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Teacher Interpretations of MoneySKILL®

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This article presents the results of a research study that interpreted the effectiveness of a program designed to increase high school students' short-term knowledge of personal finance tenets. The study examined how K-12 teachers interpret an online curriculum for high school students. While much research concerns the outcomes of K-12 financial education curricula (e.g., Chen & Heath, 2012; Harter & Harter, 2009) with regard to the improvement of student knowledge, much less work has considered teacher perspectives of the curricular and instructional integrity of such programs. The relevance of these interpretations relates to teachers' professional expertise with regard to pedagogy. Teacher education programs provide their students with skills and knowledge related to (1) child development, (2) curricular awareness, and (3) pedagogical relevance. Thus, teachers possess professional expertise in interpreting the suitability of curricular materials and are invaluable resources in their evaluation.

The purpose of this study was to interpret how enrollees in a graduate course that concerned student diversity and educational practices interpreted the MoneySKILL® curriculum for high school students. The study is relevant to the social studies education community because it provides information about teacher perspectives and interpretations of financial education curricula for developing pedagogically sound learning programs.

Literature

According to The National Standards for K-12 Personal Finance Education (JumpStart Coalition, 2015) financial literacy represents the "the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security" (p. 1). Educating children and youth about such skills represents an educational priority, particularly given studies that indicate American youth possess very little knowledge of related tenets (Mandell, 2008).



According to the Council for Economic Education's (2016) *Survey of the States*, the number of states that include personal finance in their standards has more than doubled (from 21 to 45) since the survey's first administration in 1998. Of the 45 states, 37 (82.22%) of the states require implementation of these standards. Yet, despite these standards, only 22 states require a high school course on personal finance to be offered, with 17 states mandating student completion of such a course. Only seven states require inclusion of personal finance content within standardized testing. The National Council for Social Studies' (2013) *C3 Standards Framework* provides standards that concern fourth and eighth grade students' knowledge of financial institutions and markets. Thus, financial literacy represents a personal skill necessary for both management of personal resources and negotiation of social environments.

A formal approach to K-12 financial literacy education experiences a number of impediments that include, but are not limited to, beliefs that financial education represents a responsibility of parents, and that financial education curricula may derive from profit minded financial organizations (Stanger, 1997). Further, existing financial education curricula may include gender bias (Pinto & Coulson, 2011), and education programs tend not to emphasize the preparation of teachers for financial literacy education (Henning & Lucey, in press). Indeed, literature documents the weak social studies content knowledge among teachers (Lucey, Hatch, & Giannangelo, 2010). As they relate to financial literacy, studies (e.g., Garman, 1979; Grimes, Millea, & Thomas, 2010; McKenzie, 1971; McKinney, McKinney, Larkins, Gilmore, & Ford, 1990; Way & Holden, 2010) consistently demonstrate teachers' limited understandings of personal finance and low efficacy with regard to its teaching. A lack of a formal teacher education process in regards to financial literacy and the limited patterns of content knowledge among teachers represent obstacles to providing a balanced financial literacy curriculum in K-12 settings. Thus, well-designed curricular programs are essential to support effective K-12 financial literacy instruction. General education teachers are in a position to offer their insights regarding the strengths and weaknesses of such programs, particularly in terms of instructional approaches, content delivery, and the relevance of course content to students' lives.

This research study drew from the online conversations among teachers to interpret perceptions of MoneySKILL®, an online financial education curriculum for high school students. Farnsworth (2012) described the importance of discourse in developing financial literacy among social groups who lacked financial awareness. Through the cooperative sharing of ideas, community members develop the skills to evaluate their own financial perspectives within the contexts of others. Extending this notion of discourse to teacher education, facilitating conversations between teachers about personal finance curricula may stimulate participants' knowledge of the content while fostering interpretations of instructional delivery. The participants in this study discussed the various modules of the program that they experienced and related the curricular content to the educational needs in their own professional settings. Thus, the current



study examines the strengths and weaknesses uncovered by teachers participating in an online financial literacy curriculum designed for high school students. This study also explores the role of teacher voices from various content areas in developing financial literacy materials.

Methods

Participants

The participants derived from a convenience sample of enrollees in a graduate course on student diversity and educational practice at a large public teacher education institution in the Midwest. Of the 19 course enrollees, 18 consented to have their reflections and scores analyzed for this project. The teachers, who were all in-service or pre-service teachers, taught in a variety of educational settings (e.g., public, private, religious, etc.) at a number of different grade levels (preK-12). The sample was predominantly female ($n = 16$) and white ($n = 17$).

The class was an evening graduate level course that met for approximately three hours each week. The course content concerned issues related to culturally responsive teaching and patterns of social injustice in public education. The class was discussion based.

MoneySKILL®

The MoneySKILL® program is a free modularized online learning tool administered by The American Financial Services Association Education Foundation (AFSAEF) and designed to educate middle level and high school students about their personal finances. Dr. Lewis Mandell, Professor Emeritus of Finance and Managerial Economics and former Dean of Business at the State University of New York at Buffalo developed the course content for AFSAEF. The program tutors and quizzes students on information that relates to personal finance.

Procedure

The course required each enrollee's completion of 12 modules associated with MoneySKILL® online high school financial education program. Each participant independently completed each assigned module with one module assigned for each course week. The modules were selected by the paper's first and second authors. The participants completed the modules in the following sequence:

1. Earned Income and Skill Demand
2. The Consumer Life Cycle
3. Tracking Expenses and Budgeting



4. Paying for What We Buy
5. Using a Checking Account
6. Owning a Home
7. Food and Clothing
8. Buying or Leasing a Vehicle
9. Vacation and Leisure
10. Savings
11. Understanding Insurance
12. Health Insurance

Within randomly assigned groups (3-4 students per group), participants participated in online discussions regarding the completed modules. Participants in each group rotated in the role of discussion leader with that person posting a 600-word reflection that addressed the following topics:

1. The everyday relevancy of the content to his/her own life or his/her teaching;
2. The instructional efficiency of the modules; and
3. The cultural relevancy of the content.

With the exception of one group, each participant served as discussion leader three times: towards the beginning, middle, and end of the course. In the exception group, the number of members caused each member to serve as discussion leader four times. After the discussion leader posted their reflection, each group member then posted a 600-word response to the discussion leader.

Analysis

Coding of the online discussions was an iterative and inductive process using methods described by Merriam (2009) to identify themes and patterns in students' responses. The first step in analysis consisted of the identification of comments that fell within each of the aforementioned three topic areas (i.e., content relevance, instructional efficiency, and cultural relevancy). For each group, the third author created an Excel spreadsheet that contained columns with the titles of the three areas subject to analysis. The current paper focuses on topics of content relevance (question 1) and of instructional efficiency (question 2). The cultural relevancy (question 3) of module content will be examined in-depth in a separate publication.

The lead author coded comments within these topic areas for emerging themes. In all, there were 96 coded comments with regard to content relevance and 72 comments with regard to instructional efficiency. After coding comments, the lead author reviewed each module to



determine the frequency of each theme coded. Separately for each topic (1 and 2), the lead author summarized the frequencies for each theme, noting the modules of appearance.

Results

We organize the findings by patterns of themes identified within the two analyzed topic areas: content relevance and instructional efficiency. The first section considers findings of themes in comments with regard to content relevance. The second section provides an interpretation of findings with regard to instructional efficiency. We present our results by describing the frequency of topics observed and offer a description of their coverage within the 12 assigned modules.

Content Relevance

We observed the emergence of four themes that occurred most frequently in relationship to content relevance. These themes related to (1) practicality of financial topics, (2) relevance to students, (3) narrow applicability, and (4) conceptual matters, which largely comprised items that concerned human capital development.

Practicality. The first theme concerned topics of practicality. These items consisted of specific financial topics perceived as practical for learning. Identification of these topics began in the third module and continued through the final module. Of the 35 comments identified as associated with this theme, those relating to the importance of checking accounts occurred most frequently (7 or 20%). Other frequently observed areas across all modules included budgeting (5 or 14.29%) and forms of payment (5 or 14.29%). Five areas were observed three (8.57%) times each; those areas involved sales taxes, clothing purchases, new cars, savings, and forms of insurance.

Seven comments related to checking accounts. Respondents valued the information about the writing and processing of checks. For example, one participant wrote, “I think it is important for students to understand how to write and endorse a check. I also think it is important for students to understand the process behind and what is going on when they write out a check” (Abigail¹, February 23, 2014). Another commented, “I could see how this module could clear misconceptions some individuals may have with a checking account and writing checks” (Samantha, February 23, 2014). Finally, a third mentioned, “I think that incorporating a checking account or similar system into classrooms at an early age can only be beneficial” (Haley, February 23, 2014). These representative comments convey the importance of the information about check-writing and the value of the concept clarifications.

¹ All student names in this paper are pseudonyms.



Relevance to students. The second most frequent theme concerned those topics perceived as relevant to students. Of the 15 comments identified, six (40%) appeared in Module 7 (Food and Clothing), four (26.67%) in Module 5 (Using a Checking Account), three (20%) in Module 8 (Buying or Leasing a Vehicle), and two (13.3%) in Module 9 (Vacations and Leisure).

In Module 7 (Food and Clothing), participant comments conveyed the financial relevance of decisions relating to consumer goods. For example, one person observed, “Many students...eat fast food, and may never think about the implicit cost” (Daphne, March 22, 2014). Another remarked that, “This lesson would help them understand how much extra money they might be spending on clothes, shoes, or socks” (James, March, 25, 2014). A third observed that “Overall, the module is appropriate for high school students that are about to graduate” (Beatrice, March, 24, 2014). These representative comments convey the importance of this module in stimulating students’ awareness of costs associated with items of relevance to their lifestyle.

Relating to Module 5 (Using a Checking Account), participants appreciated content that related to the mechanics and value of learning the concept. One participant commented, “All students need to know how a check works and the reasoning behind the process” (Leslie, February 23, 2014). Another mentioned, “I still could see the benefit of introducing younger students in the process of writing a check” (Samantha, February 23, 2014). The comments indicate that participants recognize the practicality of the topic and its relevance to affecting financial transactions.

Concerning Module 8 (Buying or Leasing a Vehicle), participants recognized the importance of the content for students. One observed that, “Module about buying and leasing a car seemed like it would work better for students” (Phoebe, March 30, 2014). We believe that the student was making a comparison to other modules. Another commented that, “this module would be a good one for students to watch” (Beatrice, March 31, 2014).

Narrow applicability. Participants interpreted content as relating to people in a limited range of economic circumstances. There were 12 comments indicating that either content did not relate to a broad range of people or that those in unfavorable circumstances could not relate to the content. More than one half (7 of 12 or 58.33%) of the comments appeared in discussions associated with Module 1 (Earned Income and Skill Demand) and Module 2 (The Consumer Life Cycle), with isolated instances evident in Modules 4 (Paying for What We Buy), 6 (Owning a Home), 10 (Savings) and 12 (Health Insurance). We focus on comments associated with Modules 1 and 2.



Participants commenting on Module 2 (The Consumer Life Cycle) observed how the different socioeconomic contexts of adults shaped their experiences in the finance cycle. For example, one student commented, “It’s interesting to think about how these stages affect how students act in my class” (Phoebe, February 2, 2014). Another observed that “...young people live in the present ...This may be because of the lagging economy or because instant gratification seems to prevail. More young adults are reverting back to living with their parents due to these conditions” (Tasha, February 2, 2014). An additional respondent commented:

As an educator at a school with over 50% of students receiving free and reduced lunch options as well as other financial aids, I think immediately of how they [the modules] could benefit not just students but even parents and guardians. ... The module mentions that laws limit payments to a maximum, which could result in difficult situations, especially for single parents. The module explained that this is one of many factors that contribute to children remaining dependent on their parents or guardians income....I have definitely seen an increase in parents and guardians that engage in working from home, telecommuting, or flexing their time. I also have experienced many parents and guardians explain they cannot take time off work because it creates a financial burden for them to miss hours of work. (Gwen, February 4, 2014)

The comments indicated recognition that the consumer life cycle applied differently to individuals as guided by their social context, yet had bearing on interpretations of their human capital, as indicated through their academic performances.

Posts associated with Module 1 (Earned Income and Skill Demand) indicated that respondents observed associations with the needs of individuals living in poverty. For example, one participant observed, “Could a type of financial curriculum benefit in helping students succeed...? While I think that there is a stagnant cycle of poverty that many of my students currently live in... this type of content could have a positive impact” (Gwen, January 28, 2014). Another commented that “...so many people live in poverty while a select few make so much money that they can afford to buy multiple houses, cars, boats, etc. Whenever I think about that, it does infuriate me” (Beatrice, January 28, 2014)! Although the module taught that people earn compensation for possessing valued skills, the issues related to poverty captured participants’ attention. A third participant observed, “...this module seemed to be directed towards the way Americans view success. The more education or skills you have, the more money you will make...However, some cultures don’t have the same views....students...in poverty tend to stay in that cycle” (Ora, January 28, 2014).

Conceptual matters. Conceptual matters provided the basis for 19 comments, all appearing in the first two modules. We construed conceptual matters as those abstract items that



represent new ways of thinking about economic relationships. Human capital development provided the basis for comment eight (72.72%) times. All comments that related to this topic appeared in Modules 1 (Earned Income and Skill Demand) and 2 (The Consumer Life Cycle). For example, one participant noted:

Many students ask me what my opinion is on whether they should go to a 2-year or 4-year college, or if they should go to college at all. I suppose I could inform them of this statistic. I could also talk to them about the fact that today's jobs demand more skills and they will have a higher chance of landing a good paying job if they go to school and get a degree. Junior and senior students discuss with me that they are concerned about what to major in once they go to college. Maybe it would be reassuring to them if I explained that ANY education is better than no education in terms of future employment. (Beatrice, January 28, 2014)

These comments relate to social values, priorities, and processes. All of these topics concern the reasoning behind financial applications and go beyond mechanical processes.

Instructional Efficiency

We observed the emergence of three themes in relationship to the instructional efficiency of MoneySKILL®. The themes that appeared from the analysis concerned inefficient presentations (23 times), efficient presentations (13 times), and the need for basic mathematics skills (12 times).

Inefficiency of presentations. The first theme concerned an inefficient presentation of content. More than one third (35.21%) of the comments were characteristic of this theme. Of these 23 comments, eight (34.78%) related to Module 5 (Using the Checking Account), with three (13.04%) in Modules 4, 7, and 10, and two (8.70%) each associated with Modules 3, 8, and 9. Concerning the nature of these inefficiencies, eight (34.78%) of the posts labeled the modules as inefficient; three indicated that the modules provided routine questions about content, three (13.04%) indicated that the content was simple, and two (8.69%) respondents posted about each of the following difficulties: unengaging content, trick questions, and poor sequencing.

With regard to Module 5 (Using the Checking Account), participants expressed concerns about the capacity of the module to maintain student focus. One participant noted that, "I could really see students trying to bypass reading the material and trying to take the quiz" (Samantha, February 23, 2014). Another asserted that, "I'm not sure how effective this instructional tool is for students" (Abigail, February 23, 2014). Another commented, "I can definitely see my students going through this module and not remembering the information. Students need hands on interaction with information to really gain from it" (Gwen, February 26, 2014).



With regard to Module 4 (Paying for what We Buy), participants expressed worries about assessment items and content engagement. One complained, “Students were asked to just listen to the information and recite it in the answers” (Phoebe, February 15, 2014). Another worried, “I’m not sure that this...module is engaging enough for students to...understand” (Abigail, February 16, 2014). Another remarked, “I felt (the questions) were trying to trick instead of teach” (Daphne, February 17, 2014).

Concerning Module 10 (Savings), lamentations about the content delivery and quiz items persisted. One teacher observed, “The way the module (provided) information to the students could have been more useful” (Phoebe, April 15, 2014). Another commented, “There were no examples to really demonstrate their point that money could really add up over time” (Valarie, April 17, 2014). A third noted, “I thought the questions did not make sense and they were kind of tricky” (Meghan, April 14, 2014).

Also related to inefficiency, perception of too much information included in the modules appeared 11 (15.49%) times. Nearly all of these instances related to Module 6 (Owning a Home).

Efficiency of presentations. The second theme concerned the instructional efficiency of presented content, appearing in less than one fourth (14 or 18.42%) of the comments. Of these 14 comments, four (28.57%) related to Module 1, two (14.29%) each to Modules 3 and 5, and one each to six other modules. There were a variety of reasons given to explain the efficiencies of the modules. The participants provided three (21.42%) posts observing each of the following qualities: well written content and the modules’ audio feature. They provide two (14.28%) posts for each of the following traits: realistic, not difficult, and “efficient”.

Regarding Module 1 (Earned Income and Skill Demand), participants observed the simplicity and efficiency of the module. One participant observed that, “To my surprise the module was easy to use and follow. I am an auditory and visual learner so if I can hear something and see it the information tends to last longer” (Meghan, January 27, 2014). Another commented, “I am a hands-on learner. With these modules asking questions right after reading the short blurbs, it proved to be very effective in the remembering of the information” (Jenny, January 28, 2014). Finally, another commented, “I think that this piece could be an effective instructional tool for students. It gave students information about professions that they could use to make good decision” (Phoebe, January 27, 2014).

Concerning Module 3 (Tracking Expenses and Budgeting), the two commenting participants noted the audio and specificity of the module. One observed that, “I enjoyed the voice within the beginning of the module” (Abigail, February 9, 2014). Another commented, “I



did like how they showed that if there was something the student wanted to buy, the student had to decrease their spending in order to increase their savings. I was just amused that it was a big screen television” (Daphne, February 8, 2014).

With regard to Module 5 (Using a Checking Account) two observations related to the content delivery. One participant observed that the module did “...a good job of keeping the concepts of using a checking account to the basics... they broke each step down would be very helpful for anyone new to this information...they talked about very basic expenses and how they related the job” (Ora, February 23, 2014). Another commented, “I did notice ... the inflections in the presenter’s voice when she talked about over-drafting and the importance of not doing it. If this was my first time learning about check writing and its importance I would get the point” (Meghan, February 26, 2014).

Basic math skills. The third theme related to the need for basic mathematics skills to successfully complete module content. Remarks associated with this theme appear in 12 (16.90%) of the comments. The most (4 or 33.33%) comments within this theme related to Module 6 (Owning a Home), with three (25.00%) comments associated with Module 1 (Earned Income and Skill Demand). No comments were associated with the last three modules.

Concerning Module 6 (Owning a Home), participants recognized the value of the mathematical processes, but differed in interpretations of their difficulty. One observed that “I had never heard (about) 20% down (or) amortization...I liked that the module tried to break this information down so that first time home buyers could do the math to figure out just how much a home would cost them” (Roxanne, March 2, 2014). Another participant commented, “if middle level students took different concepts presented...and had smaller (differentiated) numbers to use...for calculations they may find more success....Basic math computation and comprehension skills are necessary...in order to complete and apply the knowledge presented in the modules” (Gwen, March 3, 2014). Another noted that, “It was difficult for me to remember how to calculate some of the questions” (Haley, March 3, 2014).

Regarding Module 1 (Earned Income and Skill Demand), participants valued the opportunity to apply knowledge in relevant settings. For example, one noted, “Students need basic math skills to practice the applied concepts within the modules” (Gwen, January 28, 2014). Another commented, “It gave you real world problems to solve” (Phoebe, January 27, 2014).

Discussion

Our analysis interpreted the relevance of MoneySKILL® content and the program’s instructional efficiency. Participants considered some program content to be relevant (e.g., using



checking accounts) and practical (e.g., food and clothing), though they also found it to be insensitive to individuals in difficult financial circumstances. Participants also viewed the program as possessing more inefficient than efficient elements, and noted that students would require basic mathematical skills in order to complete the modules effectively.

Farnsworth (2012) explains how discourse among social participants of different perspectives provides for a mutual informing about financial literacies experienced by people of various social contexts. The online discussions associated with this research study revealed interpretations of content and instruction that considered the perspectives of individuals from various social contexts. Participants considered some program content as meaningful and relevant to students. At the same time, they recognized that the content may be less relevant for people who occupy the social margins. While MoneySKILL® contains content that informs about financial ideas and skills to ensure mainstream popular success in the social system, it provides less information of financial relevance for people of few financial means.

Concerning instructional efficiency, participants observed both strengths and weaknesses associated with the program. The participants valued the simplicity of content presentation, the audio instructional feature, and the realistic nature of the content. At the same time, they expressed concern about the disengaging nature of the presentations, the trickiness of quiz items, and the simplicity of material. Taylor's (1980) typology (tutor, tool, tutee) for classroom technology use conveys the different relationship potentials. As a tutor, the computer dispenses information to the student. Regardless of the degree of the computer's delivery sophistication, the student serves as a passive receiver of information. Participants expressed concern that the delivery of MoneySKILL® content could pose challenges for student engagement. Additional research needs to consider the merits of computer-based financial literacy education and the degree to which it affords opportunities for student application and development of financial processes.

Additional analysis should examine whether the interpretation of learning materials relates to teachers' positionality to content. Trout (2009) explains how patterns of human interest relate to the patterns of their social exposure and encounters. Future research studies could employ surveys that contain items with indicators of user receptivity to various modules and demographic information to infer user relationships among program perceptions to participants' socioeconomic experiences.

Our findings value involving all members of the education community in the development and assessment of financial education curricular materials. They also convey the importance of valuing K-12 teachers as part of that process. While K-12 teachers may not possess the content knowledge or perspectives held by financial professionals, their professional contexts prompt their



interfacing with families from various economic settings. These environments provide them with experiences that allow them to view content from the perspectives of various conditions.

Finally, our findings support the relevance of teacher voices to interpreting curricula through critical pedagogical lenses. Literature provides advocacy of efforts to educate teachers in personal finance through teacher training experiences (Blue, Grootenboer, & Brimble, 2014; O'Neil & Hensley, 2016). While our study found that participants observed strengths and weaknesses to the MoneySKILL® curricula, it did not measure participants' background knowledge related to personal finance. At least one research study that reports favorable outcomes from teacher financial literacy training efforts examined teachers who already possessed favorable dispositions towards financial education. Hensley's (2013) teacher training efforts employed a sample in which 60.72% of participants had integrated financial education into their instruction, 59.04% of participants either always or frequently felt in control of their financial futures, and 90.50% of participants either completely or somewhat felt confident they had the knowledge necessary to teach their students about personal finance. Future studies that evaluate financial education curricula may consider whether or how background knowledge of the teachers who develop or evaluate materials may bias their interpretations.

Limitations

This study interpreted asynchronous communications that allowed for participants' deliberation about their group mate's ideas. Synchronous environments that involve spontaneous communications may yield different findings. Findings associated with this study are limited to the sample employed and are not extendable to the general teaching population. Additional research needs to interpret the extent to which other educators confirm or refute the patterns observed in this study. Further, we did not collect data regarding participating teachers' identities, though examining the ways in which teacher identity is related to perceptions of MoneySKILL® is an important investigation for future research.

Conclusions and Implications for Practice

The study found that enrollees in a course that concerned student diversity and educational practices interpreted the MoneySKILL® curriculum for high school students and viewed some content of the MoneySKILL® curriculum as appropriate and relevant, though this differed based on the topic examined. They also considered the curriculum as being well written and comprehensible; however, they considered delivery inefficient in the sense of its limited engagement of the students and questioned the applicability of content to students of all socioeconomic contexts.



Our research study found that teachers considered MoneySKILL®'s limited mention of poverty to be important, as many of their students experienced such challenging economic conditions. Teachers may consider MoneySKILL®'s value as a tool to stimulate classroom conversations about tenets of personal finance as well as broader sociopolitical issues and how they relate to impoverished environments. While business and consumer economics courses would seem the logical classroom context for MoneySKILL®, the curriculum provides opportunities for engaging students in projects that interpret how one's financial practice relates to local and global economic issues. Consistent with Farnsworth's (2012) calls for interclass discourse about financial practices, Arthur (2012), Pinto and Coulson (2011), and Blue, Grootenboer and Brimble (2014) mention the value of a socially focused approach to financial literacy that emphasizes identity development and social values to remedy the patterns of social bias present within prefabricated curricula. Instructional strategies may include the use of student inquiry to research the local applications of information conveyed through the modules. Teachers may also employ personal and student storytelling to illustrate the accuracies and biases within modular content. They may also utilize classroom debates to examine the underlying principles and concepts (e.g., Human Capital Development and Consumer Life Cycle) described in the modules and the legitimacy of this foundation.

MoneySKILL® content aligns with standards for financial education content (<http://www.moneyskill.org/MoneySKILL/FAQ>); however, this sample of K-12 teachers viewed the program as providing content relevance to a narrow audience and as offering limited potential for student engagement. Additional research is needed to clarify the patterns of content relevance and instructional relevance indicated by the current study. Findings from such research could stimulate development of programs that provide financial education to benefit a broader audience and stimulate further discourse about the nature of financial literacy. The importance of this study lies within the inclusion of teacher voices in the process of interpreting financial education curriculum. Because teachers bring varied degrees of financial literacy to the conversation, discourse that values all voices represents a necessary part of developing technology-based curricula.



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