

as well as for work. These skills include the ability to 15 sorry gracefully or to know when it is appropriate to make a joke. Most crucially, though I'm not sure that charm is a learnt skill or an innate one, people need to know that life is easier and more fun 16 other people like them. Finally, there is that rather rare interpersonal skill of knowing exactly when to 17 your mouth shut.

And so to the money skills. Most people assume that the key skill here is 18 making lots of the stuff. It isn't. Earnings matter, but managing money wisely matters even more. Interestingly, the lack of money skills cuts across normal education boundaries: there are plenty of well-educated 19 who are hopeless at managing their money and plenty of less-advantaged people who manage it very well.

This suggested list of life skills is a quick stab at the sort of things people need to know if they are to get 20 life in reasonable shape. 21 how and where do you teach people these skills? The schools? Is it really realistic to load yet more things on to teachers already overburdened and demoralised 22 the form-filling they have to do now? Many life skills are far 23 subtle to be taught in any formal way.

My guess is that although some additional skills can be taught in schools, most will have to come from outside. The trouble is that there is not much "outside". A generation ago, we would 24 looked to voluntary organisations such as sports clubs or the Scouts to do it. They still exist, but they are unlikely to get 25 the most disadvantaged young people, the people who need them most.

However, that is surely the way to start. At least we know there is a problem – and a grave one. That is a start in itself.

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