Examining Elementary Teachers’ Learning Experiences as They Use the Canadian Financial Literacy Database

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Outline

- Study Perspectives
- Study Purpose and Context
- Methodology
- Results
- Implications for Future Research
Informal Learning
Self-Directed Online Learning

- Self-initiated process of learning
- Autonomy
- Learner Control
Study Purpose

To examine teachers’ cognitive processes and search strategies while they navigated the Canadian Financial Literacy Database (CFLD), an online resource that contains financial literacy curriculum material.
Research Questions

Two research questions guided this study:

(1) What are teachers’ cognitive processes and online search strategies as they use the CFLD?

(2) How do teachers evaluate financial literacy education resources?
Study Context
Canadian Financial Literacy Database

From: Financial Consumer Agency of Canada

Find resources, events, tools and information on budgeting, money management, insurance, saving, investing, and taxes from various Canadian organizations.

Search for resources in the database

Search for resources by topic or target audience and then refine your results using the filters included in the database, such as location, resource format and language.

I want information about:
- Banking
- Budgeting and money management
- Credit and debt management
- Financial planning
- Fraud
- General

I want information for:
- Aboriginal peoples
- Educators
- Entrepreneurs
- Employees
- General public
- Newcomers
- Parents

Submit to the Canadian Financial Literacy Database

Do you have a resource to include in the database? Login or register to submit.

Login  Register

Helpful tips
- How to create an FCAC Account
- How to submit a new resource, event or funding program
- Terms of use

Financial literacy quiz
Study Participants (N = 13)

- Elementary teachers, K-8
- Majority taught in public school (12, 92%)
- Teaching experience ranged from less than 5 years to more than 20
- Majority between the ages of 30-49
Data Sources

- Questionnaire
- Virtual Revisit Think Aloud
- Semi-Structured Interview
Think Aloud Methodology

Concurrent Think Aloud
- Think Aloud + Task

Retrospective Think Aloud
- Task
- Think Aloud

Virtual Revisit Think Aloud
- Task (Web Navigation)
- Think Aloud + Screen Recording
Virtual Revisit Think Aloud Procedure

Think aloud
Data Analysis

TA transcripts organized into thought units

Inductive Coding → Coding Scheme & Interrater Reliability

Coding Scheme applied to interview transcripts
Results: 4 Major Themes

- Diverse Navigational Strategies
- Ease of Access
- Evaluation
- Connecting to Practice
Diverse Navigational Strategies: Back up and reread \( (n = 11) \)

- Participants verbalized navigational strategies that included moving backwards through material.

  “I decided to go back. I didn’t want to get too deep into something, into an area I didn’t understand, so I thought maybe a different one will pop out”
Diverse Navigational Strategies: Mental bookmarking (n = 10)

- Participants verbalized making mental note of resources or ideas so they could revisit them; they encoded information for future retrieval.

“I really liked this resource, I was trying to make a mental note to myself to look that up when I leave”
Diverse Navigational Strategies: Beyond the Database (n =8)

- Moving beyond the database to find resources (i.e., using Google to directly search for something from the database).

“Now I’m trying something else, I’m trying to copy it into Google, and I’m looking for a pdf, probably should have put quotation marks, but then like nothing’s really coming up.”
# Ease of Access

<table>
<thead>
<tr>
<th>Confusion &amp; Distraction</th>
<th>Teacher Friendly</th>
<th>Language of Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feelings of distractedness and/or confused about how to use the database and its resources</td>
<td>Elements of resources designed with an educator audience in mind</td>
<td>The impact of the language of the resources on participants’ search</td>
</tr>
</tbody>
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“I saw the blue version at the side and I thought maybe that’s a button that I click, so I explored that a little bit…that’s not what I want…”

“What I’m looking for is to be able to very quickly get at a resource, look it over to see if it’s something I could use…I don’t have a lot of time to look for things.”

“I thought, what if I could do it in French…I wonder if I can get this in French, cause I think I go back and look for a translation link or something at some point.”
Evaluation

Usability
- Loading time
- Database
- Site design
- Searchability

Content
- Appropriateness
- Classroom context

Source Credibility
“A lot of the links went back to banks, and so that to me meant well what is the ulterior motive of this, who is supplying this information, what do they want out of this? For me personally they want my money, I kept thinking that that was the ulterior motive.”
## Connecting to Practice

### Classroom Context
- Connecting to specific teaching context
- “... I started to look through things that would pertain to my age group, grade 5/6, 10-11 years olds.”

### Tweaking & Adapting
- Extending and modifying information
- “…I would still like to adapt it or see what I could take from it, because I think that at this point, a lot of kids are getting cell phones before they’re in high school.”

### Thinking like a Student
- Approaching the resource the way their students might
- “I just made the answers kind of random, kind of honest to what a kid would have answered, just to see what was the comments at the end.”
Study Limitations

- Small sample size
- One database
- One time point
Implications for Research & Practice

• Understanding of teachers’ navigational strategies for learning environments
• Feedback on the usability and value of the CFLD
• Aware of potential conflict of interest in materials
Future Directions

- Metacognitive processes while searching: reflection, self-monitoring, prior knowledge, self-awareness
- Teachers’ reading strategies
- Financial literacy education professional development
Thank you!

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