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## **Curriculum Taking and Curriculum Making? Educational context and financial literacy teaching in Sweden**

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*Abstract: The aim of this article is to explore how experienced and novice Swedish social studies teachers form their financial literacy aims since they teach financial literacy without having any formal financial literacy training. This leaves both educational aims as well as teaching practice regarding financial literacy unresolved. Using teacher interviews, this article investigates how experienced and novice teachers use competencies beside content and pedagogical knowledge when planning and executing their financial literacy teaching in social studies. This knowledge is referred to as knowledge of context. Findings suggest that experienced teachers do not consult syllabus in an elaborate manner, instead they adapt their teaching in relation to educational programme, students' age and life-world. Novice teachers, however, teach according to syllabus and do so consistently regardless of which students they teach.*

**KEYWORDS:** FINANCIAL LITERACY, PEDAGOGICAL CONTENT KNOWLEDGE, EXPERIENCED TEACHERS, NOVICE TEACHERS, SOCIAL STUDIES

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## Introduction

Since the financial crises of 2008, the Organisation for Economic Co-operation and Development (OECD) has been a persistent global promoter for the introduction of financial literacy in school systems (OECD, 2005; OECD/ International Network on Financial Education [INFE], 2015, 2012) and financial literacy even has its own PISA test (OECD, 2016). The aim of such an initiative, however, was far from self-evident, and the mere introduction and implementation of financial literacy education in different educational structures worldwide, resulted in a multitude of interpretations of both educational aims and instructional means (cf. Aprea, Wuttke, Breuer, Koh, Davies, Greimel-Fuhrmann & Lopus, 2016). Financial literacy has even been described as non-epistemic since it lacks a disciplinary counterpart in academia, and expert knowledge from practice is found among financial institutions, hence unreachable on lay-level (Remmele, 2016). This ambiguity is also salient in the Swedish setting. Since 2011, Swedish upper secondary school teachers in social studies teach financial literacy as a segment within the social studies subject (Swedish National Agency for Education [SNAE], 2011a, 2011b) but no teachers have any formal financial teacher education, hence any academic content knowledge, in financial matters. Furthermore, the Swedish social studies syllabus does not present financial literacy in an elaborate manner. At the same time, all Swedish teachers are supposed to interpret syllabus and make their own judgements regarding content choices and instruction (Arensmeier, 2018; Karlefjärd, 2011). Thus, a heavy responsibility is placed on teachers, both to formulate specific aims and to execute a substantial teaching, however little is known regarding teachers' perceptions of financial literacy education (Leumann, 2017). Björklund (2019) suggests, when exploring what financial content knowledge teachers actually use to teach financial literacy, that all teachers perceive financial literacy as something unresolved. Teaching experience, however, seems to have pivotal effect on financial literacy planning and teaching, hence in compliance with teaching in other subjects (cf. Gudmundsdottir & Shulman, 1987). Experienced teachers manage their financial literacy teaching and form aims by utilising colloquial content knowledge. Novice teachers, on the other hand, utilise academic content knowledge from other disciplines together with pedagogical knowledge to teach financial literacy. However, given that teachers still consider financial literacy to be unresolved, together with teachers' lack of formal financial proficiency, it is reasonable to assume that teachers also make use of other competencies beyond content knowledge and pedagogy when planning and teaching financial literacy.

Previous research emphasises the importance of adapting financial literacy teaching to questions beyond curriculum, primarily from students' life-world such as age, social background and presumptive needs (Farsagli, Filotto & Traclò, 2016; Tisdell, Taylor & Forte, 2013). Students, especially from deprived backgrounds, also seem to find money matters a sensitive topic to discuss in class (cf. Appleyard & Rowlingson, 2013). Thus, specific contextual knowledge, concerning matters in class as well as the community outside school, is required for teachers to manage their financial literacy teaching.

Such a competence is defined by Grossman (1991) who suggests that all teachers have knowledge of the settings that frame their teaching such as school organisation and location, students' prerequisites as well as curriculum and syllabus. This forms a competence called knowledge of context (KofC), which is firmly linked to other teaching competencies (Grossman & Shulman, 1994). In relation to this competence, teaching can be described as a constant negotiation between teacher and students (Grossman & Stodolsky, 1994).

Considering that several strands of research point to that teachers in general and teachers who teach financial literacy in particular make use of contextual competencies, it seems likely that Swedish social studies teachers' use contextual competencies when teaching financial literacy. Given that Swedish social studies teachers perceive financial literacy as unresolved it is also plausible to assume that teacher experience in relation to contextual knowledge have substantial effect on their financial literacy teaching as well as financial literacy aims.

The aim of this article is to explore how experienced and novice Swedish social studies teachers form their financial literacy aims. This will be distinguished by studying experienced and novice teachers' respective use of their knowledge of context (KofC) which, presumptively, is used as an effective means as well as a compensating factor. The following research questions are addressed: 1) How do experienced and novice teachers' knowledge of context affect their choices of financial literacy teaching content and lesson planning? 2) Which differences can be discerned between experienced and novice teachers when relating knowledge of context to the aims of financial education?

## Literature Review

The definitions of financial literacy education according to the OECD (OECD/INFE, 2015) including its PISA test (OECD, 2016) have become salient affecting factors on financial literacy research (Bosshardt, 2016), which, in turn, has evolved around questions regarding content and educational aims (Willis, 2017). These definitions, however, have also raised several fundamental questions regarding what educational aims financial educations aspire to (Arthur, 2012; Pinto, 2013).

In any case, many studies conclude that young people lack sufficient financial literacy (Altintas, 2011; Behrman, Mitchell, Soo & Bravo, 2012; Erner, Goedde-Menke & Oberste, 2016), and stress the need for young students to be financially educated in school since financial literacy do not seem to improve merely by age (Davies & Lundholm, 2012). Other studies suggest that younger students can be financially educated, and that young people are aware of financial responsibilities that lie ahead (Ali, Anderson, McRae, & Ramsay, 2014). Financial literacy is also considered especially important for students from deprived backgrounds, where financial literacy teaching often is considered a rather sensitive topic involving attitudes and emotions towards money, credit and debt (Appleyard & Rowlingson, 2013; Tisdell, Taylor & Forte, 2013).

Teachers teach financial literacy in many places around the world, yet research show that teachers lack financial literacy content knowledge (Blue, Grootenberg & Brimble, 2014). There is also a lack of financial education for both pre-service and in-service teachers (Hensley, 2011; Otter, 2010; Way & Holden, 2009) which cause concerns regarding plausible implications for the quality of financial literacy education (Menziez & Wood, 2012). Even though this raises several questions, little is known about financial literacy teaching. Since financial literacy often is taught together with other school subjects and presumably can assume many forms and objectives, more research is needed (OECD, 2018).

As mentioned earlier, experienced and novice teachers in Sweden relate to their lack of formal financial literacy content knowledge in different ways when formulating teaching aims (Björklund, 2019). These aims are related to the construct of intrinsic and extrinsic aims (Husbands, Pendry & Kitson, 2003; Sandahl, 2019; Olsson, 2016; Strandler, 2017). Intrinsic aims can be described as following a rationale within a discipline, which in this case is financial literacy content and knowledge as described in syllabus. Extrinsic aims go beyond a defined discipline and its constructs, which in this case can be individual interpretations of financial literacy utility, especially in relation to students. When teachers' formation of intrinsic and extrinsic aims is probed, it is suggested that both experienced and novice teachers utilise other competencies, beyond content knowledge and pedagogical knowledge, that enable and legitimise their teaching choices in relation to several agencies and stakeholders, not least their students (Björklund, 2019).

Tisdell et al. (2013) performed a study which included teacher interviews in relation to a community based financial literacy programme for deprived adults. This study showed that teaching focused on financial information. However, informants also stressed that financial literacy also strongly relates to students' social context and that money matters are laden with strong emotive aspects. 50% of the informants used a ready curriculum, yet many informants found that curriculum was not fit to deal with financial issues originating from students' life-world. The latter is also supported by Farsagli et al. (2016). Thus, it seems like financial literacy teaching implies some form of contextual knowledge that includes aspects of both curriculum and syllabus as well as social and cultural implications that students bring to class.

## **Theoretical Framework: The idea of PCK**

Given that Swedish teachers are free to devise aims regarding financial literacy (cf. Karlefjärd, 2011), together with the fact that they also lack formal financial literacy training (Björklund, 2019), theories of how teachers relate this to their teaching proficiency as well as contextual matters that frame teaching become of interest for this study.

The construct of Pedagogical Content Knowledge was formed by Shulman (1986) and has ever since been elaborated as a transitional theory to investigate, analyse and describe teachers' unique competencies. In the intersection between teachers' subject

matter knowledge, henceforth named content knowledge (CK) and teachers' non-subject specific proficiency to teach, henceforth named pedagogical knowledge (PK), teachers form their unique competence - pedagogical content knowledge (PCK) (Abell, 2007; Magnusson, Krajcik, & Borko, 1999; Shulman, 1987). In early PCK studies, a division between novice and expert teachers was used to distinguish the unique qualities of teachers and to stress the importance of teacher experience. Gudmundsdottir and Shulman (1987) suggest that it is not differences in either content knowledge (CK) nor pedagogical knowledge (PK) that constitute the decisive differences between expert and novice teachers. It is instead difference in PCK that explains this diversity. By using the term expert teacher rather than experienced teacher, a difference in quality between the two groups of teachers is implied. Contrasting experienced and novice teachers from each other by associating novice teachers with professional deficiency and experienced teachers with a fuller, richer and better teacher proficiency is a salient theme in several studies (Leavy & Hourigan, 2016; Okas, Krull, & van der Schaaf, 2014; Pilvar & Leijen, 2015; See, 2014; Ward, Ayvazo, & Ward, 2011). Important for this article however, is to explore the origin of these differences between experienced and novice teachers without any assessment, yet with an assumption that all teachers need to be able to transform content knowledge so it becomes conceivable to different students in a number of settings and situations (Shulman, 1987; Ward, Ayvazo, & Ward, 2011). This means that teacher knowledge and teaching is situated by several contextual matters (Grossman & Shulman, 1994) which affect teachers and their work in a multitude of ways (Sharkey, 2004). In America, National Standards for the Preparation of Social Studies Teachers even argues that social studies teachers must possess a competence to acknowledge different students' different backgrounds and abilities in order to conduct a teaching for students' future civic life. This knowledge, along with four other key competencies, form a qualifying core for all pre- and in-service social studies teachers, where even novice teachers should be able to recognise '...academic, social, cultural, and civic dimensions of students' (Cuenca, 2017). See (2014), however, suggests that novice teachers are the least competent in contextual matters compared to CK and PK. Ayvazo and Ward (2011) suggest that there are notable differences between experienced and novice teachers in physical education where teacher experience enables teachers to master teaching involving expertise content areas and know 'which tasks would work'. In mathematics teaching, experienced teachers are also competent to teach content in a way that facilitates students' learning, which is a competence that develops over time. Other studies suggest that novice teachers concentrate on classroom routines, hence focusing on management rather than wider aspects of teaching and its outcomes (Erickson, 2011; Leavy & Hourigan, 2016).

Grossman and Stodolsky (1994) separate contextual matters into three different categories important for this article: State context, Community context and Student context. State context comprises curricular and syllabi considerations and interpretations which can differ depending on how teachers look upon the content as more or less negotiable in relation to the group of students they teach. Community context refers to teachers' regard to school location and organisation which includes each schools' catchment area. Student context encompasses teachers' awareness and

considerations regarding students' diversity, different abilities and future goals. Important for this article is that these three categories of contextual knowledge also include three different commissioners for teaching where the state provides curriculum and syllabus, community funds all school activities and students, including their families, sometimes have very specific demands on teaching. Thus, these three stakeholders sometimes convey different terms of references.

Teachers' knowledge of students represents a preliminary knowledge of students' prior knowledge of a topic as well as predicted learning difficulties along with students' ways of learning. This forms teachers' contextual knowledge which constitutes a sub-construct within the PCK framework and is called Knowledge of Context (KofC) (Abell, 2007; Grossman, 1991; Grossman & Stodolsky, 1994). Grossman and Stodolsky (1994), however, suggest that upper secondary school teachers' perspective on teaching and curriculum mainly is framed by the specific school subject they teach rather than other contextual matters included in the KofC construct. This is distinguished by using the example of mathematics and English teachers who are suggested to have a strong subject identity when teaching, hence forming subject-specific teaching communities. Other studies show that KofC is an important component of the PCK construct and a pivotal teacher competence in general (Aksu & Kul, 2016; An, Kulm, & Wu, 2004). In accordance with this theoretical approach, this article contrasts experienced and novice teachers by the study of each groups' different relation to KofC and PCK which aims to illuminate how experienced and novice teachers make their teaching choices and form their different financial literacy aims.

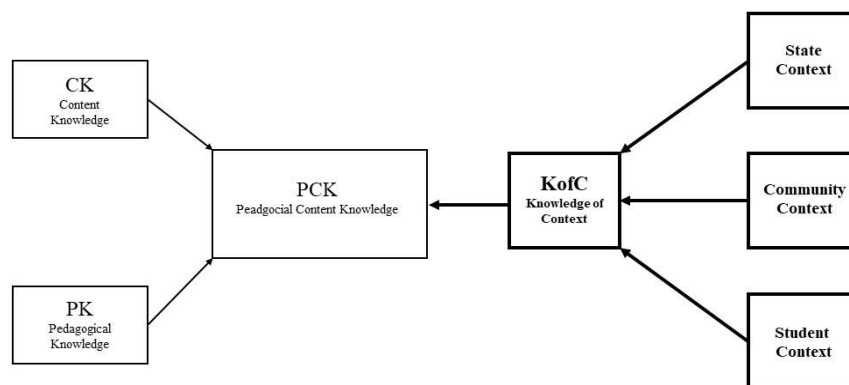


FIGURE 1

*KofC in relation to PCK construct*

## **Institutional setting**

Upper secondary school in Sweden is voluntary and encompasses year ten to twelve. The main activity is divided into two forms of national programmes: Higher education preparatory programmes, which mainly consist of theoretical subjects, and vocational programmes, which combine theoretical subjects with vocational subjects (SFS 2010:800). Both forms of programmes are often taught at the same school, which is case for all schools but one in this study. This means that most teachers interviewed in this study teach students in both higher education preparatory programmes and vocational programmes. There are a nine foundation subjects that all students, regardless of educational programme, study and social studies is one of those subjects. Each subject is also divided into different courses. Social studies is a cross-curricular subject which mainly includes political science, economics, sociology and law (SNAE 2011a, 2011b). Social studies teachers have an equivalent educational background with focus on political science, economics and sociology, yet, as stated earlier, no teacher has any formal financial literacy training.

Financial literacy is included in the basic compulsory social studies course for all students, yet the syllabus for social studies differs slightly for the two different forms of national programmes since students in higher education preparatory programmes study both economics and financial literacy, but students on vocational programmes do not study economics, leaving financial literacy the only economy-related segment. The description of the financial literacy segment for both forms of national programmes, though, is the same:

*Personal finance: Household income, expenditure, assets and liabilities. Consumer law and consumption in relation to needs and resources. How personal finances are affected by socio-economic changes. (SNAE, 2011b)*

## **Method**

### **Interviews**

In order to approach and reveal the underlying premises of teachers' formation of instructional choices and aims of financial literacy teaching, interviews appeared to be an appropriate method for data collection in the study. However, during four pilot interviews, problems regarding the power relation between interviewer and interviewee became evident. This problem could, however, eventually be used as a means since it appeared in relation to the later revealed uncertainty among teachers towards financial literacy teaching in general where the interviewer was conceived as holding 'the right answer'. Hence, the interviews were conducted with a reflexive approach where the interviewees were encouraged to talk about their financial literacy teaching without having to answer interrogating questions regarding content and choices (Mears, 2012; Thomsson, 2002). Thus, interviews took a semi-structured form (Kvale & Brinkmann, 2014). Second, the reflexive approach was followed by elicitation (Barton, 2015) where interviewees were asked to bring their financial literacy teaching planning, exercises



and tests. The purpose was to bring in to focus the interviewees' actual choices and thoughts regarding their financial literacy teaching.

## **Participants**

Semi-structured interviews were conducted with 21 Swedish upper secondary teachers in social studies during the fall of 2017 at the participants' schools. An equal amount of the interviewed teachers worked at urban and rural schools. Eight of the participants were women and thirteen were men. The seniority between the informants spanned from ten months to twenty-three years. The interviews lasted between 21 and 37 minutes and were later verbatim transcribed. Since all interviews were conducted in Swedish, all quotes had to be translated into English. The ambition, however, has been to preserve both colloquial language, expressions and meaning as far as possible.

## **Procedure**

Interviews evolved to conversations that stemmed from 15 questions regarding informants' financial literacy competence, content choices and teaching aims which, in turn, became associated with questions of curriculum and syllabus, school location and students in relation to different educational programmes and ages. The aim was to encourage each informant to expand their answers beyond the actual question hence, to enable both genuine and diverse answers that could uncloset teachers' strategies and choices.

## **Data analysis**

### **Thematic Coding and Analysis**

In this study, coding and data analysis followed an abductive approach which interrelated empirical data from the interviews with the different contextual issues suggested by the PCK framework and the thematic pattern introduced by Braun and Clarke (2006). Informants' elaborated statements correlated with the KofC categories, hence coding could utilise the contextual levels of "state context", "community context" and "student context". These categories were used to both identify and further elucidate salient teacher utterances, hence empirics and theory were used interrelational. Within the category, "state context" two major themes could be discerned: "syllabus as template" and "syllabus as causing questions and doubts". The category of "community context" includes two themes: "consistent considerations regarding catchment area and educational programme" and "adaptable considerations regarding catchment area and educational programme". Finally, the category of "student context" contains two themes: "students' proficiency related to age" and "students' proficiency related to students' life-world".

The analysis in this study was performed in several steps. First analysis considered all participants as one group. No salient differences regarding answers were found between different gender groups, hence gender was omitted as a potential affecting factor in the analysis. When examining categories of answers, different clusters of answers formed different themes, which, in turn, correlated with teachers' different seniority. This resulted in two groups of teachers: experienced teachers with a seniority between eight to twenty-three years and novice teachers with a seniority between 10 months and five years. Several nuances, however, appeared within each group where the most salient examples were school location and catchment area (with both implicit and explicit reference to the urban or rural setting of the particular school) which also seemed related to within which educational programme teachers teach. Here several experienced teachers along with one novice teacher gave similar answers, even though they worked at different schools set in rural areas yet with a similar, quite strong industrial identity. Still this is considered nuances within each group of teachers and do not call for another division of data.

## Results

In this section, results will be presented following the order of the KofC categories: state context, community context and student context. Under each category experienced and novice teachers' views and utterances will be construed and contrasted against each other and organised by the themes given by coding of the material. As mentioned earlier, the reader should bear in mind that each KofC category also contains three, sometimes variable, assignments to teachers.

### Financial Literacy Content and Lesson Planning in relation to State Context

Few teachers referred to the social studies syllabus when asked what financial literacy content they usually include in their financial literacy teaching, nor did they refer to syllabus when talking about their lesson planning. Yet when asked specifically about any proposed influence from syllabus when planning and executing the financial literacy teaching, experienced and novice teachers conveyed quite different answers.

Experienced teachers talked quite freely regarding which financial literacy content they include and how this content come to play in their lesson planning. But when asked about their relation to the social studies syllabus regarding financial literacy teaching, experienced teachers presented a rather reluctant approach. At the same time experienced teachers admitted that they include financial literacy as a segment within the social studies course, since the social studies syllabus urge them to do so.

*I only taught economics before this statement regarding financial literacy (in the social studies syllabus) existed...so in that sense it is decisive that this statement is included by the Swedish National Agency for Education*

*(Experienced teacher, 11 years seniority)*

Experienced teachers often referred to financial literacy against a background of former social studies syllabi, hence dispensing financial literacy as a novelty. Yet when experienced teachers further referred to what is stated regarding financial literacy in the current social studies syllabus, some teachers hesitated concerning what content is included and how it is framed. This seems to indicate that some experienced teachers relate to the social studies syllabus as a request of what to include in the course, rather than to use the syllabus as a guide or help regarding content.

Other experienced teachers referred to the financial literacy paragraph in the social studies syllabus as ambiguous and an object for interpretation.

*Of course I prepare myself and consult (the social studies syllabus) of what to include...You don't include other stuff than what (the social studies syllabus) says, but I regard this as being up for interpretation, it's open-ended.*

*(Experienced teacher, 12 years seniority)*

Several experienced teachers related to the social studies syllabus and its inclusion of financial literacy as a source of doubt and questions, not least how this, in the end, affect teaching quality and learning outcome in relation to the other social studies course segments. A sentiment of being left with an unnecessarily complicated and unresolved teaching unit, was conveyed. Experienced teachers did not seem to doubt their own general competence; they rather expressed frustration that instructions and advice regarding financial literacy are insufficient.

*It's not specified which societal problem you should investigate and which social phenomena you should relate this (financial literacy) to. It could be economics or politics or social issues or something else. These parts in the syllabus are formulated as to include income and expenditure and that makes it so hard to make it work together with the segments in this course.*

*(Experienced teacher, 8 years seniority)*

Many experienced teachers considered financial literacy to be important for students to learn, yet experienced teachers also expressed doubts when asked if social studies is a suitable subject to teach financial literacy within. When financial literacy is compared to other salient features of social studies, financial literacy seemed to stand out for most experienced teachers, even though they conceive financial literacy as being a social science.

*I have trouble to fit (financial literacy) into social studies. It plays out on a very individual level...and not so much in interaction with the aggregated societal level. But we talk a lot about the perspective of individuals.*

*(Experienced teacher, 8 years seniority)*

A few experienced teachers did not consider financial literacy in relation to social studies to be a problem at all, yet these reflections are not considered predominate among experienced teachers.

Novice teachers related quite different to the social studies syllabus and its wording concerning financial literacy than experienced teachers did. When asked, novice teachers referred to syllabus statements regarding content and formulations. Some

novice teachers could even recite the financial literacy paragraph in the syllabus by heart. Further, novice teachers were clear regarding what content the syllabus urge them to include and how to teach this content.

*I find the social studies syllabus to be correct regarding the relation between private finances and the economy. Still, I've chosen to try to divide them into two different teaching units because I consider them both to be rather extensive. Thus, I found it easier to begin with financial literacy and relate that to economics later.*

*(Novice teacher, 3 years seniority)*

With few exceptions, novice teachers accepted what the social studies syllabus stipulates regarding financial literacy. This was often conveyed in terms of rules and regulations; the wording in the syllabus is not questioned nor considered ambiguous or unclear.

*I think it's pretty clear (in the social studies syllabus) what to include and that the economy concepts are rather...you know which ones to include.*

*(Novice teacher, 2 years seniority)*

Yet when asked, novice teachers conceived financial literacy as something related to individuals, which, compared to other societal issues included in the social studies course, makes financial literacy stand out. Novice teachers, however, still considered financial literacy as being a social science and seemed to act upon that approach.

*I think it (financial literacy) stands out. I think it's a proper segment to teach and I find it important for students to grasp. And it's a brilliant exercise and skill to have when you leave upper secondary school. It's necessary to have (financial literacy) for becoming an independent individual. But when you ask what social studies in upper secondary school is, you come to think of how society works, but then you're supposed to talk about the private!*

*(Novice teacher, 2,5 years seniority)*

When novice teachers expressed doubts regarding the social studies syllabus, even if this only occurred on very few occasions during interviews, they blamed themselves for not fully being able to interpret syllabus properly. Instead they seemed to rely on advice and guidelines from colleagues, however not solely on guidance from senior co-workers.

Thus, it seems like both experienced and novice teachers consult the social studies syllabus, yet these teachers relate quite different to syllabus. Experienced teachers consider syllabus to be something that instructs them to teach financial literacy, while novice teachers regard syllabus to be a template of what to include in the financial literacy segment which seems to help them in their teaching. Experienced teachers, on the other hand, relate to the wording in the syllabus regarding financial literacy as being ambiguous and unclear, and produce financial literacy themselves without direct guidance from syllabus.

### **Considerations regarding Community Context when Planning and Teaching Financial Literacy**

Most teachers were rather reluctant to discuss students' socio-economic background in a direct manner. This matter was, however, possible to discuss in relation to which educational programme each teacher taught within, and partly in relation to the catchment area of each school. There were salient differences between experienced and novice teachers regarding awareness of students' socio-economic background and how this affect content and lesson planning.

Experienced teachers seemed to be aware of students' socio-economic background, even though most experienced teachers were hesitant towards discussing the matter. Especially in terms of identifying different groups of students as coming from a specific socio-economic background. This seems to affect several aspects of financial literacy teaching for experienced teachers.

*You notice their (students') socio-economic background in a sense that...students on vocational educations have a hard time concerning themselves with theoretical discussions ... If they possibly talk about money, they talk about everyday money management, so to speak...Students on theoretical educations come clearly from another socio-economic background. And it's possible that they are more used to discuss these matters.*

*(Experienced teacher, 16 years seniority)*

So even though experienced teachers claimed that students' socio-economic background do not affect their financial literacy content choices; socio-economic background is associated with the educational programme students attend, which, in turn, affects instructional choices. When asked separately regarding content choices in relation to which educational programme teachers teach, experienced teachers emphasised their adaptable choices.

*I think that I attribute greater importance to it (financial literacy) on the vocational educations. And I think that has to do with that I consider this an instrument to catch them with. It's important to be close to them, in their reality all the time. When it comes to the theoretical educations, in general they are more interested...so it's a bit easier to get them on board, even when it comes to more theoretical considerations and stuff that is further from their world.*

*(Experienced teacher, 16 years seniority)*

At the same time, many experienced teachers carefully stated that students that attend vocational programmes often grasp financial literacy in a better way. This appears to be important to many experienced teachers and is expressed in defence of their students. Still, vocational students' financial literacy is associated with experiences from a deprived background.

*What strikes me is that many of our students on vocational educations are more proficient in this (financial literacy) than students on theoretical educations...I think that they have been working as wage labour in another way. I think...in my prejudice...that they come from a background where it's more common with bad mortgages and so on...I think that socio-economic*

*background plays its part here. But I also believe that they're more...they're heading straight for working life after this. It's more important for them.*

*(Experienced teacher, 19 years seniority)*

Experienced teachers described a differentiation in their financial literacy teaching between vocational educations and higher education preparatory programmes, which also was related to students' financial interest and proficiency. Thus, how experienced teachers associate financial literacy with the social studies subject on vocational educations compared to higher education preparatory programmes, seem to play a pivotal role for financial literacy teaching.

*I consider financial literacy to be more explicit (on vocational programmes)... It's more concrete there, content becomes more concrete. (In comparison with financial literacy on the Social science programme) It becomes more general, not so explicit...Furthermore, it's given in the first course and they're supposed to study Social studies 2 and Social studies 3 as well.*

*(Experienced teacher, 20 years seniority)*

In contrast to this, two experienced teachers did not refer to students' socio-economic background, nor did they express any considerations regarding educational programme. Instead these teachers emphasised the need for students to learn about how different socio-economic preconditions affect private finances. Here, different school locations and catchment areas becomes salient affecting factors. Most experienced teachers that work in schools in rural settings, where the school gives both vocational and higher education preparatory programmes, seem to adapt their financial literacy teaching to students' socio-economic background and educational programme, whereas the two teachers that did not refer to students' socio-economic background nor educational programme both worked at an urban school that only gives higher education preparatory programmes.

Novice teachers clearly conveyed that they do not pay any attention to students' socio-economic background when teaching financial literacy.

*No, I don't think like that (that students' socio-economic background affect teachers' financial literacy teaching choices). Rather, I think it's equally important no matter what!*

*(Novice teacher, 2 years seniority)*

However, a few novice teachers conveyed that students' socio-economic background could affect discussions in class, however the same teachers also stated that content choices would never be affected by this.

Novice teachers expressed that they consider whether they teach students on vocational or higher education preparatory programmes, which seem to lead them to some adjustments regarding their financial literacy teaching. This appears to have some effect on content as well as instructional choices for novice teachers.

*I believe that students that attend the business administration programme... are more well-read. They have better knowledge and more experience than students that attend vocational educations... Literally you should have that*

*(the same financial literacy content and exercises) on all educational programmes but it seems to be a little too difficult for some groups of students.*

*(Novice teacher, 2,5 years seniority)*

When novice teachers discussed educational programmes and its effect on financial literacy teaching, several novice teachers touch upon students' socio-economic background. Statements, however, are very implicit, almost conveyed as an unawareness in some cases. A plausible inference could be that novice teachers do not make explicit teaching choices solely based on students' socio-economic background, yet they slightly consider which programme they teach.

Thus, it seems like experienced teachers consider students' socio-economic background, which both implicitly and explicitly is related to school location and catchment area, as well as to which type of educational programme they teach. This seems to affect experienced teachers' financial literacy teaching. Teachers' unwillingness to discuss students' socio-economic background is more a general reluctance to discuss their students in that sense, rather than not knowing or considering that their students come from different backgrounds. Experienced teachers present a rather adaptable financial literacy teaching as they adjust their teaching as a result of both students' socio-economic background as well as educational programme. Novice teachers, on the other hand, express a general unawareness regarding students' socio-economic background; however, novice teachers consider and express that they adapt both financial literacy content and teaching in accordance with which educational programme they teach. Novice teachers do not seem to relate to school location and catchment area in the same fashion and to the same extent as do experienced teachers. Thus, novice teachers seem to present a consistent financial literacy teaching irrespective of students' socio-economic background, although they slightly adjust financial literacy planning and teaching in relation to different educational programmes.

### **Considerations regarding Student Context when Teaching Financial Literacy**

All teachers considered students' prior financial literacy experience when planning and teaching financial literacy. Students' personal lives and students' future needs seemed to guide most teachers when making financial literacy content choices and lesson planning. However, experienced and novice teachers expressed that they emphasise and utilise different knowledge regarding students when teaching financial literacy.

Most experienced teachers stressed two principles of importance when discussing their financial literacy planning and teaching: Content should be close to students' life-world and students should be able to utilise this content later in life. Experienced teachers seemed to relate this to students' current financial situation and how students can take the next financial step towards adulthood.

*I very much like to find a starting point (of the financial literacy segment) that is close to them. And then we usually start with working life, to work for a*

*living. We usually start with that to initiate a discussion about labour market and wages. Financial literacy becomes income and expenditure.*

*(Experienced teacher, 16 years seniority)*

For experienced teachers, though, students' life-world related to age seemed to be a pivotal indicator for choosing content and designing instruction, and for some experienced teachers students' age seemed almost decisive for what is possible to achieve regarding financial literacy.

*When you're 16 years old it seems distant to move away from home...But this is close (for students in third grade, year twelve)... (Financial literacy) is a lot closer to them – it becomes more concrete.*

*(Experienced teacher, 20 years seniority)*

This is motivated by what works in class, which seems to result in quite differentiated financial literacy teaching depending on what grade students attend along with supposed utility in the future. The "what-works-principle" also seems to affect financial literacy choices, even though experienced teachers merely imply this. Nevertheless, students attending third grade get a more concrete and practical financial literacy teaching, whereas students in first grade get a more theoretical financial literacy teaching.

Novice teachers seemed to stress students' future financial literacy needs when choosing content and planning lesson rather than to utilise students' prior knowledge and experiences. Further, novice teachers conveyed that all students have the same financial literacy needs, which also seems to direct them to maintain a consistent financial literacy teaching.

*In some cases, I find it important to adapt teaching...but in this case (regarding financial literacy) it seems so terribly important for all people to know how to manage finances in order to survive in society. So here I don't find it necessary to make any differences...*

*(Novice teacher, 2 years seniority)*

Even though some novice teachers referred to students' prior knowledge concerning money management and price awareness, most novice teachers seem to disregard students' prior knowledge in favour of students' future presumptive financial literacy needs. Different novice teachers expressed this by different means which, evidently, results in nuances among novice teachers. Still the adjacent inference is that novice teachers tend to focus their financial literacy teaching on the same future needs for all students, resulting in the same or comparable financial literacy teaching for all students, regardless of educational programme.

Thus, it seems like experienced teachers utilise their knowledge of students' different life-worlds and age. This results in rather different financial literacy teaching for different groups of students. Knowledge of students, however, was conveyed in a rather decisive fashion, resulting in a form of self-evident reasoning regarding financial literacy content choices and teaching. Novice teachers seem to pay less attention to students' prior knowledge in financial literacy. Instead, novice teachers focused on



students' future needs. This results in a rather different financial literacy teaching when comparing experienced and novice teachers. Experienced teachers choose different content and instructional approaches depending on which group of students they teach where novice teachers seem quite consistent when teaching financial literacy regardless of which group they teach. Thus, the actual aims of financial literacy teaching appear to differ between experienced and novice teachers.

## Discussion

All teachers interviewed for this study seem to regard financial literacy as a pivotal competence for young people, hence a view aligned with the OECD, Erner et al (2016) and several other studies. Yet, experienced and novice teachers seem to conduct their financial literacy teaching in different ways and towards quite different aims. Against a background, suggested by Grossman (1994) and Grossman and Shulman (1994), where the use of KofC is important for all teachers, salient differences in KofC between experienced and novice teachers appear to explain differences between the two groups' financial literacy planning and teaching.

It seems like experienced teachers can be referred to as curriculum makers (Clandinin & Connelly, 1992) where they often relate to the didactical questions of what, how and why (Klafki, 1995; Wickman, Hamza, & Lundegård, 2018) rather than to consult curriculum or syllabus. Here, several considerations become important. Students' age, life-world and prior knowledge appear to be important for content and instructional choices, hence findings align with Tisdell et al (2013). The educational programme students attend is associated with the socio-economic group students come from. This also seems to contribute to experienced teachers' use of KofC in relation to both community context and student context, which perhaps is most obvious when experienced teachers differentiate their financial literacy teaching between different forms of educational programmes. Here, the what-works-principle first appear to be a salient explanation to experienced teachers' choices in the classroom, however when discussing experienced teachers' aims with financial literacy education, their teaching strategies acquire a deeper meaning as to facilitate students' ability. Thus, this study concurs with the findings of Ayvazo and Ward (2011) – teacher experience seems to strengthen teachers' skills of adapting their teaching to different groups of students.

Conversely, novice teachers can be seen as curriculum takers (Chadbourne, 1995) when they consistently refer to syllabus, hence emphasise their use of KofC regarding state context. Considering the brief statements regarding financial literacy in the social studies syllabus, this finding is salient and noteworthy. When asked, novice teachers express that all students need financial literacy in the future and therefor novice teachers seem to choose content and make instructional choices in a rather consistent fashion. Even when novice teachers convey difficulties when teaching financial literacy, often on vocational programmes, they do not alter any teaching choices. Instead novice teachers relate to what they ought to be doing, in implicit reference to syllabus. Perhaps this is a way to nuance and go beyond discussions regarding novice teachers' alleged

teaching deficiencies. This can be seen in contrast to See (2014) when suggesting that novice teachers have little KofC compared to CK and PK, and likewise in relation to Leavy and Hourigan (2016) and Erickson (2011) when suggesting that novice teachers focus on superficial aspects of classroom management rather than on wider aspects of teaching. What novice teachers lack is experience, but their use of different aspects of KofC can be considered a strategy to compensate this disadvantage, which, in turn, perhaps can be an explanation to the extensive references to the social studies syllabus.

To further explore how KofC, CK and PK interact when teachers form their PCK, including their aims regarding financial literacy, the construct of intrinsic and extrinsic aims may be used. Björklund (2019) suggests that experienced teachers use CK that originates from everyday life when forming financial literacy aims. This, in relation to experienced teachers' use of KofC, namely their knowledge of students' alleged future needs, seem to explain their formation of extrinsic financial literacy aims, especially when teaching on vocational programmes. This also seems to explain why financial literacy, as a segment in social studies, becomes practical and colloquial. Yet, experienced teachers use of their knowledge of community context and student context also lead them to intrinsic aims when relating financial literacy teaching to students attending higher education preparatory programmes that include economics and more extrinsic aims when teaching students on vocational programmes.

Björklund (2019) stress that novice teachers focus on their PK to devise financial literacy tasks that correlate with syllabus. In relation to KofC, novice teachers make use of their knowledge regarding syllabus, which seem to overshadow all other considerations. For instance, novice teachers regard the syllabus as being a strict norm that acts to benefit all students, hence constitutes a benchmark regarding their perceived teaching proficiency. This leads to novice teachers forming intrinsic financial literacy aims for their teaching. At the same time, novice teachers consider which programme they teach as well as their students' future needs when formulating financial literacy aims, which could be considered extrinsic. But novice teachers do not seem to consider students' socio-economic background or their students' initial proficiency. Hence, in comparison, syllabus seem to be the most important affecting factor on teaching choices and expressed aims. This results in a quite consistent view of financial literacy, which leaves novice teachers inclined to intrinsic aims.

The case of financial literacy teaching may be used to illuminate experienced and novice teachers' different relation to syllabus which raises questions regarding how they perceive policy and enact practice in a wider perspective. Priestley et al. (2012) suggest that teachers' response and reactions in relation to educational policy form a teacher agency that bear upon strong contextual conditions which form constraints for teachers' choices. Yet this view should be balanced against the capacity of the individual as well as insights into the past and aspirations in the present. For teachers, autonomy seems important, otherwise they ultimately just become 'technical facilitators' of education. At the same time, all school system needs governance to function for 'mass schooling' (Wermke & Forsberg, 2017). Even though Swedish teachers generally seem to consider themselves as autonomous concerning their teaching (Paulsrud & Wermke, 2019), experienced and novice teachers make use of their KofC in different ways, hence

perceive and act upon context in different ways, which, in turn, also seem to affect their perception of educational policy. Here, the sentiment of experienced teachers as curriculum makers and novice teachers as curriculum takers is enhanced. This must be considered in relation to that curriculum tradition in Sweden has changed over the years. The current Swedish curriculum and syllabi from 2011 follow an international trend to emphasise measurement of results (Biesta, 2011; Mickwitz, 2015) which makes curriculum and syllabi more important instruments for teachers now than before. Perhaps this becomes pivotal for novice teachers since they were educated towards the current curriculum during pre-service training and lack experience from other curricula in the past. The different attitudes towards educational policy may give some explanation to why novice teachers do not seem to view experienced teachers as authorities whose competence is something to aspire to. In that sense the path for novice teachers from apprentices to experts seems diverted. This raises other, broader questions regarding teacher agency in relation to curriculum that require further research (Goodlad, Klein, & Tye, 1979; Priestley, Biesta, & Robinson, 2015; Van der Akke, 2010).

Financial literacy education in the Swedish setting face a situation where disparate views on teacher agency together with different relations to intrinsic and extrinsic aims, form a gap between experienced and novice teachers. This must be contrasted against the suggestion made by Grossman and Stodolsky (1994) regarding subject-specific communities among teachers as the pivotal framing factor for teaching choices and curriculum perceptions. Here, English and mathematics are used as examples of such subject communities. One plausible explanation to the salient differences between experienced and novice social studies teachers in Sweden could be the non-epistemic and ambiguous state that financial literacy teaching face (Remmele, 2016), whereas both English and mathematics have academic counterparts. Thus, KofC seems to be of pivotal importance for Swedish social studies teachers to manage their financial literacy teaching and to compensate their lack formal financial competence.

Regarding almost any other school subject, more teacher training for both in-service and pre-service teachers would be advisable, and financial literacy do not pose an exception per se. However, what should be included in a financial literacy education for social studies teachers remain unresolved. One suggestion could be to utilise the experience that social studies teachers already have from teaching financial literacy (cf. Björklund, 2019) and at the same time consider measures to better fit financial literacy with other segments in social studies. Here, experienced teachers' knowledge of the importance of school location, different forms of educational programmes and students' background could constitute important insights and contributions to any future financial literacy course design. Since all teachers seem to consider financial literacy to concern private issues, hence to stand out in comparison to other segments included in social studies, a suggestion could be to broaden the focus of financial literacy and actively relate personal financial issues to other exogenous factors. By moving financial literacy issues closer to other societal issues, hence discussing personal financial questions in relation to societal issues such as the financial system and democracy, Swedish social studies teachers' current competence would be utilised in another way. However, more

research must be conducted on what financial learning students thus would be invited to, and how students would respond to such a financial literacy segment.

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CURRICULUM TAKING AND CURRICULUM MAKING? EDUCATIONAL CONTEXT AND FINANCIAL LITERACY TEACHING IN SWEDEN

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