



# Pupil premium strategy statement – St Francis’ Catholic Primary School

This statement details our school’s use of pupil premium (and recovery premium) funding to help improve the attainment of our disadvantaged pupils.

It outlines our pupil premium strategy, how we intend to spend the funding in this academic year and the outcomes for disadvantaged pupils last academic year.

## School overview

Detail	Data
Number of pupils in school	326
Proportion (%) of pupil premium eligible pupils	32.5% (106)
Academic year/years that our current pupil premium strategy plan covers ( <b>3 year plans are recommended</b> )	<b>2021-2022,2022-2023</b>
Date this statement was published	September 2022
Date on which it will be reviewed	January 2023
Statement authorised by	Governing Body
Pupil premium lead	Dawn Carter-Darby
Governor / Trustee lead	Marian Thorn

## Funding overview

Detail	Amount
Pupil premium funding allocation this academic year	£139,192.50
Recovery premium funding allocation this academic year	£14,718.00
Pupil premium (and recovery premium*) funding carried forward from previous years ( <i>enter £0 if not applicable</i> ) <i>*Recovery premium received in academic year 2021 to 2022 can be carried forward to academic year 2022 to 2023. Recovery premium received in academic year 2022 to 2023 cannot be carried forward to 2023 to 2024.</i>	The total budget cost for 2021 to 2022 was £160,011.00, so there was no carry forward
<b>Total budget for this academic year</b> <i>If your school is an academy in a trust that pools this funding, state the amount available to your school this academic year</i>	£ 153,910.50

# Part A: Pupil premium strategy plan

## Statement of intent

*Here at St Francis' we have high aspirations and ambitions for all our pupils and strongly believe that they should, irrespective of their socio-economical background be given access to a variety of exciting opportunities and a rich and varied curriculum where they can achieve their highest potential. This is especially true of our disadvantage pupils, to whom we offer targeted academic support as well as addressing non-academic barriers such as attendance, behaviour and wellbeing, which will address the inequalities that exist between them and their non-disadvantage counterparts.*

*Having experienced the pandemic, there have been long term adverse effects on pupils' social, emotional and academic growth. As a school, we have carefully considered these challenges and it is our aim that the gaps in all areas of the 'whole pupil' needs will be continually addressed as a part of the recovery plan. The aims we have outlined in this statement are also intended to support the needs of all pupils, whether they are disadvantaged or not.*

### ***1.To continue to raise the aspiration, access, attainment and achievement of all pupils regardless of background ,challenge or need***

*- build a school-wide culture of oracy through regular and sustained curricular and extracurricular opportunities for pupils to develop their oracy*

*- develop the use of whole school retrieval practices so that children know more and remember more*

*-to transition from mastery readiness stage to the developing stage in the Maths Mastery approach in order to embed our Maths mastery approach across the school*

### ***2.To continue to secure the fundamental wellbeing and positive development of pupils***

*-continue to develop and formalize the school's well-being offer for pupils through a bespoke PSHE/RSHE/Wellbeing Curriculum*

*-continue to embed the Zones of Regulation where pupils are supported to use different strategies or tools to cope and manage their emotions*

*-consult with staff, parents and pupils on the Ten: Ten scheme of work for PSHE*

*-reduce the levels of absenteeism so that attendance is at least 96%*

### ***3.Continue to refine and deliver an ambitious curriculum which addresses the***

### ***gaps and supports the development of all pupils***

**-continue the** use of evidence based research to further improve the quality of teaching and learning across the school.

**-guarantee a curriculum offer which provides challenge for all and supports the least able and most able pupils to make expected progress.**

## **Challenges**

This details the key challenges to achievement that we have identified among our disadvantaged pupils.

<b>Challenge number</b>	<b>Detail of challenge</b>
1	Low attendance and levels of persistent absence of disadvantage pupils
2	Lack of oracy skills and poor expressive language that impacts on comprehension
3	A greater percentage of pupil premium pupils reaching greater depth at the end of EYFS/Key Stage 1 and Key Stage 2
4	Wellbeing, mental health and safeguarding concerns for all and especially vulnerable pupils
5	Limited opportunities /life experiences beyond their homes and immediate community
6	The lack of stamina to know more and retain more

## **Intended outcomes**

This explains the outcomes we are aiming for **by the end of our current strategy plan**, and how we will measure whether they have been achieved.

<b>Intended outcome</b>	<b>Success criteria</b>
To build a school-wide culture of oracy through regular and sustained curricular and extracurricular opportunities for pupils to	Every child is taught to communicate effectively across all areas of the curriculum. All children who are able to develop the

<p>develop their oracy including a wide range of contexts, purposes and platforms.</p>	<p>ability to communicate effectively using spoken language (at a developmentally appropriate level), will have the same status as numeracy and literacy at St Francis’.</p> <p><i>Oracy is continuously being embedded in all year groups. When evaluating it with teachers during staff meeting the main findings were:</i></p> <ul style="list-style-type: none"> <li>- As teachers we are more aware of the speaking objectives</li> <li>- Children are using the skills in many areas of the curriculum – not just English</li> <li>- Most children are confident when speaking aloud and use prior knowledge – retrieval to justify their views.</li> <li>- Subject leaders when doing pupil voice have noticed that the lower ability children are more confident in expressing their views</li> </ul>
<p>To develop the use of whole school retrieval practices so that children know more and remember more</p>	<p>Pupils are remembering more and learning more therefore there are less gaps to close</p> <p>They show improvement in complex thinking and application skills</p> <p>Pupils show improved organisation of knowledge and so are able to transfer knowledge to new concepts</p> <p><i>During learning walks, book monitoring and lesson observations it has been noticed that children seem to verbalise how much they remember and make links to prior learning with confidence Children continue to make expected progress in all curriculum areas</i></p> <p><i>Pupils have shown in their presentations or class participations that they are more equipped to organise their thoughts “on their feet” as they are more confident in their own prior subject knowledge.</i></p> <p><i>Looking at subject specific data was not a conclusive exercise but it shows that all children are making the required progress and slightly higher but not yet to the point where we can say it is accelerated progress. This will continue as a focus</i></p>
<p>To transition from mastery readiness stage to the developing stage in the Maths Mastery approach in order to embed our Maths mastery approach across the school</p>	<p>Parents’ and pupils’ attitudes to their education are positive. They have greater confidence and they believe that with hard work they can succeed.</p> <p>A higher percentage of children achieve the expected standard in maths.</p> <p>Children are highly engaged and as a result are better able to focus on tasks, meet the expectations, and interact appropriately with learning materials.</p> <p><i>Planning, flipcharts/slides, books and learning walks evidence that some of the new initiatives introduced throughout the year are being implemented and there has been improvement in pupil outcomes.</i></p>

*Learning walk with SI from the Maths Hub shows that:*

*Pupils are confident and clear when explaining their learning. They demonstrated great resilience and perseverance when testing out ideas. Pupils show they are focused and engaged by putting everything down, turning and looking at the adult or pupils speaking. They have good procedural understanding*

Year Group	% of children achieving at or above age related expected standards (s/s+)		% of children making expected (6/7 steps) or greater progress	
	s	s+	6+ steps	7+ steps
Rec			5+ 58.5%	6+ 4.9%
Y1	66.7%	42.4%	5+ 45.5%	6+ 0%
Y2	63%	29.6%	63%	25.9%
Y3	75%	35.7%	71.4%	32.1%
Y4	68.6%	43.1%	84.3%	35.3%
Y5	83.3%	37.6%	93.8%	72.9%
Y6	81.6%	57.1%	93.9%	73.5%

To continue to develop and formalize the school's well-being offer for pupils through a bespoke PSHE/RSHE/Wellbeing Curriculum

Having a whole school approach to mental health and wellbeing, enables us as a school to be better able to respond to the individual needs of our pupils as well as create a culture that supports emotional wellbeing and resilience.

*When pupils are supported to look after their mental health, develop their coping skills and recognise the importance of this, it helps to boost their resilience, self-esteem and confidence; it also helps them learn to engage positively with their education. With this view, Wellbeing has been timetabled as a part of the weekly activities in school. The Ten Ten resources, linked with Science, Religious Education, guidance from the NSPCC, Anti-bullying and other agencies*

	<p><i>have been used to create a bespoke Wellbeing curriculum where there is effective teaching of wellbeing strategies and the creation of a safe and supportive environment where pupils feel empowered to discuss their mental health and learn how to support their wellbeing.</i></p>
<p>Continue to embed the Zones of Regulation where pupils are supported to use different strategies or tools to cope and manage their emotions</p>	<p>Pupils to be able to regulate their emotions and feelings initially with the support of and guidance of adults and then independently within and out of the school setting.</p> <p><i>With the implementation of the Zones of Regulations, pupils were able to identify their zones and possible triggers. The next step was for them to be equipped with the necessary tools and strategies to self-regulate. Wellbeing sessions focused on supporting pupils to use different strategies or tools to cope and manage their emotions based on which zone they were in. Pupil voice showed that all classes used the ZOR, referring to it between 1 and 3 times each day. As they became more attuned to their triggers and how their actions can affect others, especially in the mornings and when returning from break or lunch, pupils used the 'check-in' system, making an adult aware that they might need someone to support them to use the tools or strategies or to monitor how they are feeling. This practice was accessed more frequently in KS2 (95%) when compared with KS1 (33%). Tools and strategies to self-regulate such as deep breathing, drinking water, talking to an adult, going to the calm zone; going for a walk; stretching a piece of blue tack etc. have been agreed by different classes. 63% of the pupils who participated have used 2 or more of those strategies in class. However 75% have stated that they have created their own tools/strategies and are using these at home, and in the playground.</i></p>
<p>To reduce the levels of absenteeism</p>	<p>Absences are closely monitored Support and intervention put in place for pupils at risk of persistent absence so that attendance is at 96% and above.</p> <p><i>Attendance has continued to be a focus especially with regards to pupils who are at risked at becoming persistent absentees. Warning letters are sent as soon as pupils' attendance becomes a cause for concern. If there are no signs of immediate improvement, parents are invited to a meeting to discuss the barriers to pupils attending school and</i></p>

*supports of different strategies are put in place. These were in the form of targets; strategies for before and after school and directing parents for external support where necessary. Punctuality issues are mainly with children who live out of borough. Meetings were also held with parents and different strategies put in place.*

Disadvantage pupils with gaps in their attainment receive high-quality intervention

Monitoring of intervention will show a positive impact on the progress and attainment of disadvantage pupils.

*Catch up intervention to close the gaps in in pupils' progress and attainment continued throughout the year. During Pupil Progress Meetings, the impact on progression was evaluated at the end of each term and the groups were reorganised to ensure that the needs of other pupils were being met. These interventions covered by experienced, senior members of staff have had positive impact on both pupils' progress and attainment. Below is the progress data at the end of spring term.*

Years 2-3	Pupils	Sessions	Steps of progress		
			3steps	4 steps	5steps
Reading	10	12	2/10 (20%)	3/10 (30%)	3/10= (30%)
Maths	9	12		3/9 (33%)	6/9 (66%)

Years 4-5	Pupils	Sessions	Steps of progress			
			4steps	5 steps	6steps	6+steps
Reading	12	13	6/12 (50%)	5/12 (42%)	1/12= (8%)	
Maths	11	13	5/11 (45%)	2/11= (18%)	2/11 (18%)	2/11 (18%)

Year 6	Pupils	Sessions	Steps of progress		
			4steps	5 steps	6steps
Reading	12	40	4/12 (33%)	6/12 (50%)	2/12 (17%)
Maths	12	40	4/12 (33%)	7/12 (58%)	1/12 (8%)

To develop the use of evidence based research to further improve the quality of teaching and learning across the school.

Anecdotal or raw data demonstrates the impact on teacher knowledge or practice  
If appropriate, data shows evidence of improvement in attainment or progress.

**EYFS**

Good level of development	
St Francis' All	<b>68%</b>
St Francis PPG	<b>50%</b>
Newham	<b>70.4%</b>
National	<b>67.2%</b>

*As the academic year progressed, the very specific needs of the SEND pupils in EYFS were identified. Different resource provisions were visited to collect ideas of how best to meet their needs. The idea of the NEST was conceived to meet their needs.*

*End of KS data shows the quality of teaching and learning continues to improve across the school for all pupils.*

**Year 1**

Phonics Screening	
St Francis' All (33)	97%
St Francis PPG(18)	100%
Newham	81.2%
National	78%

**KS1-Year 2 Expected standard**

Year 2	Reading	Writing	Maths
School 54(ARE)	74%	72%	72%
PPG(24)	63%	62%	62%
Newham	72%	67%	73%
National	68%	61%	70%

**KS1-Year 2 Greater Depth**

Year 2	Reading	Writing	Maths
School 54	24%	19%	20%
PPG(24)	29%	17%	26%
Newham	23%	16%	22%
National	18%	8%	16.3%

**KS2 Year 6 Expected Standard**

Year 6	Reading	Grammar	Writing	Maths
School (49)	86%	94%	84%	90%
PPG(18)	83%	89%	78%	83%
Newham	78%	82%	75%	82%
National	63%	72%	71.4%	73%

**KS2 –Year 6 Greater Depth**

Year 6	Reading	Grammar	Writing	Maths
School (49)	39%	49%	14%	35%
PPG(18)	11%	17%	6%	17%
Newham	34%	45%	20.8%	36%
National	29%	30%	13.2%	24%

To continue to expose all I pupils a breadth of experiences that enable them to contextualise their learning

Pupils are exposed to a wide range of social, cultural, enrichment and sporting experiences within (and outside) of the school day.

*Children have continued to enjoy a range of physical, social, cultural and spiritual enrichment activities within and outside of the school day.*

*Music has been a big part of pupils' cultural experience where there have been clubs such as 'Rock steady' and 'Front row' which both take place during the school day.*

*Services from Newham Music see pupils enjoying a variety of musical experiences such as violin/viola, Music techniques and Learning through Music- aimed especially at*



	<p><i>engaging SEND. International weeks and evening is also an annual event where pupils are exposed to music and dance from around the world.</i></p> <p><i>Pupils have had the opportunity to participate in 24 after school clubs which include Sports, Maths, Chess, Debate and Healthy eating, all of which has helped to enhance their development and learning.</i></p> <p><i>The school has maintained its platinum award for School Games Mark.</i></p>
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## Activity in this academic year

This details how we intend to spend our pupil premium (and recovery premium) funding **this academic year** to address the challenges listed above.

### Teaching (for example, CPD, recruitment and retention)

Budgeted cost: **£5,162.00**

Activity	Evidence that supports this approach	Challenge number(s) addressed
Completion of 2 year course in Dyslexia which will support students with dyslexia to read more effectively and further develop reading and writing strategies for all pupils	Dyslexia training provides educators with the most up-to-date research and offers a space for teachers to learn how to work with dyslexic students successfully. <a href="https://www.tandfonline.com/doi/abs/10.1080/08856257.2020.1732108?journalCode=rejs20">https://www.tandfonline.com/doi/abs/10.1080/08856257.2020.1732108?journalCode=rejs20</a>	2&3
<i>CPD for developing teaching staff</i>	The Courses Package from Ten:Ten provides high-quality, great value CPD for all staff throughout the academic year; enabling them to be highly effective in	2,3&4

<i>Staff Inset on the development of pupils' Oracy</i>	<p>delivering the PSHE/RSHE/Well-being Curriculum.</p> <p><a href="https://voice21.org/">https://voice21.org/</a></p>	
<i>Teachers and support staff trained in language intervention programme NELI, Box Clever, LEG, and Attention</i>	<a href="https://www.rand.org/randeurope/research/projects/neli-evaluation-nuffield-early-language-intervention.html">https://www.rand.org/randeurope/research/projects/neli-evaluation-nuffield-early-language-intervention.html</a>	2,3 & 6
<i>Provide additional CPD for Middle Leaders</i>	<p>Research shows that it is important for teachers to keep their knowledge and skills current so they can deliver high-quality teaching and impact positively on pupil outcomes.</p> <p><b>£5162.00</b></p>	2,3,5&6

### Targeted academic support (for example, tutoring, one-to-one support, structured interventions)

Budgeted cost: **£100,690.85**

Activity	Evidence that supports this approach	Challenge number(s) addressed
<p>To build a school-wide culture of oracy through regular and sustained curricular and extracurricular opportunities for pupils</p> <p><i>To continue to develop a clear and consistent Maths mastery approach</i></p>	<p>Research has shown that enabling children to understand the different types of discussion roles available to them broadens their repertoire of classroom talk. As well as being a tool of communication, effective oracy skills enable pupils to participate in deep learning activities where they can exchange ideas, explore new areas and challenge assumptions.</p> <p><a href="https://www.structural-learning.com/post/the-importance-of-oracy-in-language-development">https://www.structural-learning.com/post/the-importance-of-oracy-in-language-development</a></p> <p>Research has shown that by developing the Maths Mastery approach, it produces high levels of engagement and increased motivation. There is a sense that learning had occurred both formally and informally as students learning from one another as they engaged in different activities.</p> <p><a href="https://www.ncetm.org.uk/media/2ljdu4kh/ncetm_primary_teachingformastery_report_july2019.pdf">https://www.ncetm.org.uk/media/2ljdu4kh/ncetm_primary_teachingformastery_report_july2019.pdf</a></p> <p>World Book Week</p>	2,4,5 & 6

<p><i>To provide whole school targeted structured interventions to pupils</i></p> <p><i>Intervention Groups for years 2 to 6</i></p>	<p>Highly qualified teachers to cover interventions as studies show that well-prepared and well-supported teachers are important for all students, but especially for students who come to school with greater needs;</p> <p>Two teachers do interventions groups every afternoon for pupils making less than expected progress in writing and mathematics in order to :</p> <ul style="list-style-type: none"> <li>•To close the gaps for identified groups of children</li> <li>•To ensure pupils are making expected or more than expected progress</li> </ul> <p>One teacher to cover ability setting groups in Year 6 in Autumn &amp; Spring and Year 5 in summer</p> <p>Interventions - ½ day every day</p> <p>Ability setting - ½ day every day</p> <p><b>£91,581.50</b></p> <p><a href="https://educationendowmentfoundation.org.uk/education-evidence/teaching-learning-toolkit/one-to-one-tuition">https://educationendowmentfoundation.org.uk/education-evidence/teaching-learning-toolkit/one-to-one-tuition</a></p>	
<p><i>Diagnostic Standardised Assessment</i></p>	<p>NFER Assessments to determine whether individual pupil should receive a Reading or Maths intervention</p> <p><b>£5000.00</b></p>	<p>2,3,5 &amp; 6</p>
<p><i>After school clubs in Maths</i></p> <p><i>After school booster Maths classes for Yr 6</i></p>	<p>To provide pupils with additional support in Maths</p> <p><b>£1509.35</b></p>	
<p><i>Chess lessons link to Maths lessons</i></p>	<p>Weekly chess lessons to develop pupils problem solving skills, reasoning, creative thinking and strategic thinking skills.</p> <p>Research shows that chess players spend a great deal of time planning their moves and anticipating those of their opponent, their higher-level thinking skills are strengthened when compared to those who do not play. This transfers to the mathematics classroom because this subject also takes quite a bit of logical thinking.</p> <p><b>Chess in school £2600</b></p> <p><a href="https://www.kidsacademy.mobi/storytime/chess-and-math/#:~:text=Because%20chess%20players%20spend%20a,a%20bit%20of%20logical%20thinking.">https://www.kidsacademy.mobi/storytime/chess-and-math/#:~:text=Because%20chess%20players%20spend%20a,a%20bit%20of%20logical%20thinking.</a></p>	<p>2,3,4,5 &amp; 6</p>

## Wider strategies (for example, related to attendance, behaviour, wellbeing)

Budgeted cost: **£40,170.88**

Activity	Evidence that supports this approach	Challenge number(s) addressed
Ten: Ten Programme specialising in Relationship Education and Collective Worship	Ten:Ten Resources helps school communities grow in faith, love, understanding and compassion. We do this by creating a wide-range of unique media-rich programmes and resources, inspired by our Christian faith. <b>£298.80</b>	4&5
<i>Explore and implement the tools of Zones of Regulations</i>	<a href="https://www.zonesofregulation.com/research--evidence-base.html">https://www.zonesofregulation.com/research--evidence-base.html</a>	2& 4
International studies	Teaching diversity exposes students to various cultural and social groups, preparing students to become better citizens in their communities. <a href="https://drexel.edu/soe/resources/student-teaching/advice/importance-of-cultural-diversity-in-classroom/#:~:text=When%20working%20and%20learning%20with,in%20a%20diverse%20working%20environment.">https://drexel.edu/soe/resources/student-teaching/advice/importance-of-cultural-diversity-in-classroom/#:~:text=When%20working%20and%20learning%20with,in%20a%20diverse%20working%20environment.</a> <b>£2000.00</b>	5 & 6
<i>Monitoring attendance</i>	Attendance Lead and Learning Mentor: <b>£12,130.00</b>	1

<p>Brilliant Club</p> <p>Debate Mate</p>	<p>An opportunity to support pupils from less advantaged backgrounds to access the most competitive universities <a href="https://thebrilliantclub.org/the-scholars-programme/">https://thebrilliantclub.org/the-scholars-programme/</a></p> <p><b>Brilliant Club Programme:£2148.00</b></p> <p>The Debate Mate programmes are proven to improve speaking and listening, critical and creative thinking, teamwork, leadership, and problem-solving skills, while developing resilience, self-esteem, empathy, and core confidence. <a href="https://debatebate.org/wp-content/uploads/2018/01/Debate-Mate-Social-Impact-Report-2016-17-Online.compressed.pdf">https://debatebate.org/wp-content/uploads/2018/01/Debate-Mate-Social-Impact-Report-2016-17-Online.compressed.pdf</a></p> <p><b>Debate Mate:1800</b></p>	<p>4,5 and 6</p>
<p><i>External Agencies such as the Educational Psychologist, a Counsellor; Speech and Language Therapist</i></p>	<p>Target assessment of pupil needs Provide recommendations to address gaps in pupils learning which the school is able to act on. To develop resilience and confidence in pupils to enable them to thrive in the school environment</p> <p><b>BCCS:£3,348.00</b> <b>Ed Psyc-£4,413.00</b> <b>S&amp;L Therapist-£11,400</b></p>	<p>2 and 4</p>
<p><i>Education City</i></p> <p><i>Times Table</i> <i>Rock Stars</i></p>	<p>To develop learning and parental involvement in learning</p> <p><b>Education City-£2520.00 (for 2 years)</b></p> <p><b>TT Rock Starts-£113.88</b></p>	<p>3,5 and 6</p>

**Total budgeted cost: £146,023.73**

## Part B: Review of the previous academic year

### Outcomes for disadvantaged pupils

*Our internal data for 2020/2021 showed that there were gaps in the attainment between disadvantage and non-disadvantage pupils due to COVID-19. A post lockdown curriculum was designed to address the gaps and support the development of all pupils. High-quality interventions, with special focus on strategies to support deeper knowledge were implemented. Analysis of data has shown that intervention has had a positive impact on the learning of disadvantage pupils and has helped in accelerating progress. Majority of the pupils made expected progress and some pupils made greater than expected progress. Evidence on Target Tracker shows where many of the gaps were closed and where we have caught up with lots of learning as reflected in the results for 2021-2022.*

*Our internal assessment data for 2021-2022 in reading, writing and maths tells us that we are closing the gaps between our disadvantage and non-disadvantage pupils*

	Expected and above		Above expected	
	Disadvantage	Non-disadvantage	Disadvantage	Non-disadvantage
Reading	72%	76%	24%	23%
Writing	75%	77%	23%	24%
Maths	77%	82%	21%	28%

*Our assessments and observations indicated that pupil behaviour, wellbeing and mental health were significantly impacted 2020-2021 and into 2022, primarily due to COVID-19-related issues. We used pupil premium funding to provide wellbeing support for all pupils. Disadvantaged pupils participated in co-curricular events and extra-curricular activities; one example being the implementation of the Zones of Regulation programme which saw pupils being able to identify their zone, possible trigger and strategies for support. This has led to pupils being able to develop greater control and increase their problem solving abilities.*

*Monitoring and tracking attendance, especially of disadvantage pupils was another focus area. Pupils at risk of consistent absenteeism were closely monitored throughout the year. Meetings were held and provisions put in place to support parents where necessary. Whole School Attendance was 95.7% compared to Pupil Premium which was 94.86%.*

## Externally provided programmes

Please include the names of any non-DfE programmes that you used your pupil premium (or recovery premium) to fund in the previous academic year.

Programme	Provider

## Service pupil premium funding (optional)

<i>For schools that receive this funding, you may wish to provide the following information: <b>How our service pupil premium allocation was spent last academic year</b></i>
<b>The impact of that spending on service pupil premium eligible pupils</b>

## Further information (optional)

*Use this space to provide any further information about your pupil premium strategy. For example, about your strategy planning, or other activity that you are implementing to support disadvantaged pupils, that is not dependent on pupil premium or recovery premium funding.*