website and I sit numbly through another episode of Money Box, I can't help but want to shout: if you are never taught this stuff, how on earth are you meant to know what you're doing?

Her lament relates to much more than tax. She does not know about pensions, mortgages, savings, student loans, interest rates and other seemingly basic stuff (from my perspective, which I know is abnormal).

But she is right. Who can blame her when this stuff, which is so fundamentally important to life, is never taught anywhere by almost anyone to the multitude of people who need to know about it in the UK and who are regularly taken for a ride or simply lose out badly because they do not have the requisite knowledge to prevent that happening?

We teach RE compulsorily in schools, and every child ignores it.

We do not teach about the real world.

I'm not saying knowing RE is wrong. But have we got our priorities right? I am not convinced.