Assignment 2: Problem Identification

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TRU Open Learning

93% of teachers use digital tools to guide their learning (Teachers know best, 2015) and with the number of digital tools available to both teachers and students rapidly growing, this can be both a blessing and a curse. The Gates Foundation found that from the 3,100 K-12 teachers asked, 60% believed that the digital tools they use frequently are effective (Teachers know best, 2015). Whilst this is an increase of 5% in 2 years, it does pose the question 'what about the remaining 40%?'. In order for technology to have more of an impact on student's learning, some form of evaluation needs to be conducted to ascertain the suitability of the digital tool. Bates furthers that the "intelligent application of technology provides opportunities for students to learn in different ways " (Bates, 2015, pg 269). However, before one can even begin to source a digital tool to evaluate and use, it is important to define what you are trying to accomplish to ensure that the integration of digital tools are a means and not an end.

With the recent changes to the BC Curriculum, there have been significant strives to "prepare students for the future,maintain a focus on literacy and numeracy while supporting deeper learning through concept- based and competency-driven approaches" (BC's New Curriculum, n.d). As part of this process, we have valued the feedback of students to help us improve and shape the course to meet these growing demands. The overwhelming consensus was that students wanted more experience with financial literacy and opportunities to apply these skills in real-life contexts. To help me explore how I can use a digital tool to support this, I used The University of British Columbia's draft planning tool (University of British Columbia, 2012) which helps access the SECTIONS model.

Firstly, I considered what I wanted students to learn. These objectives were defined as: Digital Communications; Identify the potential expenses associated with daily life; Demonstrate my ability to create a balanced budget to prepare for current and future goals and Reflect on how my personal choices will impact my financial position.

Core Competencies;Personal Awareness and Responsibility and Critical Thinking.

Digital Wellness; Finding strategies to deal with the stress of money.

This allowed me to then consider how I might facilitate this learning. There were 3 main goals that I wanted this new, revised unit to develop. Firstly to foster "personalized, place-based learning, where learning experiences are adapted to the local environment or an individual context" (BC's New Curriculum, n.d). Secondly, concept-based learning to engage students in authentic tasks that connect learning to the real world. Finally, to incorporate First Peoples Principles of Learning by nurturing cross-generational and relational learning in the form of collaborating with community members.

Now that I had a clearer vision of what the unit might look like, I was able to formulate a list of proposed learning activities that could be supported with the use of technology. These included:

- Buying a car

- Setting up a home

- Living with a roommate Vs Living Alone

- Renting accommodation

- Selecting a Bank Account/ Online Banking

- Credit Cards and Credit Rating

- Savings and Retirement

- Taxes

- Personal Budget

In 2016, the FCCA leveraged the use of smartphones to provide targeted, financial education to a pilot group. Nearly 2 years later, 54% were still budgeting (Financial Consumer Agency of Canada, 2019). By using digital tools in this unit, I not only hope to develop student's confidence in managing their finances safely but also allow them to apply these skills in real-life, authentic contexts that can be personalised to their own career paths and budgets. The use of digital tools will hopefully serve to engage the students as well as helping them establish a manageable routine that will allow them to be in control of their own finances outside of the classroom and foster "habitual" budgeters as opposed to "cyclical" ones.

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