Exploring the financial literacy education practices in a Canadian Aboriginal community: A case study

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Statement of Originality

This work has not previously been submitted for a degree or diploma in any university. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

(Signed)_____________________________

Levon Blue
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Dedication

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Acronyms

FLE  Financial literacy education

FNHLLM  First Nations Holistic Lifelong Learning Model

SES  Socio-economic status
Work published in the course of research


Abstract

Countries around the world, both developed and emerging, agree that financial literacy education (FLE) is of critical importance, with current economic times having led to an opportune moment for financial education. The 2008 global financial crisis (GFC), increasingly complex financial markets, and widespread growth of alternative or predatory financial services are all valid reasons for FLE. At present FLE is considered an essential 21st century life skill for individuals to acquire. Opportunities to teach individuals how to make simple financial decisions about money management and exposure to financial dilemmas an individual might face are some of the approaches used. Ensuring that individuals manage their personal finances effectively so that they have adequate funds to enable a comfortable retirement tends to be the dominating push of FLE. Indeed, this conventional FLE approach is often packaged as easy to acquire skills and knowledge that individuals are expected to follow to effectively manage their finances. The conventional approach also operates from a deficit perspective where assumptions are made about what an individual can or cannot do based on their financial circumstances. Moreover, the social structures that exist to ensure that both poverty and extreme wealth co-exist are not exposed. Therefore, caution should be taken when viewing education as the sole solution to the world’s economic problems as there are other factors to consider such as socio-economic status (SES), gender, culture and behaviour.

In this thesis, I explored the FLE practices in a Canadian Aboriginal community as a case study. As a member of this Community, I returned twice to conduct this research. The relevance and importance of FLE in this Community was explored after a
widely used financial literacy train-the-trainer workshop failed to gain traction. To understand why FLE was sought in this Community, semi-structured interviews with 19 individuals were conducted and a brief Community-initiated survey of 55 Community members was completed. Relationship building guided my approach to research in my Community. The findings have been analysed using practice theory to understand the sayings, doings and relatings in a FLE practices context. An opportunity to identify realistic outcomes of FLE in this Aboriginal community was identified. This included the importance and relevance of FLE for Community members: leaving to attend post-secondary education; wanting to complete the financial aspects of grant applications; and, learning how to read financial statements to engage in further decision-making within the Community. Last, I challenge the narrow and perhaps misleading vision of current and conventional FLE practices by offering a model that allows for critical thinking and includes other influences, such as the recognition of culture differences (some with less of a focus on wealth accumulation) and the impact of poverty in financial decision-making. It is hoped that these findings will help to better align FLE policies and practices in Aboriginal communities for the betterment of future generations.

Keywords: Indigenous education, Aboriginal education, financial literacy education, financial literacy
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Chapter 1. Setting the scene, understanding the concern and determining the direction

It is tempting to think about financial literacy as a neutral construct when, in actuality, it can have the effect of reifying and reproducing inequities in society. Assumptions that all individuals come to financial life on an equal playing field are naïve in that they ignore the very different circumstances which cause individuals and groups to experience personal finance in very different ways. (Pinto & Coulson, 2011, p. 55)

1.1 Introduction

This research is a case study that explored the FLE practices in an Aboriginal\(^1\) community in Canada; a Community of which I am a member. The community is a financially excluded\(^2\) Community located on a First Nations\(^3\) reservation\(^4\) in the province of Ontario. The study began approximately one year after a “train-the-trainer” financial literacy workshop (developed by an established outside organisation) was offered in the Community. The established outside and charitable organisation (funded

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\(^1\) In Canada, the term “Aboriginal people” refers to three distinct groups: First Nations, Métis and Inuit (Aboriginal Affairs and Northern Development Canada, 2012).

\(^2\) A financially excluded Community does not have access to a main stream financial institution (i.e. a bank) within the Community.

\(^3\) The term “First Nations” is commonly used to refer to “Natives”, “Indians” or “Aboriginals” who may be “status” or “non-status” (Aboriginal Affairs and Northern Development Canada, 2012). Having status means that a person has been officially registered under the “Indian Act” (Satzewich & Wotherspoon, 2000) and has treaty rights.

\(^4\) A reservation, or reserve, is land that has been allocated for the exclusive use for registered, or status, Indians (First Nations individuals registered under the Indian Act).
by a large financial institution) was invited to the Community to deliver their multiple day train-the-trainer workshop to help improve the financial literacy of some Community members (mostly staff employed in the Community). Their financial literacy train-the-trainer facilitator package includes nine generic modules that contain financial information and activities for participants to engage with. These financially focused modules are used to train-the-trainers including Aboriginal and Non-Aboriginal people to first, acquire financial literacy themselves and then second, to pass this newly acquired knowledge onto the individuals living on low-incomes that the trainers (participants of the workshop) are working with (through their employment).

Financial literacy has been defined in various ways by many academics (Hung, Parker, & Yoong, 2009); however, for the purposes of this thesis the definition used by the Organisation for Economic and Cooperative Development (OECD) is used:

Financial literacy is knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life.

(OECD, 2014, p.33)

This definition has been modified from the globally endorsed definition of financial literacy (see chapter 2) to be suitable for fifteen year olds completing the Programme for International Student Assessment (PISA) financial literacy test, but encapsulates the conventional notions of financial literacy. From this definition, FLE has previously been said to be education that focuses on increasing an individual’s financial literacy through the acquisition of personal financial knowledge (Blue, Grootenboer, & Brimble, 2014). Increasing financial literacy levels is of global concern with FLE strategies being implemented by governments, schools, employers and community organisations...
especially organisation working with individuals living on low incomes) (Taylor & Wagland, 2011). The aim of FLE is to make individuals financially aware and responsible for their financial futures. However, the deliberate intention of packaging financial literacy skills and knowledge as easy-to-acquire is of great concern. FLE remains a topical research area and further research is needed to guide a more socially, culturally and ethnically responsible approach to FLE.

1.2 Importance of this research

Countries around the world, both developed and emerging, agree that FLE is a critical life skill, with the current economic climate having led to an opportune moment for FLE. Financial literacy has economic and social importance because it relates to an individual’s overall wellbeing (of which financial wellbeing is a component; Anielski, 2007: Canadian Council on Learning (CCL), 2007). An individual’s financial literacy has been linked to planning for, and saving for, retirement, which has impacts on both the individual and society at large (Lusardi & Mitchell, 2013). Through the teaching of financial literacy, it is often expected that students will increase their personal, and retirement, savings and become confident and “effective” financial decision makers (OECD, 2005). Herein lies the unrealistic expectation often associated with generic FLE.

programs that target adults living on low-incomes (Blue & Brimble, 2014); that one short course will bring about change to an individual’s current financial circumstances (Lyons, Chang, & Scherpf, 2006). Although some basic skills can be taught and acquired at these workshops, it is naïve to expect that a full financial makeover will occur and be sustained after attending such a program (Pinto, 2009). Instead, more questions than answers can result, with individuals often “blaming” themselves for not being able to change their financial circumstances (Willis, 2008). Having little information about a subject, such as personal finance, can also be dangerous as individuals may make complex financial decision without seeking proper advice (Von Gaudecker, 2015). Thus, highlighting reasons why FLE programs typically fail to achieve their grandiose and unrealistic expectations is of great importance to help improve future efforts in this area.

The importance of teaching tailored FLE by modifying content to the gender, age, socio-economic status (SES), culture, life stages and financial goals of the participants has been identified (Brimble & Blue, 2013; Lusardi & Mitchell, 2013; Pinto, 2012a; Pinto & Coulson, 2011). However, personal financial skills and behaviours witnessed as children, such as savings habits and knowledge of parent’s investing, also has an effect on an individual’s financial literacy level (Chiteji & Stafford, 1999; Li, 2009; Shim, Xiao, Barber, & Lyons, 2009). Other factors, including parent’s education levels, have been directly correlated with a child’s financial literacy levels (Lusardi, Mitchell, & Curto, 2010; Mahdavi, 2012). Indeed, research continues to link the SES of the family with the financial literacy level of the student, with a higher SES typically associated with elevated financial literacy knowledge (Lusardi, 2015; Lusardi & Mitchell, 2014; Lusardi et al., 2010). Von Gaudecker (2015) demonstrated that the largest investment losses are “incurred by those who neither turn to external help with their investments nor have good skills in basic financial-numerical operations
and concepts” (p. 505). Therefore, further research to align FLE outcomes with socially just, and achievable, outcomes for all socio-economic groups, is required.

FLE is currently a contested area of education, having both advocates (Lusardi & Mitchell, 2013; OECD, 2013; 2005) and opponents (Arthur, 2011; Willis, 2008). At present, FLE has a pivotal role to play in supporting the international policy priority of financial inclusion (Atkinson & Messy, 2013). Indeed, governments and policy makers regard FLE as essential learning for all (Taylor & Wagland, 2011), with FLE added to many school curriculums (ASIC, 2012) around the globe. Following the global financial crisis (GFC), FLE has emerged as a high-priority global initiative (OECD INFE, 2012). Many countries have developed policies focusing on financial inclusion, where FLE is used in financially excluded communities (Atkinson & Messy, 2013). This often includes Aboriginal communities and other vulnerable communities.

Empirical evidence in Australia and Canada has revealed that Indigenous people have the lowest financial literacy and SES amongst the population (Altman, 2000; ANZ Survey of Adult Financial Literacy in Australia, 2011; Australian Securities and Investments Commission (ASIC), 2011a; Collins, 2011; Crossan, 2012; Thiessen, 2009). These low levels, and the limited access to financial services for individuals living in remote and rural areas, are viewed as problematic (Altman, 2002). Increasing financial literacy has been tied to improving Indigenous people’s overall economic status (Macklin, 2008). In addition, Lyons et al. (2006) assert that there is a crucial nature of financial management skills for all households, particularly those with low-income levels. In contrast, there is evidence to suggest that individuals living on low-incomes are effective budgeters (Dowler, 1997, 2008; Pettigrew, Webb, & Garesh, 2005), yet their financial skills have failed to move them from conditions of poverty. This is where the importance of a contextual understanding of the site (the Community) is required to understand what challenges are faced by the target audience.
Understanding the structural barriers is about recognising why FLE alone is not enough to see people achieve financial wellbeing.

1.3 Purpose of the study

The purpose of this thesis was to critically examine the role of FLE as a practice in a First Nations community in Canada (hereafter the Community). This financially excluded Community is located on an island with one ATM. Accessing the nearest bank requires travel by a ferry and a vehicle (when seasonally possible). In conjunction with some Community members, this study explored their experiences with FLE, their interest in FLE, the relevance of FLE in the Community and the FLE needs of Community members. The two main objectives of this thesis were to understand how FLE occurs in a financially excluded Community (this was achieved by hearing from Community members about their experiences with FLE) and to understand why FLE is important for the Community (what they deem as relevant and required personal finance skills). These objectives were aligned to the three research questions of this study which are identified in the next section.

1.4 Research questions

There are three research questions guiding this study, a main research question and two sub questions.

(1) how are FLE practices experienced in this financially excluded First Nations Community?

(1.a.) why is FLE important or not important in this First Nations Community?

(1.b.) what are the FLE needs of this First Nations Community?

Each of these research questions are discussed in greater detail below.

It is important to understand the FLE practices experienced in a financially excluded First Nations Community (research question one) in order to know what
works, and what does not, in this setting and to help inform policy about appropriate approaches to education in such communities. This conceptualisation of FLE practices included identifying any tensions that might exist between the Communities’ perceived propensities to share resources and how this aligns with conventional, often individualistic focused FLE. This process of identifying any tensions that may exist between culture, site, and financial literacy practices promoted in FLE is a required step to take so that FLE taught in this Community does not replicate inequalities by marginalising vulnerable individuals who may not be able to act on the FLE teaching or advice.

Seeking an understanding from some Community members about why FLE was, or was not, important in the Community (research question two) was essential to comprehend how FLE might be developed in a more culturally and site-specific way. Moreover, the research explored the need for tailored approaches to be applied to FLE in an Aboriginal community (Brimble & Blue, 2013) and developed within the Community and integrated into their practices for a more sustainable approach (Kemmis, Wilkinson et al., 2014). Ultimately this study may help to underpin efforts to establish sustainable and culturally appropriate FLE with realistic expectations in this Community and beyond.

Last, understanding the FLE needs as described by some Community members (research question three) will inform educators and policy makers by incorporating the learning needs as defined by the users, instead of the other way around. Understanding the how, why and what around FLE in this Community may help to increase the financial capabilities, that is their financial awareness and personal financial knowledge, in financial literacy areas of relevance and concern in the Community and for Community members.
1.5 Research approach and methodology

The research approach was designed based on the research questions of the study. It was used to explore the FLE practices and Community members’ experiences and interest in FLE. It also helped to establish what would best suit the Community. This study explored a phenomenon within the cultural context of the First Nations Community member’s experiences, including those of my own (as a member of this Community). Indigenous research methodologies were chosen to guide the research approach and my relational accountabilities (Wilson, 2001, 2008). “Indigenous methodologies can be considered both a qualitative approach and not” (Kovach, 2009, p. 30). The similarities shared between Indigenous methodologies and qualitative methodologies are often the methods used such as interviews and/or stories where “. . . an in-depth description and understanding of the human experience” (Lichtman, 2006). Differences between Indigenous methodologies and qualitative research have to do with the relational accountabilities associated with Indigenous research (Wilson, 2008). Relational accountabilities are the connections one has to the participants and how their connections to the community places them and establishes an underlying acceptance of shared knowledge and experiences. For me, my blood relationship to the Community and the overlying accountability to do the right thing for my Community during this research was foremost. I view this as the key that distinguishes this methodological approach from simply a qualitative approach.

As a researcher of First Nations (Ojibway) heritage, conducting research with some members in the Community meant that there was a relational aspect to this study. My obligations to the relationships established, re-established and/or strengthened during this process guided my approach and ultimately determined the direction I followed. The main research method used during my time in the Community was interviews, individual and group, as determined and preferred by the Community
members involved. Other methods used during this research included participating in Community events, observation, field notes and the initial development of site-based community FLE with a government department (hereafter the department) located on the reservation. Once the interviews and other forms of data were collected I analysed this information using practice theory (Kemmis & Grootenboer, 2008) as the theoretical framework. Full details of my methodology and theoretical framework will be attended to in chapter 3 (methodology) and chapter 4 (theoretical framework). However, below is a brief overview of the theoretical framework and how the use of practice theory (Kemmis & Grootenboer, 2008) helps to understand the FLE practices experienced in the Community.

1.6 Theoretical framework: The use of practice theory

Practice theory is used in this thesis as a way to understand how the FLE practices in the Community are enabled and constrained, by analysing the cultural-discursive arrangements, material-economic arrangements and social-political arrangements. Here, I draw on Schatzki’s (2011) definition of a practice: “an open, organised array of doing and sayings” (2010, p. 51). In terms of social life, Schatzki (2011) describes the practices that unfold in various situations as “practice-arrangement bundles” and they are understood as “‘sites of the social’ in which people encounter one another in a continuous, living, evolving dance of interaction that takes place amid arrangements that enable and constrain how the dance is formed and how it can be transformed” (Kemmis et al. 2012, p. 5). These practices can then be observed based on how they are distributed among individuals in the community, how they are differentiated amongst the individuals and finally how they are orchestrated amongst one and other within the community (Kemmis et al., 2012). From this understanding of practice theory, Kemmis and Grootenboer (2008) proposed that practices also have a third element, which is characterised by the relationships that are an integral part of these practices.
Accordingly, practices are understood to be an individual’s “sayings” (and thinking), their “doings” and their “relatings” (Kemmis & Grootenboer, 2008). These sayings are realised as the cultural-discursive dimension and they are understood through language; the doings are realised the material-economic dimension, which are experienced through activity; and, the relatings are realised as the social-political dimension, which are experienced through power and solidarity (Kemmis & Grootenboer, 2008). Once these practices have been realised in the mediums of language, activity, and, power and solidarity, they move from being practiced individually to practiced socially. As practices move from individual to social the potential for the evolving dance of interaction to become out of step if the arrangements are not appropriate for the site. The practices are then identified through the cultural-discursive arrangements, material-economic arrangements a social-political arrangements, which are all found in, or brought to, a site and form practice architectures that both enable and constrain interaction amongst the individuals within a site (Kemmis, Wilkinson et al., 2014).

Practice theory, as described above, was used to understand the Community’s FLE practices. Understanding that current FLE practices may be attempting to colonise or assimilate individuals into a certain way of being and behaving that may not be in their best interest and is instead in the best interest of the Government and political agenda to reform the individual’s financial decision-making (Pinto, 2013; 2012b). Traditional financial practices that existed pre-colonisation are briefly identified in chapter 5 to provide some understanding of current financial practices that have evolved in this Community. As such, it is understood that “…the practice traditions that change and perhaps evolve over time in such a way that the practice reproduces and transforms itself to become adapted to changing times and local circumstances and also to sustain the arrangements that are the conditions of its possibility…” (Kemmis et al., 2012, p. 7).
Understanding how the things we say about our finances may impact what we do with our money and what we believe about money, also affects how we relate with others with money. The individual and social component of FLE was used to explore an understanding of what FLE may or may not offer the Community. More about this analysis can be found in chapters 3 and 4.

1.7 Significance for the research

This thesis addresses the ubiquitous and systemic global problem of financial illiteracy. It also investigates the increasing practice of unsustainable FLE programs and initiatives that have limited awareness of the moral, ethical and caring aspects of teaching financial literacy, and the unrealistic expectations of FLE (Blue & Brimble, 2014). Generally speaking, FLE programs tend to teach similar or “neutral” content to culturally diverse audiences. However, tailored or community consulted and developed FLE programs are emerging for Indigenous communities in Australia and Canada. The sustainability and long-term impact of such programs are unknown at this stage.

The significance of this study includes the contribution to knowledge around the importance of: 1) cultural appropriateness of FLE in First Nations communities; 2) incorporating collective well-being into FLE; 3) site-based education development as a sustainable approach to FLE; 4) praxis of FLE; and, 5) critical awareness in FLE. It is hoped that future strategies aimed at improving FLE practices in First Nations communities will be helped by including the five components listed above into their

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6 MyMoola (First Nations Foundation, 2007), an Australian initiative was developed in 2007. This was a collaborative partnership between the First Nations Foundation and ANZ. The shared commitment of this initiative is to improve the financial inclusion of Indigenous Australians.

7 First Nations Financial Fitness, a Canadian initiative was collaborative developed by the Aboriginal Financial Officers Association of British Columbia and the Aboriginal Financial Literacy Committee (Aboriginal Financial Officers Association, 2011).
FLE programs or initiatives. This contribution to knowledge was gained by my experiences as Community member (both an Indigenous insider and Indigenous outsider) and from the Community members involved in this study. It was the identified needs, issues and concerns around the current FLE practices that allowed me to consider important elements when developing new FLE initiatives. Based on the literature and my knowledge of FLE, a conceptual framework was developed for effective FLE practices in a First Nations community (see chapter 4). These components include cultural appropriateness, economic wellbeing (a component of collective wellbeing), site-based education development, praxis (the moral and ethical aspect of teaching) and critical awareness. Each of these FLE practices are briefly outlined below.

1.7.1 Cultural appropriateness

A desire for FLE in Australian and Canadian Indigenous communities and New Zealand Maori communities has been reported (Collins, 2011; Crossan, 2012; Urbis Keys Young, 2006). Improving the financial literacy of Indigenous people is said to be “crucial for unleashing the potentials of Indigenous people” (Bin-Sallik, Adams, & Vemuri, 2004, p. 35). With this in mind, when investigating the FLE needs of an Indigenous population, it has been suggested that the one-size fits all approach will not adequately satisfy the needs of all communities (Lahn, 2008). Tailoring FLE to the specific needs of Indigenous communities could start with discussions about what the Community members FLE needs are. Indeed, it has been suggested that a certain level

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9 Indigenous will be used as a globally-inclusive term to refer to individuals from an Aboriginal background throughout this thesis (Wilson, 2008).
of mathematical literacy is necessary before financial literacy can be achieved (Huston, 2010; OECD, 2013) and other research posits that numeracy in year 10 is a strong determining factor of future successes (Lamb, 1997). Education levels and SES are both enabling and constraining factors in developing financial literacy levels; therefore, impact of poverty cannot be overlooked when designing socially just FLE initiatives.

Lahn (2012) states that what it means to be “poor” in Indigenous terms may differ from what it means in non-Indigenous communities, as the emphasis of a “rich” life is often more about having strong family relations and access to food and accommodation. Hence, understanding how culture impacts financial decision-making was explored in this study. Indeed, the challenge is to ensure that FLE is not “value neutral” nor does it replicate inequalities by continuing to marginalise vulnerable individuals (Pinto & Chan, 2010; Pinto & Coulson, 2011), and that FLE also incorporates an understanding of collective wellbeing (and how this may affect financial decision-making in a more holistic way), may be warranted.

1.7.2 Economic wellbeing (a component of collective wellbeing)

The main aim of FLE is to improve the financial (or economic) wellbeing of individuals (OECD, 2013). With this in mind, the narrow view of FLE held by the OECD10, the Canadian taskforce on financial literacy11, and the Australian National Financial Literacy Strategy12, are of particular concern, especially in regards to perpetuating unrealistic expectations (see chapter 7) of what FLE can achieve (i.e. financial well-

10 The impact of gender and culture on an individual’s financial literacy are not mentioned in the financial literacy framework.

11 Culture is mentioned once in the document but only when referring to the ‘consumer culture’ of instant gratification.

12 The impact of gender and culture on an individual’s financial literacy are also not recognised.
being). This narrow view includes the alignment of financial literacy to financial wellbeing, while ignoring the impact of culture and gender in FLE. Another commonality in the above mentioned documents are the outcomes FLE is expected to achieve appear overstated (Blue & Brimble, 2014). This may impact negatively on marginalised Indigenous communities when the stated outcomes fail to come to fruition. Also, the individualistic focus of FLE is often about financial wellbeing only, and does not consider collective wellbeing. Indeed, financial (or economic) wellbeing is just one of four elements that encompass collective wellbeing. The First Nations Holistic Lifelong Learning Model (FNHLLM) outlines the four areas of collective wellbeing: spiritual and cultural, social, economic, and political (CCL, 2007; Cappon & Laughlin, 2009). It is important to consider all of these elements of collective wellbeing in order to understand how wellbeing might be achieved, and to acknowledge that financial (or economic) wellbeing alone does not lead to collective wellbeing.

Financial stress can negatively affect an individuals ability to be well, both individually and collectively. The impact of financial stress, which relates to the ability to meet financial obligations (Aldana & Liljenquist, 1998), can affect health, social circles, and productivity (Bagwell, 2000; Hendrix, Steel, & Shultz, 1987; Kim, 1999; Kim, Garman, & Sorhaindo, 2003; O’Neill, Sorhaindo, Xiao, & Garman, 2005). In Canada, the economic status and financial literacy levels of Indigenous Canadians are the lowest of the population (Altman, 2000; Collins, 2011), which most likely affects their collective wellbeing. Since financial (or economic) wellbeing is a component of collective wellbeing (CCL, 2007), increasing the financial wellbeing of Indigenous communities may be desirable. However, it is important to consider that FLE is unlikely to increase financial wellbeing in Communities where individuals have not achieved spiritual and cultural, social and/or political wellbeing. To comprehend the importance
of collective wellbeing in the FNHLLM, an understanding of the conditions of the site may help to guide this process and are briefly discussed in the next section.

1.7.3 Site-based education development

Many researchers have argued that a “one-size fits all” approach to education is not appropriate and that each site has specific circumstances and conditions (Kemmis, Wilkinson et al., 2014). Therefore, the move to more sustainable FLE practices involves responding to the specific demands of the site, what Kemmis, Wilkinson et al. (2014) refer to as “site-based education development”. This approach is “when educators [and Community members] think together about how best to do this, in a particular school, for particular students and a particular community, they are engaging in site-based education development” (Kemmis, Wilkinson et al., 2014, p. 212). This approach to education is the opposite of what occurred in this site when a generic training package was offered to the Community. Moreover, once the conditions of the site are understood, how FLE is delivered in a culturally appropriate way can also be determined. A praxis approach to FLE, which is one that considers the moral and ethical aspect of teaching, is briefly outlined below.

1.7.4 Praxis of FLE

Also of concern is the critical role FLE teachers and practitioners may have in developing students’ financial identities, similar to those reported about mathematics classroom teachers (Grootenboer, 2013). Fostering financial identities such as personal

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attitudes and values will be grounded in the individuals’ own beliefs and values being challenged against the financial ways of being promoted in the FLE resource. Therefore, the importance of using FLE resources that incorporate collective ways of being may help to develop more culturally relevant resources.

As financial literacy is added to the school curriculum (ASIC, 2012), it is often the mathematics teachers that are burdened with the responsibility of educating the students (Blue et al., 2014). Grootenboer (2013, p. 1) argues the importance of having skilful and knowledgeable practitioners from a pedagogical perspective, but states that good “… teaching is more than knowledge and technique-it is a form of praxis”. This study explores whether praxis, “a practice that emphasises the moral, ethical and caring dimensions of teaching” may be lacking by FLE practitioners (Grootenboer, 2013, p. 1). Indeed, by packaging FLE as achievable if only individuals would try, is dangerous. To demonstrate this point, English, MacAulay, and Mahaffey (2012, p. 20) discuss the booklet *A New Parent’s Guide to Money: 5 Simple Steps to Financial Health* that they developed. The authors reflect on how the coloured diagrams “…accentuate the ease with which one can control spending and plan for the future” (p. 22). They further report, “… in effect treating the parent as a child who has to be cajoled into compliance” was the approach taken with a vulnerable group of new parents, some of whom had limited or low incomes (English et al., 2012, p. 23). This example illustrates how the praxis (i.e. the moral, ethical, or caring aspect of teaching) was lacking among current FLE practitioners when this program and booklet was distributed. Understanding the praxis of FLE is required to prevent inequalities and marginalisation that may occur when financially vulnerable individuals, who are financially educated, are unable to act on the financial knowledge they receive. Therefore, enabling praxis refers to “… when an educator, through her or his practice, takes into account not only her or his own interests, but also the long-term interests of each individual student, and
the long-term interests of society and the world at large…” (Kemmis & Smith, 2008, p. 4). The long-term interest associated with praxis may be key for sustainable FLE. Presently, the praxis of FLE practitioners has not been directly addressed in the literature.

1.7.5 Critical awareness

Despite the good intentions and crucial nature of FLE, all of the current frameworks and reports place the emphasis on the individual (Australian Government, 2013; National Strategy for Financial Literacy Advisory Group, 2012; Taskforce on financial literacy, 2010). The individual is often blamed for “…making poor financial decisions, or no decisions at all” (Taskforce on financial literacy, 2010) after receiving FLE. No, or very limited, opportunities currently exist in the financial literacy curriculum for individuals to challenge the status quo. The Australian National Financial Literacy Strategy (Australian Government, 2013, p. 7) misleads by suggesting that holding the right financial skills, knowledge and attitudes will lead to opportunities for all individuals. Taking action by drawing on these skills and knowledge, and having the “right” attitude, enables individuals to achieve a desirable outcome. This strategy is how financial literacy works according to their National Financial Literacy Strategy for 2014-16 (Australian Government, 2013). Financially educated individuals who make financial decisions based on morals or family obligations instead of what is the most effective financial decision should not have to defend this decision. The potential to blame and marginalise individuals for not making the most effective financial decision is a common outcome of conventional FLE programs. Focusing on the most effective financial decision is the misguided expectation of current FLE strategies that may lead to unwarranted outcomes, such as blaming the victim for their inability to change their financial circumstances. Individuals receiving FLE may benefit from critically evaluating a financial decision against their values and life goals. A compassionate
approach to FLE (Lucey, Agnello & Laney, 2015) is one that acknowledges the realities of the current capitalist economic system, a system that guarantees both wealth and poverty (Arthur, 2012), and promotes an understanding and compassion for an individual’s financial circumstances instead of marginalising and blaming them. This study highlights the need for a more critical approach to FLE for both the learner and educator as the realistic expectations of FLE are developed.

1.8 The Community - Canadian First Nations Community

I maintain a powerful connection
to this part of the Country that has shaped who I am . . .
(Kovach 2009, p. 7)

This research project involved working collaboratively with a First Nations Band located a First Nations reservation (of which I am a member). The term Band is commonly used by the federal government to refer to a group of First Nations people associated with a reservation. There are approximately 612 First Nations Bands in Canada. Approximately 1.3 million people in Canada have identified themselves as Aboriginal, representing about 4.4 per cent of the country’s total population (Statistics Canada, 2012).

The First Nations reservation where the research was conducted is located on an island (surrounded by fresh water) but will not be identified in this thesis. Residents


15 However, I acknowledge that those of you reading this thesis who know me or my family will likely be able to identify the Community. It is impossible to remove this ability for people to identify the Community through my connection unless I failed to acknowledge my heritage. My connection to this Community and the people adds to the richness of my understanding of the practice architectures that
and visitors rely on a ferry for access between the island and the mainland. There are 250 households and approximately 620 residents on the reservation year round, and approximately 1,000 members that live off reserve (Aboriginal Affairs and Northern Development Canada, 2012; Aboriginal Canada Portal, 2012). The research reported here includes both on and off members of the Community who all form the Community. In addition, two individuals who are not Community members but hold key positions in the Community were also included based on recommendations from the Chief and Council (more about the participants is discussed in chapter 3).

1.9 Position of the researcher

Miskâsowin is a Nêhiyaw term
that means going to the centre of yourself
to find your own belonging.
(Cardinal & Hildebrandt, 2000, p. 79)

Growing up travelling to Powwows (a cultural gathering that involves singing, dancing and friendships) on Aboriginal reservations around Ontario during the summer holidays enable and constrain certain practices within the Community, something that will be discussed in this thesis.

Due to discriminatory government practices some individuals holding the same family ties to the Community as I do (through my late great grandparents (and former chief of the Community) and their daughter (my late Grandmother) and her children (my Great Grandparents’ Grandchildren are my Dad and his siblings) are not recognised by the Government as “status” Indians and therefore, are not formally recognised as members of this Band as membership is based on how the Government identifies status Indians. However, at present membership to this Community is under review and hopefully my relatives not formally identified as members of the Community will be on paper. Two individuals who can demonstrate family connections to the Community and are perceived by others to be members of the Community have been included in this research.
with my parents, younger brother and sister, I was deeply aware of my Aboriginal heritage. Family reunions with my Dad’s side of the family took place on the reservation and I have vivid memories of being warmly welcomed from my Aboriginal relatives who were excited to meet and introduce us to all our aunties, uncles and cousins. During my youth, my parents and favourite late Auntie (my Dad’s sister) would teach me about many cultural beliefs including traditional practices involving sweet grass, offering tobacco and crafts such as beadwork. I recall making myself a pair of moccasins (traditional leather slippers) with my Dad as he prepared for a cultural event where he was required to make many traditional gifts for the Elders. I remember my Dad going to sweat lodges (a traditional purification ceremony) and running a youth camp on the reservation during the summer. I also have memories of relatives who lived on the reservation who came to board with us during the winter as they tried to establish themselves on the mainland (off-reserve). During high school, many Aboriginal relatives of various ages came to visit with my Dad in the evenings as I pretended to be busying myself with schoolwork. What I did not realise at the time was that my Dad was a mentor, someone people in his Community looked up to, as he was the first in his family to attend and graduate from university. As an adult myself now, it is very clear why my connection to my Aboriginal heritage is strong and appears to be getting stronger the further away I am from the Community (currently in Brisbane, Australia). For me, my purpose or position is similar to my Dad’s; I want to achieve something that will have a positive impact on my Community. My current privileged position in academia is affording me an opportunity to work collaboratively on FLE related initiatives in the Community and I hope this is only the beginning of long-lasting relationship with my Community.

Growing up with mixed blood, my cultural connections were often only known by family members because people outside these relationships were unaware of my
Aboriginal heritage, as my pale complexion with green eyes did not match their image of an Aboriginal person. However, “. . . I have always had a foot in two different worlds” (Price, 2004, p. 29). Early on in life, I would not always admit I was part Aboriginal, a quarter to be exact, because of the negative and often racist remarks taking place in front of me. During these uninitiated conversations that I never participated in, I instead just remained quiet, most invisible and hope they would end soon. These were conversations that I wished that my Aboriginal family and relatives would never have to hear. In some strange way I thought I was sheltering my family and relatives from these harsh words by allowing these words to be said in my presence instead of theirs. Many times after listening to their rants and stereotypes about Aboriginal people my Dad would come to pick me up from sporting practice or my part-time job. Once it was established that an Aboriginal man was my father, I was no longer privy to such conversations, ones that would still take place but would be quieter as individuals that held such beliefs realised that I was nearby. On the rare occasion, I later received an apology or was questioned about why I did not speak up about my cultural heritage, “…are you ashamed of your heritage?” I recall being asked at a young age. And so began the balancing act of feeling proud of my cultural heritage at home and around family, and being silent about my connection outside the home and in unknown environments. The older I became, the harder it was to just sit and listen without declaring my heritage and offering examples of the positive Aboriginal role models I have had throughout my life. However, when I shared positive experiences about my Aboriginal role models, I was usually told these people were exceptions rather than commonplace. Therefore, I try to include photos of Aboriginal role models (with permission of course) I have met throughout my life in my presentations, as a way to challenge these negative stereotypes that may still be held by others.
When commencing my doctorate, my Dad said “… in my day, if you could get away without admitting you were Aboriginal you did” (something he could not do because of his appearance). He told me how proud he was that I, someone who could get away with not admitting my heritage, was focusing on our Community. I have not been on the island for many years and my last memory was going over with my Dad in 1990s before I left home to attend university. Although I have always believed in myself, like many others I have been misguided a couple of times along the way and am fortunate to have always had others who believed in me. It is now my turn to acknowledge my belief in a Community and its people that has more potential than is perhaps realised by forming a collaborative partnership with the Community members who share this vision. I started this study with a hope that my pale complexion and green eyes would be overlooked and my connection to this Community and my relatives would be accepted and valued. After spending time in the Community on two occasions during this study, I can report that my relationships were re-established and I absolutely felt embraced, accepted and valued by those I encountered. During these encounters, relationships were being built and data was being collected. I deliberately put relationships before data as research in Aboriginal communities always starts with a relationship to the people in the community. I discuss my methodological approach in chapter 3. In the next section, I describe the use of vignettes and then how this dissertation is organised as a guide to understanding how this study came to be.

1.10 Use of vignettes

To provide context and to describe stories or events vignettes are used (starting in chapter 3). Although, Stake (1995, p. 128) states “a vignette is an extreme representation, quite atypical” care was taken to ensure the representation in the form of a story was appropriate and respectful of the Community. Vignettes are often contained in a textbox or written with a different font. This is used to illustrate to the reader that
what they are reading is describing an episode relating to an aspect of the case or issues (Stake, 1995). Vignettes are commonly used in Business text to describe the context/background of the case. In this thesis, vignettes are used to show my contextual knowledge and experiences with the Community. Essentially, vignettes highlight the ethnographic element of this case study as I reflect on events and related episodes from my life.

1.11 Dissertation organisation

This thesis is organised into two parts with a total of eight chapters. The two sections are structured as follows: (1) foundations of the research, and (2) findings, discussion and implications based on the outcomes of the study. Part 1 includes an introduction (that you have just read), literature review, the research methodology, and the theoretical framework that guides the research. There are four chapters within Part 1:

Introduction – this chapter provides an overview of the research, its significance, the Community, the position of the researcher and a brief overview of the research methodology and theoretical framework.

FLE: past, present and future: A review of the literature – this chapter defines financial literacy, discusses the challenges and components of financial literacy, and subsequently focuses on what FLE means for Indigenous communities including the cultural and structural barriers to FLE. The chapter finishes with a discussion about the future of FLE, and identifies realistic expectations of implementing FLE. A rationale for the proposed conceptual framework selected is also provided.

Methodology – in this chapter, the methodology selected is described, including a rationale and appropriateness for this study. The necessary re-workings of the methodology, epistemology, ontology and axiology to suit research in a First Nations community are described. Next, the iterative stages of the field work are outlined, in addition to discussing how the participants were selected. This also includes how data
were observed, collected and analysed. Last, this chapter includes the limitations of the study.

Theoretical framework— the use of practice theory is articulated, including how it will be used to analyse the data and identify the practice architectures that enable and constrain FLE practices in the Community. Building from the literature, an initial conceptual framework is illustrated to identify how it will be used to focus the research.

In Part 2, the data presented in the case study were analysed, with findings and their implications discussed. The four chapters in Part 2 are:

1. Exploring the relevance of FLE in a First Nations Community – this is the main research question guiding the study. The importance of gaining an understanding of FLE’s role in the Community is described. The practices of FLE are described and analysed to understand those that enable and those that constrain FLE. This includes the practice architectures that exist in the Community. The chapter concludes with a summary of the FLE that was identified as relevant to the Community.

2. Aligning the First Nations holistic lifelong learning model to site-based education development for the re-development of relevant and sustainable FLE in the Community – in this chapter the importance of site-based education development for sustainable and relevant FLE is discussed. Drawing on the sources of evidence from interviews the case for site-based education development is developed. This chapter finishes with a summary of why site-based education development is a sustainable way forward for FLE.

3. The importance of praxis in FLE – educational concepts such as phronesis, praxis and practice architectures and their connection for FLE are described in this chapter. How my awareness for a praxis perspective
emerged and the role of a praxis perspective in FLE are described. The findings from interviews conducted with Community members are shared to help explain how having a praxis perspective is important for understanding the needs of the Community members, the Community (or site), and for determining a culturally appropriate approach to FLE.

4. Implications of this research and moving towards a praxis approach to FLE – in this final chapter, a brief overview of the thesis is provided including how the stated aims of the study have been fulfilled. The significance of the study and its findings are described. Last, implications of the research for researchers, policy makers and Community members are outlined. Limitations of the research and recommendations for future research in FLE are stated.

1.12 Chapter summary

In this chapter, a general overview of the importance and purpose of the research, including its significance to the Community and to future FLE applications is discussed and highlighted. The Community is described and my own position as an Indigenous insider and an Indigenous-outsider is declared. The research methodology guiding this study and every decision along the journey is identified. How practice theory will be used to identify the practice architectures present in the Community and how practices are enabled and constrained in the Community is discussed. Finally, this chapter finishes with an overview of how the overall dissertation is structured.
Chapter 2. Financial literacy education: what it is, why it is important, what are the challenges, how it has been unveiled and who it is for

Consumers need personal money management skills to manage as best they can in the world as it is, but as citizens they must also be empowered to create a world in which all can be secure – even those unable to complement automated work or discern the amount of money 5% of $100 represents. If we are going to improve economic security for all (and certainly for the most disadvantaged), we need to provide both immediate support (e.g. shelters, financial training, employment and food banks) and we need to create a different political economy with more robust collective risk management solutions. Any ethical response to economic insecurity would not teach how to improve one’s individual position within a system that privileges economic growth over individual security but would stress that our ethical obligations to others extend beyond what the market deems possible, support critical reflection on our implication in the reproduction of capitalism’s structural insecurity and enable us to create with others a more just, secure world. (Arthur, 2016, p. 121).

2.1 Introduction

In this chapter, I define FLE, discuss the importance of FLE, and identify how individuals are exposed to, and receive, FLE. The intended, enacted and experienced (Billett, 2015) FLE programs are discussed, including who are the targets of most FLE initiatives. Next, the perceived allure and paradox of FLE is discussed. Then, the challenges and concerns of FLE are addressed, and whether current FLE practices marginalise and/or blame vulnerable individuals is discussed. Last, FLE for Indigenous communities is addressed, and the cultural and structural barriers facing many
Indigenous communities are identified. The chapter finishes with a possible way forward for FLE.

2.2 What is financial literacy

Financial literacy, financial knowledge, financial education, and financial capability are terms that are often used interchangeably (Huston, 2010) and without an agreed-upon single definition (McCormick, 2009). Contention about the use of the terms occurs when the behavioural (Hogarth, 2002) or the application aspects of financial literacy are not considered (Vyvyan, Blue, & Brimble, 2014). For the purposes of this thesis, financial literacy is defined as “. . . a combination of financial awareness, knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve individual financial wellbeing” (Atkinson & Messy, 2012, p. 2). This definition is used by the OECD for the adult population (see chapter 1 for the financial literacy definition used by PISA) and has been endorsed by the G20 leaders (G20, 2012; OECD, 2014). Broadly, this is how financial literacy is defined; however, emerging literature defines financial literacy in two ways: a “thin” view and a “thick” view (Lucey et al., 2015).

The thin view of financial literacy is aligned with the conventional definition above and focuses on the how the individual “… acquires, manages and accumulates money for personal use. Understood in this vein, financial literacy involves a focus on money as a tool for accomplishing one’s own life goals” (Lucey et al., 2015, p. 1). This view of financial literacy aligns an individual’s financial circumstances to the financial decisions that they have made over their lifetime (Lucey et al., 2015). Whereas, “. . . a

thick view of financial literacy recognises that one’s financial choices and decisions occur within a social system and affect the lives of other participants in that system” (Lucey et al., 2015, p. 1). This thick view of financial literacy considers how financial decisions affect both the individual making the financial decision and others impacted by an individual’s financial decisions. A degree of care towards society and the impact of an individual’s financial decisions and how these decisions affect others is an essential component to a “critically compassionate approach to financial literacy”, an approach that “… considers the near and distant social consequences of their decision” (Lucey et al., 2015, p. 1). The thin view is the conventional approach to financial literacy, and the thick view is the compassionate approach to financial literacy. As an example, an individual wishing to purchase a new pair of moccasins under the conventional approach to financial literacy would compare prices and purchase the moccasins that are the best value for money and within their budget. An individual purchasing these moccasins under the compassionate approach to financial literacy might consider where the moccasins were manufactured (the environmental footprint), how the company/corporation treats their employees and who the company/corporation employs to make this traditional footwear, the social good this company/corporation does, whether the materials are locally sourced and who stitches the bead work and bead design on the moccasins. These are just a few examples of the types of questions that will affect an individual with a critically compassionate approach to financial decision-making and financial literacy. The conventional approach to financial literacy (the thin view) is the dominant approach, and all financial literacy measures and evaluation tools focus on an individual’s ability to understand personal finance and conventional ways of being.

General literacy and numeracy are not absolute (Street, 1984), and neither is financial literacy. Instead, an individual’s financial literacy skills are assessed on a
sliding scale, starting with those having little to no understanding of financial matters, up to those having a highly sophisticated financial literacy skillset (Gallery & Gallery, 2010). Therefore, individuals scoring positively on financial knowledge and understanding questions have also been identified as having the mathematical ability and capability (Atkinson, McKay, Collard, & Kempson, 2007; Worthington, 2006), but this does not necessarily equate to effective financial decision-making behaviours. Furthermore, individuals exhibiting confidence in making financial decisions relating to budgeting, spending, saving, and future planning, were also identified as having high levels of financial literacy (Anthes, 2004; Atkinson et al., 2007; Davidson, 2006; Fox, Bartholomae, & Lee, 2005; Tennant, Wright, & Jackson, 2009), but until an accepted objective and/or subjective financial literacy measure is established and widely accepted, this may be difficult to ascertain.

To be deemed financially literate, an individual acquires financial knowledge (through education and/or experience) and then applies this knowledge (Huston, 2010). Thus, FLE is important because it aims to increase the financial knowledge of individuals. Increasing the financial wellbeing of individuals is often the goal of FLE strategies (OECD INFE, 2012). However, how an individual applies their financial knowledge is not always the same. Only individuals who understand FLE teaching, agree with it, and have the means to apply their knowledge will be impacted by FLE. Concern is thus raised for individuals who cannot apply FLE knowledge because of other influences, including “behavioural/cognitive biases, self-control problems, family, peer, economic, community and institutional” problems (Huston, 2010, p. 308), gender (Pinto & Coulson, 2011) and culture (Brimble & Blue, 2013; Lahn, 2008; Pinto & Chan, 2010). Therefore, for FLE to be most effective, it must be designed so that vulnerable individuals are not further marginalised due to their inability to apply the FLE teachings. Understanding that an individual’s SES “. . . is not entirely a matter of
choice; stereotyping and abuse based on economic status inappropriately assigns blame to victims for conditions which may not be under their control (Lucey, 2012, p. 54). Furthermore, Fernandes, Lynch & Netemeyer (2014) argue that there is a “reduced role for financial education that is not elaborated or acted upon soon afterward” (p. 1861). The authors found that financial education decays with time and as such “. . . content knowledge may be better conveyed via “just-in-time” financial education tied to a particular decision, enhancing perceived relevance and minimizing forgetting” (Fernandes et al., 2014, p. 1873). Moving towards a more holistic approach to FLE might involve moving away from the one-size fits all curricula and including economic/financial and social justice teaching (Lucey & Laney, 2012) in FLE.

Arthur (2012) calls for “critical, emancipatory civil financial literacy” (p. 163) where the citizen receives FLE relevant to the world where they live, but that also offers “opportunity to critically analyse the structural conditions which create, necessitate and support these forms of risk management and a space to intervene to affect change (i.e. to experience being critical citizens)” (p. 172). Current FLE teachings encourage individuals to simply follow orders without being critical of the motives and how the teachings aligns with their own family structures and values. Thus the need for an understanding of praxis (i.e., a conception of FLE as praxis by FLE practitioners) is likely required for critical FLE to be possible. Moreover, Farnsworth (2008) argues that financial capability (or literacy) “. . . also involves social and cultural ways of being, thinking, and feeling” (p. 161) and that is it not just about “. . . being informed and knowledgeable” (p. 161). Lucey (2007) advocates for the morality in financial education curricula. Current FLE agendas that anticipate individuals follow—without questioning—the advice may lead to negative impacts. This is particularly true in instances where the individual feels they are not able to apply FLE teaching and/or is
critical of the relevance of FLE in their cultural context, a reality that may not be fully comprehended by the FLE practitioner.

2.3 Why financial literacy education?

Post the global financial crisis (GFC) of 2008, a significant focus on FLE has emerged in countries around the globe (OECD, 2013). This includes the establishment of the International Network on Financial Education (INFE), which was endorsed by G20 leaders (G20, 2012) and currently has over 220 public institutions and 100 countries participating (Grifoni & Messy, 2012; OECD, 2013). This financial education network meets bi-annually “to discuss the latest developments in their country and to collect evidence, develop analytical and comparative studies, methodologies, good practice, policy instruments and practical guidance on key priority areas” (OECD, 2013, p. 141).

In addition to this network, “the first large-scale international study to assess the financial literacy of young people” (OECD, 2013, p. 139) under Programme for International Student Assessment (PISA) 2012 Financial Literacy Framework (FLF) has been established. That being said, FLE is not new to all countries, since it has been supported in the United States since the 1930s (Gordon, 1940). Although many academics assert that improved financial literacy can lead to positive behaviour changes (Bernheim, Garrett, & Maki, 2001; Cole, Sampson, & Zia, 2011; Lusardi, 2009a), not all academics share this view (Arthur, 2012; West, 2012; Willis, 2008). Willis (2009) argues against FLE, asserting that there is not enough reliable empirical evidence showing statistically significant confirmation of the effectiveness of FLE to positively influence financial behaviour. Other academics have also reported that the causal link

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18 Parts of this section (written by me) have been previously published in Blue, L.E., Grootenboer, P., & Brimble, M. (2014). Financial literacy education curriculum: missing the mark or making the grade. International Journal of Economic Education; doi: 10.1016/j.iree.2014.07.005
between FLE and behaviour change is weak (West, 2012a; Willis, 2008, 2009), and that the one-size fits all model of FLE is not appropriate for gender (Pinto, 2012a; Pinto & Coulson, 2011) and cultural differences (Brimble & Blue, 2013; Lahn, 2008; Pinto & Chan, 2010). Nevertheless, financial literacy is a 21st century skill (Lusardi, 2015) and if taught compassionately (Lucey et al., 2015) it has an important place in educational and/or community settings.

2.4 The Importance of Financial Literacy Education

The 2008 GFC, increasingly complex financial markets, and widespread growth of alternative or predatory financial services, are all valid reasons for FLE. Navigating through the financial services and products are both complex and challenging, even for a financially literate individual (Taylor & Wagland, 2013). Lusardi and Mitchell (2013) report that “evidently, both general knowledge (education) and more specialised knowledge (financial literacy) both contribute to more informed financial decision-making” (p. 29). Indeed, FLE has been linked to both increased retirement planning and wealth accumulation (Ameriks, Caplin, & Leahy, 2003; Lusardi, 2009b; Lusardi & Mitchell, 2009; Lusardi & Mitchell, 2007; van Rooij, Lusardi, & Alessie, 2012). Such associations between educated individuals and growing/significant/increasing retirement assets (Lusardi, 2009b; Poterba, Venti, & Wise, 2013) have helped to spotlight FLE post GFC (OECD, 2013). An example of the global interest in FLE is the (INFE), described earlier in this chapter (Grifoni & Messy, 2012; OECD, 2013). FLE is well positioned to enable individuals who have missed opportunities to learn how to make simple financial decisions, such as basic personal banking and money management, to increase their knowledge and/or develop new personal finance skills (Pinto, 2009). Its ability to assist with more complex financial decision-making may be limited and unwarranted (Blue & Brimble, 2014), and this topic will be explored in further detail throughout this literature review.
2.5 The Challenges of Financial Literacy

Educating individuals to an adequate level of financial literacy is a major challenge for many countries, with Ferguson, a Harvard historian, stating that a large proportion of the English-speaking world is financially illiterate (“Financial literacy,” 2008). Financial illiteracy is reported to be a key contributor to the GFC as individuals with low literacy were vulnerable to poor financial decisions and predatory practices of financial institutions and their officers (“Financial literacy,” 2008). This focus of the financially illiterate is prominent when focusing on the conventional or thin view of financial literacy (Lucey, et al., 2015). This view of financial literacy does not consider how others are affected by an individual’s financial decision-making (Lucey, 2012, Lucey et al., 2015). However, the focus moves from the individual to the societal structure in place that reinforces classism and inequities under the thick view of FLE, where compassion for the financial illiterate is taught (Lucey, et al., 2015). To add to this challenge, many teachers are reluctant to discuss social justice topics beyond what deemed acceptable by society (Lucey, 2008). Also, personal finance is reported to be the last social taboo (“Financial literacy,” 2008; Lowrance, 2011), and thus it is generally not the most popular topic of conversation. However, in the aftermath of the GFC, this appears to be changing with more individuals willing to talk about their finances. Even psychologists and other mental health professionals are reporting that they now must equip themselves with the skills necessary to educate clients about finances (Klontz, Bivens, Klontz, Wada, & Kahler, 2008; Lowrance, 2011). The link between financial psychology and mental health issues is not fully understood; therefore, individuals experiencing psychological effects from money problems continue to suffer in silence and secrecy (Lowrance, 2011). Personal finances have been identified as a significant source of stress in relationships and the cause of numerous marriage breakdowns (Klontz, Britt, Mentzer, & Klontz, 2011; Lowrance, 2011).
Interestingly, Baron-Donovan, Wiener, Gross, and Block-Lieb (2005) investigations into financial literacy teacher training in the USA, report that teachers were sceptical and hesitant about teaching the psychology of money. The personal nature of this topic was cited as the source of reluctance, again pointing to the “taboo” nature of personal finances.

To help comprehend the scale of financial problems and its impact on individuals, researchers have questioned how much effort is required to bring an individual’s financial literacy skills up to a level where the individual can make their own effective financial decisions (Gallery & Gallery, 2010). Investigations to establish the causal relationship between financial education and a change in financial behaviour have not been fully established (West, 2012a; Willis, 2008, 2009). Furthermore, behavioural economists report that most individuals do not behave rationally and predictably when it comes to spending money (ASIC, 2011b). For example, a financially literate individual may behave in an irrational financial manner, undermining efforts to educate them (Citi Australia, 2010; West, 2012a). What may appear as irrational financial behaviour such as sharing of resources and being generous with those in need might be expected behaviour in certain Aboriginal cultures (Humpage, 2016; Danes, Garbow & Jokela, 2016). Therefore, requiring what an effective financial decision means to be contextually and culturally defined. Despite this, most adults are faced with financial tasks, responsibilities and decisions that FLE programs can provide financial awareness about. However, FLE may be limited in communities with high poverty levels. The impact FLE has in capitalist countries is an important aspect to teaching in FLE programs.

What impacts does living under a capitalist economic system, a system that guarantees extreme wealth and poverty (Arthur, 2012), have on an individual’s ability to make “effective” financial decisions? Moreover, simply having the ability to save
money and appear financially literate to others on the surface exists in society. Similarly, individuals who are barely surviving and struggling to make ends meet and may appear to others to be making “poor” financial decisions. Indeed, the impact of an individual’s SES determines whether that individual is a target of financial literacy initiatives outside of compulsory education settings. Since it is perceived that individuals on low incomes are making poor or “ineffective” financial decisions with their money, these individuals become the target of community-run financial literacy programs and initiatives (Money Minded, 2013; Money Smart, 2015; Prosper Canada, 2015). With a focus on SES, financial literacy is then about an individual’s financial choices that they have made rather than focused on how society rewards certain individuals and punishes others for their financial circumstances in life. The social justice aspect of FLE involves teaching from a place of empathy and compassion (Lucey et al., 2015). How, the an individual experiences FLE programs/curriculum may be felt quite differently depending on the SES that an individual comes from and the associated beliefs about their ability or their family’s ability to achieve financial well-being. Students’ beliefs about their ability to achieve in mathematics are directly related to their SES (Grootenboer & Marshman, 2016). This means that students from a low SES background have low beliefs about their ability in mathematics and likewise a student from a middle or high SES background has higher beliefs about their mathematical ability then the student from a low SES background (Grootenboer & Marshman, 2016). An individual’s beliefs about their ability may then have an impact on how they experience the mathematics classroom where FLE is often taught. In the next section, the FLE may be intended, enacted and experienced is discussed.

2.6 The intended, the enacted and the experienced FLE

The intended FLE initiatives, programs and subject matter offered in primary and secondary schools, if taught effectively, will focus on exposing individuals to “financial
dilemmas” (Sawatzki, 2015) and financial decisions they may encounter at their current life stage. For primary school children, the intended financial literacy curriculum provides an opportunity to prepare students with opportunities to recognise Australian currency, count money and be prepared to handle financial decision about how much they can afford to purchase at the tuckshop and how much change to expect. As the students’ progress from the early years in primary to high school, FLE will focus on financial problem-solving and financial dilemmas experienced at this life stage, such as going to the movies with friends and purchasing refreshments (Sawatzki, 2015).

The intended outcome of FLE for an adult is related to equipping individuals with the financial skills and knowledge to effectively manage their finances to support themselves throughout their life. The educator facilitating the FLE curriculum for adults will influence how the participants experience the content, including what aspect are emphasised and what aspects are minimised (Billett, 2015). If the educator only understands FLE in the thin sense (Lucey et al., 2015) then FLE will be packaged as easy-to-acquire skills and knowledge. However, if the educator understands the thick view of FLE (Lucey et al., 2015), the students will be exposed to a much more critically compassionate view of financial decision-making. An understanding of how an individual’s decision will impact others would be taught (Lucey et al., 2015), and this approach could reduce the potential for individuals to blame themselves for the financial circumstances they find themselves in. Thus, the experienced curriculum will either be one that focuses on rewarding effective financial decision-making and blaming poor financial decision-making, or one that moves the focus from individual financial decision-making to society’s role in how financial decisions impact others. At present, FLE curriculum for both students and adults focuses too heavily on individual decision-making instead of the responsibilities of the banks and governments (Davies, 2014) and society’s role in placing individuals into certain roles based on the capitalist economic
system we live with. Understanding the financial impact of individuals who control people and their resources are rewarded in society (i.e., CEOs of corporations) and how individuals who are controlled by others (i.e., workers paid a low wage are blamed for their inability) (Lucey et al., 2015) is just the beginning of recognising the limits of FLE. The allure and paradox of FLE is discussed in the next section.

2.7 The allure and paradox of financial literacy education

The allure of FLE is the wide-held belief that an individual receiving the knowledge will become literate and then apply that knowledge and make effective financial decision for the betterment of the individual, their family and society (OECD, 2013; Willis, 2009). PISA’s financial literacy framework appears to be confident that FLE can achieve this, whereas Willis (2008) is not, asserting the dangers inherent in such belief, where consumers are duped “into thinking they can master the financial services market, while placing blame upon them for their failure to do so” (p. 54). Interestingly, Mandell and Schmid Klein (2009) highlight the paradox that exists between the efficacy of education in improving financial literacy and the impact of this education on financial behaviour. The authors argue that an individual cannot improve financial behaviour without first improving financial literacy. Perhaps it is too much to correlate FLE with improved financial behaviour in the initial stages of implementation; for example, evidence that high school personal finance courses do little to improve financial decision-making later in life (Mandell & Schmid Klein, 2009). However, Walstad, Rebeck, and MacDonald (2010) revisited the similar findings from the

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19 Parts of this section (written by me) have been previously published in Blue, I.E., & Brimble, M. (2014). Reframing the expectations of financial literacy education: bringing back the reality, JASSA the Finsia Journal of Applied Finance or the Australasian Accounting Business and Finance Journal 1: 37-41.
JumpStart coalition for personal financial literacy (Mandell, 2004; 2008) and found that “. . . personal finance education may, in fact be effective in increasing student knowledge – but only when it requires significant exposure to personal finance concepts” (Lusardi & Mitchell, 2013, p. 38). By adding FLE to the school curriculum, increased exposure to financial decision-making will occur, and only time will tell if these initiatives are sufficient. The focus in the compulsory school years could include: equipping individuals with exposure to age specific financial dilemmas, discussing how the social structures that reinforce inequities by rewarding and blaming certain individuals based on their financial worth, and an understanding about how financial decisions impact others. Instead of focusing on budgeting and viewing this as the key to financial literacy, students must be continuously exposed to financial scenarios where they can problem-solve their ways through these dilemmas and understand through empathy rather than blame why certain individuals’ financial decision-making is enabled and constrained.

2.8 Expectations of financial literacy education: are they realistic and achievable?

Arthur (2011) argued that it must be determined whom FLE serves and ascertained what the main aims of FLE ought to be. Presently, the FLE appears to serve individuals with a wealth accumulation focus (Lucey, 2012) and governments wishing to reduce spending on individuals who make poor financial choices (Pinto, 2016). From a review of the literature and policy documents, the ultimate aim/outcome of FLE is to increase financial literacy levels while improving the financial well-being of individuals (OECD, 2005) through optimal financial decision-making. The countries and institutions in the INFE share this vision. This outcome appears to be achieved through the thin view of FLE with the following expectations:
better money management practices such as planning and saving for retirement are enabled (Bernheim et al., 2001; Cole et al., 2011; Lusardi, 2009b);

participation in the stock market is increased (Lusardi & Mitchell, 2013; van Rooij, Lusardi, & Alessie, 2011); and,

informed decisions, such as purchasing investments with lower fees, are made (Hastings & Tejeda-Ashton, 2008; Hilgert, Hogarth, & Beverly, 2003; Lusardi & Mitchell, 2008; Stango & Zinman, 2009; van Rooij et al., 2011; Yoong, 2011) and/or taking on debt with lower interest rates and minimal fees is fostered (Gerardi, Goette, & Meier, 2010; Lusardi & Tufano, 2009a, 2009b; Moore, 2003).

It is believed that improving one’s financial literacy level will lead to a demand for higher quality financial services, increased competition and innovation in the market, with individuals less likely to react unpredictably to market conditions (OECD, 2013). Moreover, it is thought that this would then reduce government taxes aimed at individuals who have made unwise financial decisions (OECD, 2013). This outcome, and the expectations of FLE, appears to place a lot of responsibility on the individual to make the best financial decisions for their government, which may not necessarily align with the best decisions for the individual or their family. FLE’s role is to enhance the financial literacy levels of society, and it is politically motivated (Arthur, 2012; Pinto, 2013; 2012b; Willis, 2008). This is necessary to comprehend in order to understand why some are for, and others are against FLE, and why some, who see the benefit of FLE, have concerns with current FLE models. This is addressed in the next section of the chapter. With this in mind, many academics assert that improved financial literacy can lead to positive changes in behaviour (Bernheim et al., 2001; Cole et al., 2011; Lusardi, 2009b), but not all academics share this view (West, 2012a; Willis, 2008, 2009, 2011).
2.9 Concerns about financial literacy education

Willis (2009) argues against FLE, asserting that there is not enough reliable empirical evidence to statistically demonstrate its effectiveness to positively influence financial behaviour. She offers alternatives to FLE, including:

1. increasing social security, if increasing retirement savings is the goal;
2. regulating to align mortgage sellers with incentives for offering long-term affordable mortgages, if mortgage defaults are of concern; and,
3. making suggestions such as providing “…consumers with pro bono professional assistance to help them navigate the market” (Willis, 2011, p. 432).

These suggestions have been made with the belief that effective FLE “…would need to be individually tailored and given in one-on-one settings…” (Willis, 2011, p. 432), and that the current FLE models are lacking a critical component (Arthur, 2012).

Willis (2008) proposes that FLE should be replaced by increased financial policy and regulation, and she (2011) concludes that financial “…firms fear the other forms of regulation they believe they would face if they could not point to financial education as the cure for consumer financial woes” (p. 433). This sentiment is shared by Pinto (2009) as the assumptions behind FLE are unpacked and the unrealistic role financial literacy plays in big economic problems are exposed. Thus, calling for regulation of the financial industry as well as strategies to address poverty and mental health are suggested (Pinto, 2009). Furthermore, doubt is cast “on the true intention of the crusader” (Pinto, 2013, p. 110) as the crusaders i.e. the “…financial industry profits are made on the backs of illiterates” (Chevreau, 2011, p. FP10). These profits could be from bank fees and charges and/or from commission made from promoting their own investment products disguised as advice (Pinto, 2013). Once individuals become financially literate, more questions of “the crusader” will be asked (Carrick, 2011;
Pinto, 2013). Questions specifically relating to the contradictory role of financial industries’ that support the cause (i.e. increasing financial literacy through FLE initiatives that are offered, or financially supported, by the industry), while profiting from financial illiteracy in a market where more financial regulation is warranted. Davies (2014) also proposes a framework for financial literacy that moves beyond just focussing on the individual. This framework includes individuals, financial services and government/country, which considers the short term, and longer term issues about sustainability and ethics involving the interaction and outcomes between these three groups (Davies, 2014).

2.10 Do current FLE practices marginalise and/or blame vulnerable individuals?²⁰

Current FLE teachings encourage individuals to simply follow best practice teaching/advice without being critical of the motives and how it aligns with their own family values. Instead, these teachings promote political agendas of financial literacy initiatives on a global scale. Agendas that assume individuals follow without questioning the advice may lead to negative impacts on the participant. This is particularly true in instances where the individual feels they are not able to apply FLE teaching and/or is critical of the relevance to their personal, cultural and/or social

context, which may not be fully comprehended by the practitioner. Indeed, Pinto and Coulson (2011) have argued that gender is not considered in FLE, and Lucey et al. (2015) illustrate that culture is not considered in the conventional view of financial literacy. This oversight of both gender and cultural differences may lead to a vulnerable individual feeling even more hopeless about their financial circumstances. Lyons et al. (2006) report this to be especially true for individuals having a limited ability to change their financial circumstances.

Despite the good intentions and crucial nature of FLE, all of the current frameworks/reports place the emphasis on the individual (Australian Government, 2013; National Strategy for Financial Literacy Advisory Group, 2012; OECD, 2013). By focusing on individual financial decision-making this can lead to blaming the individual for the ineffective financial decisions, or lack of financial decision made after receiving FLE, as previously discussed in this chapter. Furthermore, being the target of FLE programs often implies that you are lacking a certain set of financial skills and knowledge deemed to be effective for managing your personal finances (Humpage, 2016). This deficit is thought to be remedied by learning how to budget effectively, through FLE program focusing on budget management. However, tensions/conflicts may emerge when an individual realises their life plan does not perfectly align with the individualistic wealth accumulation focus of FLE. It is proposed that FLE needs to be relevant to all individuals, including those who may not always choose the most financially desirable decisions. This could include individuals wishing to spend time out of the paid work force to further their education, stay at home to raise their children, and/or choose flexible work hours to care for a dependant. FLE is as relevant to these individuals, as it is to those having made unwise financial decisions and want to improve their personal finances. Do we blame and marginalise these individuals? Generally no; however, present FLE teachings may. This highlights the misguided
expectation that is inherent in current FLE strategies and can lead to unwarranted outcomes, such as marginalising/blaming the victim/individual. Individuals receiving FLE should be encouraged to become critical of the teachings and not marginalised for arguing about what the real outcomes of FLE are.

2.11 Components of financial literacy, including assumed behaviour

Financial literacy is reported to have two components: the knowledge aspect and the application or behavioural aspect (Huston, 2010). FLE often focuses on empowering individuals to make well-informed financial decisions through awareness. Positive correlations between financial education and sound financial decision-making outcomes have been reported (Fox et al., 2005); however, given the scale of the world’s financial problems and personal debt levels, valid concerns remain that education alone is not the solution. Furthermore, gaining knowledge through FLE does not ensure optimal financial behaviour (West, 2012a), and the literature only highlights mixed evidence of measurable benefits to an individual’s financial problems. Perry and Morris (2006) conclude that due to a lack of empirical evidence pertaining to the relationship of knowledge and behaviour, further research is required to determine if “the current strategies are even addressing the right issues” (p. 300). Therefore, educators need to be reminded that FLE focusing primarily on knowledge may increase financial literacy levels, which is the first step in moving towards optimal financial behaviour. However, FLE alone does not necessarily equate to altered financial decision-making (Pinto, 2016). The realisation should be understood that for some individuals, despite their completion of a FLE program, changing certain financial behaviours is not possible due

21 Parts of this section (written by me) have been previously published in Blue, L.E., Grootenboer, P., & Brimble, M. (2014). Financial literacy education curriculum: missing the mark or making the grade. International Journal of Economic Education; doi: 10.1016/j.iree.2014.07.005 and
to their financial situation (Lyons et al., 2006). As a result, in some cases no amount of FLE will influence the financial behaviour of these individuals. Accordingly, outcomes tied to behavioural change are not always appropriate (Lyons et al., 2006). FLE programs that distinguish between behaviours that can be changed in the short term, as opposed to the long term, have greater impact on behaviour change (Lyons et al., 2006). Of concern are FLE programs that fail to tailor behavioural goals to the participants’ likelihood of being able to implement changes.

An assumption is often made that once an individual has the knowledge, they will be able to implement it to make optimal financial decisions (Pinto, 2016) and thus remain out of financial trouble. In fact, this is often not the case. Bandura (1986) argues that an individual’s ability to undertake an action, perform a task, or achieve a goal is related to whether or not they think they will be successful. Thus, an individual with a higher perceived belief (or self-efficacy) is more likely to exert greater effort and persist at a task (Fiske & Taylor, 1991). An individual’s inability to exhibit predicted financial decision-making is often a result of influences such as psychological biases and limitations, including those relating to peer group, gender, culture, community and self-efficacy (Huston, 2010; Pinto & Chan, 2010), and not due to a lack of FLE. Research also suggests that “age, SES, values, society and mental health” are often the cause of financial difficulties (Fitch, Simpson, Collard, & Teasdale, 2007; Grant, 2008; Lea, 1999; Lea, Webley, & Walker, 1995; Livingstone & Lunt, 1992). Pinto and Coulson (2011) examine the naivety around the “assumption that all individuals come to financial life on an equal playing field… ignores the very different circumstances that causes individuals and groups to experience personal finance in very different ways” (p. 56). This again questions the content and current value neutral approach taken to FLE.

The importance of FLE is not in question; rather, the limitations of FLE should be recognised so that educators and individuals are not mislead about the impact their
knowledge could have over their financial control. Furthermore, Pinto and Coulson
(2011, p. 76) assert that FLE continues to be presented as a “gender-blind, neutral
construct, and that individual economic prosperity simply boils down to choice” and
that this practice is incorrect, misleading and perpetuates inequalities and inequity. The
authors cite the example of stay-at-home mothers as proof that not all opportunities and
risks are the same for all individuals.

2.12 Influences on financial decision-making

Other factors may have a greater influence over an individual’s ability to carry out FLE
teachings, such as personal, social, economic, cultural and psychological factors (Blue
compassionate approach to financial decision-making involves considering how a
financial decision impacts upon others, instead of focusing on how it affects the
individual (conventional approach to FLE). Moreover, Gross’s (2005) assessment of
existing FLE programs found they are only bearable in their current forms. Therefore,
calls to improve and define a standard of excellence for FLE are warranted, with
McCormick (2009) stating that not enough has been done to develop this field. More
research is needed to:

1. educate consumers on emotional biases that influences financial
decision-making (Gross, 2005; Huston, 2010);

2. educate consumers about the impact their financial decision-making has
on others (Lucey et al., 2015);

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22 Parts of this section (written by me) have been previously published in Blue, L.E.,
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3. educate consumers about the realities of social structures existing under a capitalist economist system, which guarantees both extreme poverty and wealth (Arthur, 2012);

4. identify a connection between financial psychology and mental health (Klontz et al., 2011; Lowrance, 2011);

5. develop tailored FLE to suit the needs of the clientele (based on gender, culture, life stages and/or SES (Brimble & Blue, 2013; Buckland, 2010; Lahn, 2008; Pinto & Coulson, 2011);

6. identify a realistic outcome for FLE initiatives relating to simple financial decisions that can be made independently (Blue & Brimble, 2014); and,

7. advocate for affordable financial advice and counselling (Willis, 2008) for individuals to access when facing complex financial decisions.

Understanding the potential and the limitations of FLE starts by acknowledging that individuals are influenced by a variety of factors when faced with a financial decision, and that they are either enabled or constrained based on their social position. The next section in this chapter focuses on FLE initiatives that have been targeted toward Indigenous communities.

### 2.13 Financial literacy education for Indigenous Communities 23

“Apart from the common experience of dispossession and federal administration, there is little that unites or is common to all Aboriginal people in Canada,” (Collins, 2011, p. 6). The same may be said for Aboriginal and Torres Strait Islander people in Australia.

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The diverse cultures, languages, demographics, historical experiences, geographical locations and the impact of government intervention (past and present) of Indigenous people “…influence how financial literacy issues play out” (Collins, 2011, p. 7). Furthermore, Indigenous people in Australia and Canada live in urban or rural/remote locations, in or out of Indigenous communities. Urban refugee is the term often used for Indigenous people living outside of their Communities with no roots or connections to the community in which they reside in Canada (Bowles, Ajit, Dempsey, & Shaw, 2011; Collins, 2011). Collins (2011) refers to two types of Aboriginal communities in Canada; one is a well-resourced community, of which the self-governing Nations are at the leading edge. The other is the poor, remote, and disorganised settlements where even basic infrastructure is lacking (Collins, 2011, p. 8). The economy in these two very extreme examples of Aboriginal committees may also be different.

Broadly speaking, a “moral economy” is said to exist in many Australian and Canadian Aboriginal households, where the sharing of resources with extended family is central (Danes et al., 2016; Lahn, 2012; Peterson & Taylor, 2003). The circulation of resources, as well as kinship and reciprocity, are common features within these households (Danes et al., 2016; Peterson, 2005). Lahn (2008) suggests that “sharing, as Aboriginal people understand it, is a defining feature of being Aboriginal: Aboriginal identity entails having a family to belong to, with a concomitant movement of money, goods and services utilised to sustain familial relations” (p. 36), is based on reports from Austin-Broos (2003), MacDonald (2000) and Peterson (1993). Resource sharing is typically expected, and plays a large role in many Aboriginal cultures (Martin, 1995; McDonnell, 2003; Musharbash, 2000; Senior, Perkins, & Bern, 2002), which is problematic given the individual-as-key-unit in most FLEs. For many Aboriginal people, putting their own financial needs above those of their family and their community is at odds with their culture (Danes et al., 2016; Demosthenous, Robertson,
Cabraal, & Singh, 2006). With success measured by an individuals ability to be generous with family member opposed to saving (Danes et al., 2016). Given that the obligation to share money may also have adverse effects on one's well-being and quality of life (Senior et al., 2002), an individual then questions how collective and/or community propensity principles align with conventional and individualistic focused, FLE. The concept of poverty in Aboriginal communities was found to be associated more with an absence of family networks and/or a lack of food or shelter, rather than a lack of money (Lahn, 2012). Moreover, Lahn (2012, p. 68) reported a “marked reluctance to identify as being poor” by individuals whose familial networks were strong, but whose incomes were low or below national poverty levels.

Indigenous communities can face many challenges that have a significant impact on financial behaviour, choice, and decision-making. The high value that culture places on sharing resources often impedes an individual’s ability to responsibly manage money and resources (Collins, 2011; Urbis Keys Young, 2006). Examples of resource sharing include guaranteeing family members loans, community-funded funerals and demand sharing when an individual asserts their personal right to financial resources (McDonnell & Martin, 2002; Urbis Keys Young, 2006). However, resource sharing is only viewed as troublesome when compared to the individual wealth accumulation focus on conventional FLE. The far more significant issues often facing Indigenous communities are: “collective despair, or collective lack of hope and its consequences, including suicide, are increasing among Indigenous people at a time when their economic and social opportunities are, apparently substantially better than any time since colonisation” (Hunter & Harvey, 2002, p. 14). These issues also need to be addressed before FLE is even relevant and/or can have an impact:

Collective despair, or collective lack of hope, will lead us to collective suicide. This type of suicide can take many forms, foreshadowed by many
possible signs: identify crisis, loss of pride, every kind of dependence, denial of our customs and traditions, degradation of our environment, weakening of our language, abandonment of our struggle for our Aboriginal rights, our autonomy and our culture, uncaring acceptance of violence, passive acknowledgment of lack of work and unemployment, corruption of our morals, tolerance of drugs and idleness, parental surrendering of responsibilities, lack of respect for elders, envy of those who try to keep their heads up and who might succeed, and so on. (Royal Commission on Aboriginal Peoples, 1995, p. 38)

Consideration of the cultural and social exclusions that many Indigenous people face must be understood (Jordan, 1996) and factored into any educational and/or FLE initiatives offered in Indigenous communities. Moreover, Monague recently testified at the inquest investigating the deaths of seven young Aboriginal people attending high school away from their communities (Porter, 2016). He stressed the importance of understanding the courage required by Aboriginal youths to obtain an education outside of their community (Porter, 2016). Thus the implications of teaching from a place of social and cultural exclusion continues to perpetuate the belief that Indigenous ways of being, knowing, and doing (Martin, 2003) are not valued.

Attempts to increase financial literacy levels of Indigenous people must also consider and incorporate culture and traditional value systems (Wilson, 2007). Godinho (2014) argues the importance of building Elders’ financial capabilities because of their ability to influence youth. In addition, it has been suggested that a substantial effort is required to shift the money mindset from living for today to planning for tomorrow (Urbis Keys Young, 2006). However, this shift in mindset may only be of importance when aligned to the individualistic wealth accumulation focus of current FLE agendas. The impact of intangibles, such as a lack of self-confidence, and shame and
embarrassment around having low-income levels, are also contributing factors that may influence behaviour (McDonnell & Westbury, 2002; Westbury, 1999). The feeling of shame associated with dishonouring a payment can result in a change in financial behaviour from banked customer to predatory lender customer (unbanked) (Urbis Keys Young, 2006), which is of great concern due to the high interest rates and fees, coupled with their frequent use by individuals without a bank account (unbanked) and/or by those generally considered to be financially excluded or undesirable by mainstream financial institutions (Bowles et al., 2011). Hence, the need for FLE courses that focus on participant-defined goals such as “overcoming predatory financial services” may be appropriate if this was identified as a problem in the Community. Offering FLE for “teachable” or “vulnerable” moments appears to be the approach used (Willis, 2008) and may be appropriate for Indigenous communities. FLE in Indigenous communities is often delivered in the form of the “fly in and fly out” model, where the trainers modify existing FLE content in an attempt to tailor it to the community. These tailored workshops are then offered to a community (generally by an outsider, although it may involve an Indigenous facilitator), and once delivered, the trainers pack up and leave the community with little or no additional support offered. This unsustainable approach is limited in its ability to increase knowledge and build the financial capacities of individuals attending the training. In the short term, these workshops may increase confidence, but they may also increase frustration levels when individuals realise they have little control over their ability to change their financial circumstances without leaving their community. The next section of the chapter outlines the cultural and structural barriers to FLE that Indigenous communities may experience.
2.14 Cultural and structural barriers to financial literacy education for Indigenous communities

Cultural and structural barriers to financial literacy exist for many individuals, including Indigenous people. Cultural barriers referred to the “difference in values, attitudes and language” whereas structural barriers refer to “bureaucratic, institutional, and geographic factors” (Collins, 2011, p. 17). Often “structural barriers reflect and reinforce cultural barriers” (Collins, 2011, p. 17). This is important to understand in the context of how power relations are played out by mass media and other institutions, including education and criminal justice systems (laws and policies) such as the Indian Act “that ascribe Aboriginal people differential and lesser status under the law (‘wards of the state’) (Harding, 2006, p. 206).” Other issues include:

. . . Canadian society’s general amnesia about the country’s colonial history and its connection to the starkly unequal relations that exist between Aboriginal and non-Aboriginal people today. (Harding, 2006, p. 206)

Although these findings describe Canada’s media role, which devotes considerable attention to reporting on the extreme circumstances in which many contemporary Aboriginal people live – poverty, alcoholism, crime and suicide – new media simultaneously eschew any analysis of the socio-political context of these living conditions and the impact of Canada’s long history of colonialism on aboriginal people” (Harding, 2006, p. 206).

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these media reports may also be consistent with Aboriginal and Torres Strait Island communities in Australia.

2.14.1 Cultural barriers.

Indigenous people live in rural, remote and urban centres and are exposed to conventional FLE in various ways through schooling, community initiatives and in the workplace. Ojibway people first encountered French explorers who sought trade and friendship from the Ojibway people (Benton-Banai, 1988). The French traders also bought gifts resulting in a reciprocal exchange of goods. Genuine trust, friendship, and brotherhood were established with the French in 1600s (Benton-Banai, 1988). The Frenchman also began seeking Ojibway wives, resulting in the Ojibway clanship extending to include Frenchmen (since Clan is assigned to children based on their father) (Benton-Banai, 1998). The “. . . generosity and innocence of the Ojibway . . .” (Benton-Banai, 1988, p. 105) meant that harmonious trading relationships built on trust, mutual respect and friendship left them (and other Aboriginal communities) vulnerable to exploitation by other foreign explorers.

Traditional financial practices such as the potlatch system used by may Aboriginal communities in the prior to colonisation involved ceremonies and celebration focused around food, dance and allocating property (Brock, 2012). This culturally focused non-cash economic redistribution system was used by Aboriginal people until potlatching was made illegal in 1884 in Canada (Bell, 2008; Brock, 2012). The culturally significant tradition of potlatch, as it was experienced by Aboriginal communities in northern Canada and United States was primarily a celebratory ceremony where reciprocity or the redistribution of wealth took place (Jonaitis, 1991).

…we will dance when our laws command us to dance, we will feast when our hearts desire to feast. Do we ask the white man, 'do as the Indian does?' No, we do not. Why then do you ask us, ‘Do as the white man
“does? It is a strict law that bids us dance. It is a strict law that bids us distribute our property among our friends and neighbors. It is a good law. Let the white man observe his law, we shall observe ours. And now, if you come to forbid us dance, leave us. If not, you will be welcome. (Shein & Wheeler, 1975)

Trosper (2003) suggests that Indigenous societies that existed for two millennia prior to colonialisation relied upon a resilient exchange system, known as potlatch. It was deemed resilient because it met the three requirements of social and ecological resilience (Resilience Alliance, 2002) they included: “the ability to buffer, the ability to self-organize, and the ability to learn” (Trosper, 2003 p.1). Where potlatch was not practiced, other forms of gift economy were used, based on “… informal terms of exchange, trust, sharing, family care, and relationship-building” (Collins, 2011, p. 18). Understanding these traditional trading values associated with non-cash barter/exchange are important to understand the sharing aspect that is often reported from Indigenous communities. Danes et al., 2016 report that exchanging natural resources with others continues to be a financial practice practices in Ojibway communities in the USA.

A further cultural barrier relates to the events that took place in Australia, Canada and New Zealand in the nineteenth century. Armitage (1995), describes five principal phases of assimilation. The first phase involved Aboriginal people becoming “. . . civilised, Christian, and citizens . . .” (Armitage, 1995, p. i) this initial phase was where power relationships were founded during initial contact. During the second phase, Aboriginal people were dominated as acts of genocide took place (Armitage, 1995). Paternalism was the third phase, it involved two phases, “. . . the protection of Aboriginal people . . .” and “assimilation” (Armitage, 1995, p.190). The fourth phase was one of denial and disregard as an attempt at integration, although “. . . the objective was still assimilation” (Armitage, 1995, p. 190). The present period is pluralism were “. 
. . more than one ethnic group is recognised as having a right to continued recognition” (Armitage, 1995, 186) and is not without its challenges as conflict continues over its principles. All of these historical events involved breaches of trust and social exclusion that Indigenous people faced and may continue to experience to some extent. There are also language barriers and a heavy reliance on social assistance, which discourages saving and employment and discourages long-term financial management planning within Indigenous communities (Collins, 2011).

2.14.2 Structural barriers.

The structural barriers many Indigenous people face include basic literacy and numeracy, remoteness, lack of access to financial services and lack of access to capital (Collins, 2011; Urbis Keys Young, 2006). Indigenous populations in both Australia and Canada have lower overall educational achievement levels (Bradley, Noonan, Nugent, & Scales, 2008; Collins, 2011). Canadians are often at or near the top of the Human Development Index rating; however, in 1998 when Canada was ranked, 1st, Aboriginal people were viewed separately, and “off-reserve natives” would have ranked 34th (ahead of Trinidad and Tobago) and “on-reserve natives” 63rd (between the United Arab Emirates and Brazil) (Anderssen, 1988). This alarming example portrays the extreme hardships and inequity Indigenous people continue to face.

Remoteness, the second structural challenge, has to do with the location of some Indigenous communities. Lack of year-round road access and/or ferry access is often a challenge for Indigenous people living in remote and/or rural locations (Collins, 2011). Limited access to goods and services also has an impact on the people living in these Communities, which ties in with the third structural challenge, a lack of access to financial services. “A sense of the scale of under-banking among Aboriginal people can be had by looking at the geographic distribution of the Aboriginal population and the availability of bank branches in Aboriginal communities” (Collins, 2011, p. 22) in
Canada; however, the same may be said for Australia. Although some strong relationships between regional bank managers and income-rich Aboriginal communities are forming (Collins, 2011), many Communities are a long way from achieving such relationships. As a result, a high number of unbanked individuals are relying on fringe financial institutions for their financial services (Bowles et al., 2011). The final structural barrier of access to loan capital is discussed below.

Collins (2011) reports, “for years, commercial banks refused to consider loans to Aboriginal people, businesses, and communities unless government guarantees were supplied” (p. 23). Although this has begun to change, there are still low levels of access to capital. Reasons for this include difficulty in building equity through home ownership for on-reserve individuals, as the Indian Act in Canada administering the land, and home ownership regimes and high levels of Indigenous people living in public housing (Collins, 2011; Urbis Keys Young, 2006).

2.15 The future of financial literacy education

Moving away from the conventional or thin view of financial literacy programs and curricula is the way forward for FLE. Until such time, FLE may be nothing more than a false promise that tends to “blame the victim” (Gross, 2005; Lucey & Laney, 2012; Willis, 2008) if an individual fails to transfer their newly acquired financial knowledge into action-initiated financial well-being. FLE programs for Indigenous communities may also have different outcomes that are better aligned to their cultural values.

25 Parts of this section (written by me) have been previously published in Blue, L.E., Grootenboer, P., & Brimble, M. (2014). Financial literacy education curriculum: missing the mark or making the grade. International Journal of Economic Education; doi: 10.1016/j.iree.2014.07.005 and Parts of this section (written by me) have been previously published in Blue, L.E., & Brimble, M. (2014). Reframing the expectations of financial literacy education: bringing back the reality, JASSA the Finsia Journal of Applied Finance or the Australasian Accounting Business and Finance Journal 1: 37-41.
possibly with less of an emphasis on individualistic wealth accumulation and more of an emphasis on collective well-being (CCL, 2007). Furthermore, through this research I question whether conventional FLE alone is sufficient and appropriate for Indigenous cultures in terms of improving financial capability in Indigenous communities.

A sustainable model in any educational reform may involve a pedagogical shift from the traditional deficit model to an inclusive model (Boaler & Staples, 2008; Jorgensen (Zevenbergen), Grootenboer, & Sullivan, 2010) as well as a shift from the “banking model” of education to problem-posing pedagogy (Freire, 1993). A key belief that underpins the inclusive model is having “high expectations of learners” (Jorgensen (Zevenbergen) et al., 2010), which could be appropriate when teaching FLE outside of the traditional classroom. Indeed, Bishop (2015, p. 411) states that “… despite teachers being well-meaning and with the best intentions in the world, if teachers are led to believe that students with whom they are interacting are deficient they will respond to them negatively.” Furthermore, moving from the “banking model” of education in FLE, where the educator is believed to have all the knowledge that they “pour” into the student/client, to problem posing pedagogy (Freire, 1993), enables the content of FLE to address local issues the community is facing and to critically engage the learner. A sustainable FLE model may also include the partnership of financial experts, such as personal financial planners who are mandated (in Australia) to work in the clients’ best interest could be a part of a sustainable approach to improving financial decision-making process. A model of financial decision-making might be include: confidence to independently make “simple” financial decisions; seeks independent financial advice for “complex” financial decisions; critically evaluates the financial decision and/or financial advice received against their own values and life goals; and, makes informed financial decisions based on the FLE and/or financial advice given that aligns with their values and life goals (see Figure 1).
In Figure 2 the reality of financial decision-making of individuals living in poverty has only one possible pathway that involves reflecting their values and life goals. For individual living in poverty, it is much more likely that financial decisions are made on the basis of what is affordable (see Figure 2). Under this scenario, the consequence of living in poverty and not being able to make financial decisions that reflect an individual’s own values and life goals may also bring about blame and shame. Blame because of the financial circumstances the individual is in, and shame for not being able to easily change their circumstances. This act of blaming individuals who are already vulnerable or marginalised is common place in society, with the least fortunate citizens measured against individuals succeeding. In regards to Indigenous people, the achievement gap discourse is “… motivated by an economic imperative loaded with deficit theorising” (Kovach, 2015, p. 374).
2.16 Summary

At present, FLE is unable to improve the financial well-being of many individuals. As such, governments around the world (in both developed and emerging countries) that focus efforts on increasing the financial literacy levels of their citizens through FLE will continue to be challenged, with FLE outcomes and agendas heavily scrutinised.

The gap in the literature concerning Indigenous FLE is considerable, with limited reports to draw upon (with only 35 Google scholar results after searching for “Indigenous financial literacy” (21 results) and “Aboriginal financial literacy” (14 results)). Therefore, an opportunity to identify realistic outcomes that FLE can achieve in this Community will be developed as a component of this study. Furthermore, challenging the narrow and perhaps misleading vision of current FLE agendas by offering a model that allows for critical thinking and includes other influences, such as the recognition of cultural differences (some with less of a focus on wealth accumulation) and the ability to apply this knowledge, will be developed. This model may be applicable to all FLE models. In addition, exploring the overlooked and
unexplored area of increasing the praxis of FLE practitioners is key to developing new FLE models in Indigenous communities and will be addressed in this study.

Last, it is critical that the importance of FLE is not being debated; rather, I argue that current expectation associated with its teachings are likely unrealistic. FLE is individually focussed, and therefore the expectations should be tied to the values and life goals of each individual and an understanding of the social structures that exist in society. Achieving what was described above, as the realistic expectations of FLE may be a long way off. However, achieving the present expectations/outcomes of FLE (i.e. financial well-being) are both unachievable and politically motivated in my opinion, particularly in the context of Indigenous communities. This thesis will contribute to an understanding of how conventional FLE with an individual wealth accumulation focus is ill suited in Aboriginal communities. The next chapter will assist in the regard by explaining my approach to research in a First Nations community, that I am a member of.
Chapter 3. Researching within your own Community: methodological approach, design, stages and the relationships along the way.

. . . a young Indigenous student cautiously came up to me. She said that she enjoyed the presentation, but she was wondering about something. She said that she was of Indigenous ancestry but had grown up in the city and did not have any connections with community. She said that she was drawn to using Indigenous methodology but did not think that she could go this route because she did not have the necessary cultural connections. We talked about her aspirations and hesitations, and as she was speaking my stomach was churning, for she was not seeking guidance on a relatively straightforward question about Indigenous methodologies. Rather, her query was more complex. It got to the heart of why Indigenous approaches mattered in the first place. I had to choose my words carefully, for standing before me was the future. This young Indigenous student was questioning whether she could embrace her Aboriginal culture. It did not seem that her reasons were stemming from a lack of desire, but more about belonging. . . . I offered her the best guidance I could should she choose Indigenous methodologies—start where you are, it will take you where you need to go. (Kovach, 2009, p. 10)

3.1 Vignette – Back home and on the Island

After arriving on the Canadian Thanksgiving weekend (which is a little bit earlier than American Thanksgiving) and having a delicious turkey dinner at my parent’s home, it was time to head over to the reservation. My parents drove me to catch the ferry and my brother was on board eagerly awaiting my arrival. As I watched the boat approach, I realised it had been almost twenty years since I last went across. While waiting to board the ferry I saw many relatives and had brief conversations with individuals I
had not seen in years. One particularly friendly individual I embraced with a hug was a relative I used to babysit for when I was in high school.

I realise that I am remembered and recognised because I am standing with my parents who have remained in close connection to the Community. I have been living overseas for over a decade and initially left my parent’s home for University almost two decades ago. As I board the ferry with a huge smile, my suitcase in hand and esky (cooler) full of food, I am eager to meet and reconnect with everyone.

![Figure 3. Me heading to the Island during research trip 1.](image)

As we approach the Island I am drawn to the beauty of the crystal clear fresh water and the pristine forests that surround the area. I find myself comparing this voyage to my regular ferry trips on the passenger ferry to North Stradbroke Island (my favourite getaway from the city of Brisbane). I find myself behaving like an excited child, asking my brother many questions and finding it hard to sit in one place. It is not long before a friendly, but unknown, face comes close and I am introduced to a Community member.

After we reached the Island, we got into my brother’s truck and head to his place. As we approached his home, I noticed the spacious surrounds and lack of fences on properties, and think perhaps I’ve been in the city too long to remember this. I found myself appreciating the natural beauty of the Island and the quietness of the small Community. We met up with my brother’s partner who is out walking with their new baby (my nephew). She is a beautiful, young Ojibway woman. As we approach their house,
she seems a bit nervous and she says to me “I wonder what you will think of our rez house”. As I entered their home I immediately feel at home and tell her that is reminds me of a home we lived in during our childhood and I begin pointing out familiar bits to my brother. I think to myself, I am so lucky to have a great family and Community to come home to. I cannot wait to explore the Island and reconnect with fellow Community members.

3.2 Chapter Overview

In this chapter, the methodological approach, research design, iterative stages of research and the relationships formed during this study are introduced. This chapter begins with an outline of how the direction of the research was determined including how Indigenous methodologies were used to shape the research design. Next, the participants involved in this research and how they were selected is described. The initial call back to the Community, including the planned approach and what actually occurred in the Community is outlined. Next, the second reunion in the Community is described, including both the planned and actual events that took place in the Community. The boundaries I erected during my time in the Community are identified. Last, how I ensured the 5R’s of research (respect, relevance, reciprocity, responsibility and relationships) were adhered to and how I ensured that my relationships were even stronger when I left the Community are articulated.

3.3 Methodological approach - Determining the direction

Most research in the area of financial literacy has been quantitative, focusing on measuring financial literacy levels (ANZ Survey of Adult Financial Literacy in Australia, 2013; Jump$tart Coalition for Personal Financial Literacy, 2008; OECD, 2003, 2005, 2008, 2011, 2013, and 2015. The Jump$tart survey of high school students started in 1997 and has been conducted biennially from 2000 to 2008. In 2008 a financial literacy survey was also administer to College students. 

26ANZ Adult Financial Literacy Survey was conducted in 2003, 2005, 2008, 2011, 2013, and 2015. The Jump$tart survey of high school students started in 1997 and has been conducted biennially from 2000 to 2008. In 2008 a financial literacy survey was also administer to College students.
2013). However, emerging research focused on Indigenous financial literacy in Australia has used a qualitative (Demosthenous et al., 2006; Urbis Keys Young, 2006) or a mixed methods approach (Brimble & Blue, 2013). As noted previously, my dual role as both a researcher and a member of the Community positions me in a pivotal position to both observe and gather information for the purpose of understanding the FLE practices and practice architectures that both enable and constrain FLE practices within the Community. I come to this research with an inside understanding of some issues (as a member of the Community) and an outside perspective (as an off-reserve Community member, which I always have been) who understands the desired outcomes and unrealistic expectations associated with financial literacy programs and initiatives. It is the fellow Community members, whom I connected with in the early stages of the study that guided this research project’s direction. Moreover, it was these initial meetings where I became aware of the needs of the Community.

This study is holistic in that it is case oriented, contextually developed and non-comparative in nature, thus seeking to understand this particular case, not how it is similar or different from other Communities (Stake, 1995). The fieldwork component of the study took place during two visits to the Community one in October 2013 and the other in June 2014. The nature of the fieldwork was non-interventionist with an emphasis on interviews, invited opportunities to speak with the Community during Community events and observations. The interpretive aspects of the research included relying more on intuition than on perfectly adhered to procedures. This meant that I was guided by my experiences as a Community member and by my relationships with Community members on how to approach each encounter. This study was “researcher-subject interaction” (Stake, 1995, p. 47), meaning that my subjectivity as a researcher and Community member was acknowledged and used to make responsible and respectful decision during this study. My knowledge of the Community, both as an
Indigenous-insider and Indigenous-outsider, shifted my methodology from a purely qualitative approach to an Indigenous research methodologies approach once I returned to the Community and was reminded of the importance of relationship building.

3.3.1 Indigenous research methodologies

As mentioned in chapter 1, Indigenous methodologies share both similarities and differences with qualitative research approaches (Kovach, 2009), with the similarities being the methods and the differences being the relational accountabilities (Martin 2014; Wilson, 2008). For me, it is my family connections and established relationships to this Community that placed me in a position of being an insider (despite being an off-reserve member). This insider position also came with the responsibility placed on me to do the right thing by both family members and my Community as an overlying accountability. Relational accountabilities are also about how a researcher only gains access to “officially” interview other Community members because of the relationship established by a member of their family. The trusted family member provides assurance and a guarantee that is it safe to speak with this researcher. When this occurs, the added responsibility placed on the researcher to do the right thing remains with the researcher long after the interview is finished. When put in a position of trust there is an expectation that the right thing with be done with knowledge shared. As a researcher decisions about the sort of data to be shared need to be determined (Smith, 2015). Not everything said should be shared publicly. It is the extra responsibility a researcher faces when they imagine what the Community might be saying or thinking about what they

27 Parts of this section (written by me) have been previously published in Blue, L.E., Brimble, M., & Grootenboer, P. (2014) Exploring the relevance of financial literacy education in a First Nation Community. 58th ICET World Assembly 16-19 June. (Awarded Best Student-Supervisor-Authored Paper).
decide to share with the world (Smith, 2015). In this study, I had opportunities to speak with Community members through my family relations, so I made decisions about what to share (and what not to) and ensured that I was accountable on all three levels (family, community and academy).

With Indigenous methodologies, the relationship between the methodology, epistemology (ways of knowing), ontology (ways of being) and axiology (ways of doing) are viewed as circular and connected rather than separate entities (Wilson, 2008). Epistemology or ways of knowing include “… know[ing] your stories of relatedness by fulfilling three conditions that ask, ‘who are your People?, where are you from? in order to know ‘how we are related’” (Martin, 2008, p. 82). Answers to these questions place an individual in a Community and confirm a sense of knowing a little bit about each other’s ways of knowing in an Aboriginal context. Ontology or ways of being include “. . . what you believe is real in the world” (Wilson, 2001, p. 175) and include “. . . all experiences to relatedness, no matter what the context” (Martin, 2008, p. 81). These experiences of relatedness would include relationships with people, people and climate, people and land and it would a self-reflexive and dialogic relationship that are not limited to time and space (Martin, 2008). Axiology or ways of doing are the processes and practices of living relatedness (Martin, 2008). Ways of doing processes are “. . . highly contextual and involves engaging consciously and subconsciously in relatedness through processes of observing, discerning, filtering, applying, reflecting, sharing and confirming” (Martin, 2008, p. 79). “Thus, the practices of living relatedness serve to maintain, respect and protect relatedness . . .” such as “. . . regarding research as ceremony” (Martin, 2008, p. 80). Indeed, Smith (1999) and Bishop (1998) argue that the respect of Indigenous peoples’ interest and needs must be thoroughly considered rather than focusing on the contribution the research will make in academic knowledge.
This recommendation has been adhered to throughout this study and I describe this in further details in the “boundaries I erected” section of this chapter.

3.3.2 Why Indigenous Methodologies guide this approach to research

In education, neoliberalism is marked by a discourse of education as a marketplace with parents and students as consumers and clients, teachers and schools as self-managing providers of services, and curriculum knowledge as a commodity that can be traded in or traded up for social goodies such as well-being and social status. (Smith, 2015, p. 364)

Weber-Pillwax (2001), a Canadian Aboriginal researcher, identified through her research that “Indigenous research requires a context that is consciously considered and purposefully incorporated into the research by the researcher” (p. 166). This need to consciously consider the purpose of the research also includes making certain the research is relevant to the community. I would argue that the information obtained during the data collection stage must also be consciously considered. I have deliberately left out some data from this thesis after consciously considering what was appropriate to share and what was not. A Community member said to me “take only what you need and leave the rest”, meaning “I will share with you lots of knowledge but please only use what you need for your study and leave the rest for others”. This was important advice to follow.

Research reported in this thesis is written from my perspective and my understanding based on my encounters with Community members during this research project. It is important to consider that what was shared with me during the interview may not remain the individuals thinking. Critical thinking is about constant reflection on our thoughts and creating new ways of understanding the world. It is the importance of knowing that what an academic may have written (i.e. a publication) was that individual’s thinking at that time. And that since it has been published this individual’s
understanding and thinking may have changed. I extend this consideration to all words shared in interviews with Community members, and I ask readers of this thesis to extend the same consideration.

3.3.3 Data collection procedures

Procedurally, after I transcribed each interview, a copy was provided to each Community member for reflection, correction, additions and/or omissions. This allowed for any changes in thinking that may have occurred after the interview to be included or excluded. In addition, prior to presenting initial research findings at two conferences in Canada, I shared the paper with each Community member whose words were anonymously reported. The overarching responsibility to do the right thing, as Kovach (2009) describes as voices of her relatives past and present asking whether she is truly helping them, is the question I continuously asked myself. With data collection focusing on interviews, I began asking myself: how is one more interview going to help the Community? I recognised that more and more interviews could help to publish papers, but I was struggling to see how it was beneficial to Community members. This became apparent during a group interview. A Community member mentioned that I record the interview so I could write papers and present at conferences. From this brief account of what a researcher does, as described by a Community member, I immediately felt confronted about how this part of the research was “helping” the Community, as opposed to how it was simply ‘helping’ me as the researcher.

Yes, so I went ahead and like I mentioned I was planning it with Levon and I let her [caseworker] know that we did meet with Levon last year and she did up some paper work for her schooling. (Zhaawan, Female)

I am not sure whether the Community member making this statement was aware of the impact of her statement but it certainly made me critically reflect about aligning the benefits of “data” collection to weigh in favour of the Community rather than the
researcher. Following this encounter, I stopped pursuing interviews, and only conducted those I had previously arranged.

3.3.4 Research Approach

The research approach was formed by the main aim of the study to explore the FLE practices and Community members’ experiences and interest with FLE. It was also guided by Community members who sought FLE for the Community and provided an opportunity for me to work with them on this Community driven initiative. I view Indigenous research methodologies as focusing on relational accountability (Wilson, 2001; 2008) and how they have been met.

As a researcher you are answering to all your relations when you are doing research. You are not answering questions of validity or reliability or making judgments of better or worse. Instead you should be fulfilling your relationship with the world around you. So your methodology has to ask different questions: rather than asking about validity or reliability, you are asking how am I fulfilling my role in this relationship? What are my obligations in this relationship? The axiology or morals need to be an integral part of the methodology so that when I am gaining knowledge, I am not just gaining in some abstract pursuit; I am gaining knowledge in order to fulfil my end of the research relationship. This becomes my methodology, an Indigenous methodology, by looking at relational accountability or being accountable to all my relations. (Wilson, 2001, p.177)

Relational accountability “[i]n essence means that the methodology needs to be based in a community context (be relational) and has to demonstrate respect, reciprocity and responsibility (be accountable as it is put into action)” (Wilson, 2008, p. 99) and be of relevance to the community. The original 4R’s of research include: respect,
relevance, reciprocity and responsibility (Kirkness & Barnhardt, 1991) and are expanded by Wilson (2001; 2008) to include the importance of relationships building in when conducting research in Indigenous communities. I refer to these as the 5R’s of research and will outline how I address each element later in this chapter.

The relational aspect of my research which includes my obligations to relationship established, re-established and/or strengthened during this study ultimately determined the direction I followed. The main method used during my time in the Community was interviews, both individual and group as decided by the Community members who were involved in this research. With the methods selected there was also an intuitive aspect involved, meaning that just because certain cultural traditions exist for sharing knowledge (talking circles) these were not followed unless the Community members wished to meet this way (Wilson, 2001). Other methods used during this study were observation and field notes.

3.3.5 The research participants

Purposeful sampling) and then snowball sampling were used during this study (Light, Singer, & Willett, 1990; Maxwell, 2013). This means that the Community was deliberately chosen to provide an in-depth understanding of the particular questions and aims associated with this study (Maxwell, 2013). The participants that were selected for interviews began with the Community members who have been involved in the formal FLE initiatives in the Community. The remaining interviews resulted from the snowball sampling method, where interviewees recommended someone else that I should contact for an interview. All interviews were semi-structured and focused on the Community members’ experience, interest and relevance of FLE.

The sample size for this research project was determined after two-research trips to the Community. During my time in the Community I was invited to present at an Employment Summit about this research project (a short survey was completed by 55
members at this event and instigated by a Community member; see Appendix A), conducted interviews (with 19 participants), attended and presented at a Chief and Council meeting, co-hosted and presented at a Community meal (with over 40 members present). Other activities included the initial development of Community based FLE for youth as identified by a department operating on the reservation, participating in Community events, recording field notes (including a reflection diary) and observations. The interviews were the main research method used. Of the 19 Community members interviewed, there were 12 females and seven males, with ten interviews conducted individually and four in groups. The average interview length was 45 minutes. Three distinct participants groups were included in this study:

1. Group 1 - Official Community members (living on or off reserve and listed as members of the Community by the Band Office);
2. Group 2 - Unofficial Community members (living on or off reserve and not listed as members of the Community by the Band Office due to being excluded by purposeful and discriminatory government policy, but sharing family connections to Community members); and,
3. Group 3 - Non-Community members holding key positions in the Community (recommended to me by the Chief and Council to interview).

These three groups were determined following time spent in the Community. Initially only Group 1 was identified to be included in the study. The second group emerged after spending time with Community members holding similar family ties to Community members as I hold. However, due to government policy that affected their Grandmothers’ Indian status rights and required her to enfranchise her rights (when she married a non-Aboriginal man, served in the armed forces, and left the reservation on a long-term basis) they are not identified as Community members. Another matter complicating how status rights were attributed had to do with enfranchising.
Apparently, if an individual enfranchised through marriage then their grandchildren would be eligible for status rights. However, if enfranchising was done through application then their grandchildren were not eligible. This legal categorisation of a status versus non-status Indian also have been found to cause individuals ineligible for status rights to question their identity, legitimacy and authenticity as an Indian (Lawrence, 2004). Since this unjust bureaucratically imposed discrimination process between family members is not a valid determination of an individual’s tie to this Community I have included these individuals in this study as Community members (group 2). I simply could not question their identity, legitimacy and authenticity, as that would be demonstrating my support to this unjust government labelling system. I hold faith that one day this unjust labelling system will be removed and all individuals with genealogical ties to the Community will be recognised as Community members, on paper.

The third group identified for this research were non-members holding key positions in the Community (and employed on the reservation). After attending the Chief and Counsellors meeting, it was recommended that I contact these individuals and it became apparent that I needed to widen my sample to include their perspective. A template showing the representation of the participants by gender, location (living on or off reserve) and Community member status is shown in Table 1. The individuals in group three are not members of the Community and only held positions in the Community on the reservation. This meant I had to make decisions about what sections of their interview would be included here. As an example, unless the participant was an Aboriginal individual, I did not pursue questions about how they were taught personal finances. I only asked about their knowledge of FLE practices in the Community, the relevance, and the needs of the Community from their perspective.
Table 1
Participant Demographic Matrix

<table>
<thead>
<tr>
<th>Participant (by pseudonym&lt;sup&gt;28&lt;/sup&gt;)</th>
<th>Male</th>
<th>Female</th>
<th>On reserve</th>
<th>Off reserve</th>
<th>Group 1 Community member</th>
<th>Group 2 Unofficial Community member</th>
<th>Group 3 Non Community member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mgizwaash (Bald Eagle)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shiishiib (Mallard)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ohwoomsii (Great Horned Owl)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Naanookaashin (Hummingbird)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kyaashk (Seagull)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zhaawan (Bluebird)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pichiin (Robin)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diindiisii (Blue Jay)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aandeg (Crow)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moonyegoosen (Flicker)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gaagaagwanzh (Cormorant)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mskobneshii (Cardinal)</td>
<td>✔</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bne (Partidge / Grouse)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kagoo (Canada Goose)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shagi (Great Blue Heron)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bappaase (Woodpecker)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waabzii (Swan)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bibikwenh (Osprey)</td>
<td>✔</td>
<td>■</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maang (Loon)</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>12</td>
<td>12</td>
<td>7</td>
<td>15</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Note. This table contains a list of participants interviewed in this study and their demographic information including, gender, location, and Community member status.

3.3.6 Overview of Data Collected

The information sought to answer the research questions included contextual, demographic, and perceptual data (Bloomberg and Volpe, 2015). The contextual information involved a deeper understanding of FLE practices that are enabled and

<sup>28</sup>All pseudonyms assigned to participants were done so based on a purely random allocation basis.

These pseudonyms are all Ojibwe names for birds found in Canada (Monague, 2015, p. 34-36).
constrained for Community members living both on and off reserve (access to employment, financial intuitions, and financial practices, etc.). This involved my staying on the reservation and living with family members. Within my host family, one individual lived on the Island their entire life and the other moved to the Island after living in a nearby, mainland town for most of their life. Staying with family also allowed me to live life as an “insider-insider” in the Community, despite normally living overseas as an “insider-outsider”. This insider-insider status enabled me to experience life on the reserve in ways that staying off the reservation would not have afforded me. Planning meals, fortnightly grocery shopping trips, providing meals to a neighbour and becoming familiar with the rubbish and recycling and ferry schedules became a part of my routine. Furthermore, understanding contextually the practices of issuing cheques and how to access funds once in the Community was also a part of gathering this knowledge.

The demographic information obtained from participants was limited to three pieces of information: gender, where the participant lives (either on or off the reservation), and their community member status (see Table 1). To ensure that the participants are not identified in this small sample from within a small community it was decided not to disclose their occupation or position in the Community.

Perceptual information was captured mainly during interviews when participants would share with me descriptions of their FLE experiences and interests. This information helped to inform the worldview and assumptions specific to this Community. An overview of the information sought, information required and method of collection is outlined in Table 2.
### Table 2
**Information sought, information required and method used**

<table>
<thead>
<tr>
<th>Type of Information</th>
<th>Information sought by researcher</th>
<th>Method used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contextual</td>
<td>Background about the Community including history and leadership. An understanding of how communication occurs in the Community (no letter boxes on the Island).</td>
<td>Document review, time spent in the Community and knowledge acquired by being a Community member</td>
</tr>
<tr>
<td>Demographic</td>
<td>Descriptive information sought from participants was gender and whether they lived on or off the reservation.</td>
<td>Observation and previous knowledge.</td>
</tr>
<tr>
<td>Perceptual</td>
<td>Participants’ descriptions of experiences relating to personal finance either at home, in school or in workshops and their explanation of its importance/relevance.</td>
<td>Interviews and Observation</td>
</tr>
</tbody>
</table>

*Note.* This table includes the type of information sought (contextual, demographic and/or perceptual); the information sought; and, the method used in this study.

### 3.4 Realities of research – of the financial sort

I was able to conduct research in a First Nations Community in Canada because of my First Nations heritage, and because of the established relationships I have, or my family has, in the Community. Conducting research overseas (I live in Australia) did not come with any financial benefits to me or my research, such as accessing funding associated with Indigenous Canadian research. I did not access any funding available to Canadian First Nations people whilst conducting the research. In fact, when I started my doctoral degree, I had no funding from anywhere to support the project for the first year–and-a-half. I believed it was a worthy project of interest to the Community, and I knew that I would be spared tuition costs associated due to my Australian citizenship. I also knew I could stay with family while conducting my research, thus saving the cost of a hotel room (not that there is a hotel on the reservation). It was essential to me that I focussed on research that mattered to the Community. I also knew that all PhD students at Griffith University in the School of Education and Professional Studies received a one-off allocation of $3000 after confirmation. I knew that I would be able to use these
funds to access with travel related expenses. Fortunately, approximately one month following my confirmation of candidature (a little over a year into my doctoral studies) I received the news that I was awarded a competitive three-year fellowship by the Fellowships Fund Inc. of Graduate Women Queensland. This fellowship commenced the following year in 2014-2016 (the inaugural Molly Budtz-Olsen) and greatly assisted me so that I could focus on my studies and return to the Community a second time. I share this story to demonstrate my genuine interest and commitment to the research project. Moreover, because the research project is about financial literacy, how my travel was funded between Australia and Canada may be of interest.

3.5 Research Design

3.5.1 The instrumental, single case study with a holistic analysis.

According to Yin (2012), the first step involved with case study research is to define the case. As such, this case is bounded to the members of this First Nation community, as described in the three groups mentioned above. This case is also bounded by time, which was from October 2013 to December 2014 and included two research trips to the Community (once in October 2013 and in June 2014). This case was used to understand FLE practices in a First Nations community, meaning that the issue of generic FLE practices is of concern, and that this Community was selected to illustrate the issue. To gain an in-depth understanding of the case, multiple sources of data were collected in various forms including interviews (that were semi structured, audio recorded and transcribed), feedback during and after a Community presentation, observations (which include field notes gathered as an insider-outsider and as an insider-insider during my time in the Community) and documents (journal kept during

29 Ethics approval GU Ref No: EDN/64/13/HREC.
the research study, photographs taken in the Community, emails from participants and the publicly available financial literacy train-the-trainer modules used in the Community). The last step discussed by Yin (2009) requires the researcher to consider the use of theory in the case study. As such, practice theory (Kemmis & Grootenboer, 2008) is used to analyse the entire case and is described in chapter 4. Next, the data analysis process used in this study is described below.

### 3.5.2 Data Analysis

NVivo software was used to analyse the data. Initially, this involved transcribing the audio recordings of interviews and observations. Care was taken to immediately transcribe the recordings and when this was not possible, thoughts about each interview were written down immediately after the event. The data were continually analysed as part of the research process to align theory with the findings. Observational notes and/or memos were also typed and imported into NVivo. All data uploaded into NVivo was then coded to identify themes. Once themes were identified from the data they were compared to those reported in the literature.

The coding process was essential to make sense of the verbatim transcripts and field notes, and began with “tagging” text with codes as a way of indexing it for easy retrieval (Bazeley & Jackson, 2013). Organising the data in topics assisted with the analytical thinking process and the coding process allowed for “recontextualisation” of data, which also helped with the theorising process (Corbin & Strauss, 2008; Tesch, 1990). Coffey and Atkinson (1996) suggest beginning with some general categories as themes and then coding for more detail. This approach was employed here and 50 nodes were identified (see Table 3).
Table 3
Nodes identified (in order of frequency)

<table>
<thead>
<tr>
<th>Node</th>
<th>Frequency</th>
<th>Node</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>developing site based education</td>
<td>23</td>
<td>relevance</td>
<td>4</td>
</tr>
<tr>
<td>attendance</td>
<td>15</td>
<td>fundraising</td>
<td>4</td>
</tr>
<tr>
<td>parents</td>
<td>13</td>
<td>self sufficiency</td>
<td>4</td>
</tr>
<tr>
<td>sharing resources</td>
<td>13</td>
<td>feeling good</td>
<td>4</td>
</tr>
<tr>
<td>lack of money</td>
<td>12</td>
<td>lack of hope</td>
<td>3</td>
</tr>
<tr>
<td>lack of food</td>
<td>12</td>
<td>temporary employment</td>
<td>3</td>
</tr>
<tr>
<td>community spirit</td>
<td>12</td>
<td>incentive to work</td>
<td>3</td>
</tr>
<tr>
<td>beliefs</td>
<td>12</td>
<td>developing a program</td>
<td>3</td>
</tr>
<tr>
<td>dependency</td>
<td>11</td>
<td>self-taught</td>
<td>3</td>
</tr>
<tr>
<td>workshop</td>
<td>9</td>
<td>choices</td>
<td>3</td>
</tr>
<tr>
<td>tailored content</td>
<td>9</td>
<td>technology</td>
<td>2</td>
</tr>
<tr>
<td>saving</td>
<td>8</td>
<td>post-secondary students</td>
<td>2</td>
</tr>
<tr>
<td>budgeting</td>
<td>8</td>
<td>additions</td>
<td>2</td>
</tr>
<tr>
<td>youth</td>
<td>8</td>
<td>debt</td>
<td>2</td>
</tr>
<tr>
<td>retirement</td>
<td>8</td>
<td>keeping up with the jones</td>
<td>2</td>
</tr>
<tr>
<td>planning ahead</td>
<td>8</td>
<td>skills (literacy and numeracy)</td>
<td>2</td>
</tr>
<tr>
<td>guidance</td>
<td>7</td>
<td>financial reimbursements</td>
<td>2</td>
</tr>
<tr>
<td>social assistance</td>
<td>6</td>
<td>shame</td>
<td>2</td>
</tr>
<tr>
<td>failure to gain traction</td>
<td>5</td>
<td>leaving the reserve</td>
<td>1</td>
</tr>
<tr>
<td>essential and non-essential purchases</td>
<td>5</td>
<td>untapped opportunities</td>
<td>1</td>
</tr>
<tr>
<td>others before themselves</td>
<td>5</td>
<td>food costs</td>
<td>1</td>
</tr>
<tr>
<td>guilt</td>
<td>5</td>
<td>employment</td>
<td>1</td>
</tr>
<tr>
<td>lack of employment</td>
<td>4</td>
<td>giving to others</td>
<td>1</td>
</tr>
<tr>
<td>lack of communication</td>
<td>4</td>
<td>uncomfortable presenting</td>
<td>1</td>
</tr>
<tr>
<td>train the trainer</td>
<td>4</td>
<td>consumerism</td>
<td>1</td>
</tr>
</tbody>
</table>

Note. This table listed the nodes identified in NVivo during the data analysis stage. A total of 50 nodes are listed above.

To begin, the data were sorted into major categories and then re-examined once it had been placed into categories (Bazeley & Jackson, 2013). This was first done manually and then the major categories were labelled in NVivo as nodes (see Table 3 above). During this process the answers to interview questions were identified and consolidated together. A line-by-line analysis was undertaken and passages of text were coded to one or many nodes. This coding process of “slicing” the data meant that multiple codes could be applied to a single passage of text (Bazeley & Jackson, 2013). Although, this may appear to be a bit messy it allowed me to apply as many codes as
required to the data. This was important as the next step involved reviewing the coding independently and viewing the data in terms of categories rather than multiple documents (Richards, 2009). This lead to a more recontextualized view of the data and new insight was gained through the emerging themes (Bazeley & Jackson, 2013). The next step involved interpretation, where ‘slicing’ the data “…opens up analytical possibilities through the recombination of coded passages” (Bazeley & Jackson, 2013, p. 75). Through this process identifying themes and creating nodes in NVivo provided increased flexibility when searching for questions to ask of the data (Bazeley & Jackson, 2013).

Themes about experience with FLE, interest in FLE and relevance of FLE were first identified, with other themes uncovered during the coding process. Emergent themes were generated as patterns or “occurances” that were identified during the process and then began to act as a link to new or emergent patterns in the data (Boyatzis, 1998). Yin (1994) also discussed a two-phased strategy for case study analysis; the first phase involves reviewing all the data in its various forms and analysing it deductively and then inductively in the second phase. Thematic coding was used during the deductive phase as data passages were reviewed and assigned a code. In the second phase, the inductive analysis may result in new themes emerging from the data, which may have been overlooked if only the first phase was used. During this phase clean copies of the data were analysed to enable new themes to emerge, which were compared and contrasted with the themes uncovered during the deductive phase. Also, despite the frequency of the nodes reports (see Table 3) it was the importance of the message being said that also resulted in this node and/or theme being presented in the data.

Last, the “break in” technique described by Richards (2009) to help one move from ‘seeing’ to “seeing as” was used. This technique includes identifying what was
interesting and highlighting the text, then asking why it was interesting and generating a descriptive code, and last by asking why you were interested in that and deciding if the concept was worthy of a node. This last question was designed to ensure the researcher remains focussed on answering the research questions (Bazeley & Jackson, 2013).

3.5.3 The iterative stages of the research.

The research approach involved four iterative stages that aligned with both the main aim of the research and the research questions informing this study. Before these stages commenced, discussions with Community members working on FLE in the Community were contacted to discuss how this collaborative research project might take place.

The first stage involved interviewing Community Leaders who organised and attended financial literacy training in the Community. The purpose of these interviews was to understand their motivations for the training and their subsequent experience with the training, including what impact this had on their financial practices and ability to apply the FLE teachings.

The next stage involved interviewing participants who attended FLE workshops offered by the Community. This stage sought to gain insight into their experience and how it impacted their financial practices.

The third stage was conducted with any members of the Community (living on and off reserve) who were interested in discussing FLE in the Community. Online outreach measures were also employed when Community members informed fellow members that I was in the Community. During this stage, semi-structured one-on-one and group interviews took place.

The final stage involved discussions with key Community members, with the aim of presenting findings and seeking their understanding on the needs and relevance of FLE in the Community. This took place prior to, and during, the second research trip.
as we discussed the initial findings from interviews conducted during the first research trip.

Although this research appears to be linear and planned out, it was iterative, evolving and unfolding. A flexible approach to the data collection was employed during my time in the Community. An overview of the data collection methods that were planned prior to arriving in the Community, and what actually occurred once I was in the Community, are reported in the next section.

3.5.4 Research methods selected prior to October research trip

The qualitative nature of my research involved interviewing some members of the Community, participating in Community events and offering financial awareness workshops as determined with or by fellow Community members. Face-to-face interviews were the main method used in this study. Although lists of themes and questions were developed for the semi-structured interviews (see Appendix B) (Lichtman, 2006), flexibility was employed to enable “story telling” and understanding of “the meaning of respondents’ experiences and life worlds” (Warren, 2001, p. 83).

All interviews were recorded, despite my reservations for using an audio recorder, which could have formalised the interview and pressured the participant to give the “correct response”. I realised while transcribing the interviews that “… even if some people are able to remember conversations better than others, we are unlikely to be able to recall such potentially crucial details as pauses and overlaps” (Silverman, 2011, p. 279). Permission was obtained from all Community members to record conversations.

30 Parts of this section (written by me) have been previously published in Blue, L.E., Brimble, M., & Grootenboer, P. (2014) Exploring the relevance of financial literacy education in a First Nation Community. 58th ICET World Assembly 16-19 June. (Awarded Best Student-Supervisor-Authored Paper).
and the nature of this anonymous research was explained to each participant. I also took notes directly following the interview to record my reflections, but I did not take notes during the interviews so that I could engage with the participant when they were talking and to avoid breaking the natural flow of a conversation.

When planning the semi-structured interviews, decisions had to be made about the four themes that would frame the interviews. These themes were:

1. The Community members’ experiences with FLE, both formal and informal.
2. The Community members’ interest in FLE.
3. The Community members’ perception of what FLE can/cannot achieve and its relevance.
4. The Community members’ vision for the financial future and how this might be achieved.

Once these themes were developed they were compared with the research questions to ensure they aligned. From these themes the following five interview questions were used:

1. Who taught you about money? Do you discuss money with others? If so, who?
2. Have you attended a FLE workshop or course?
3. Is FLE relevant to you and the Community?
4. Is FLE required to strengthen the financial futures of the next generation in this Community?
5. How would effective and relevant FLE operate in the Community?

Interviews were conducted face-to-face during my time in the Community and/or through Skype once I left the Community (only two interviews occurred when I
returned to Australia). Being both an insider in the Community (as a member with family connections to the Community) and an outsider (living in Australia and having never actually lived on the reservation) required a delicate balance of reconnecting with the Community and conducting research. Many Community members needed “to get to know me” as “the researcher” and Community member for trust to be established (Dunbar, Rodriguez, & Parker, 2001). Some Community members may have viewed me as an Indigenous-outsider, which is as an individual who “…has experienced high levels of cultural assimilation into an outsider or oppositional culture but remains connected with his or her Indigenous community” (Banks, 1998, p. 8). Whereas, on-reserve members may be viewed as an Indigenous-insider “…who endorses the unique values, perspectives, behaviours, beliefs, and knowledge, of his or her Indigenous community and who can speak with authority about it” (Banks, 1998, p. 7). Understanding these positions, and the power associated with them, was critical when interviewing Indigenous-insider members.

3.5.5 Demonstrating a shared culture

In some interviews, there was a need to focus on the culture shared (Dunbar et al., 2001) between the interviewee and myself, since some of our cultural and class experiences differed. To counteract being viewed as “out of touch” because of social and economic differences, “try[ing] to relate some aspect of my own experiences to potential respondents, to establish common experiential ground” was employed (Dunbar et al., 2001, p. 293). However, this was only employed when the individual did not know my connection to the Community because they were from another Community. I approached this by authentically listening to participants’ responses and relating my own experience to the interviewees for the purpose of demonstrating “real” understanding (Dunbar et al., 2001). Most of my preparation for this study pertained to making sure the “interviewee” knew that sharing “knowledge” would be handled with
respect and appreciation. My role was both as a nonparticipant-observer, as I navigated and experienced life on the Island, and a participant-observer, when I was invited to present at Community events and reflect on specific conditions of the site and needs of the Community.

3.5.6 Research methods used once in the Community

The data collection methods used once in the Community were based on events that took place in the Community (group interviews and presenter) and in some cases based on Community member initiated methods (short survey). Shortly after I arrived I introduced myself to Community members (key contacts) I had been communicating with (via Skype) about the FLE initiatives taking place in the Community. I was informed that other Community members in this department were interested in being interviewed and therefore a group interview was conducted in the Director’s office. Following this, an interview with my key contacts was scheduled. From the first group meeting, it was suggested that a budgeting workshop be organised with some of this departments’ clients. This event had been advertised (in the window of the department on the reservation) and was scheduled to take place the following week (see Figure 5). However, due to unforeseen events occurring in the Community (the death of the Community member) this event had to be cancelled (as it was scheduled on the penultimate day before I returned to Australia).

My time in the Community was spent attending Community events and re-establishing connections with family members and other Community members. During my final day in the Community, I presented at the Employment Summit to over 55 participants, distributed information sheets and collected over 30 consent forms (more information about the results of this survey can be found in chapter 5 and Appendix A). Unfortunately, the timing of the Summit, which had been rescheduled, was not ideal as it occurred on the last day I was in the Community. This meant I was not able to meet
with Community members who had signed consent forms during the trip. Instead, I had to communicate with key contacts to determine what would take place during my next trip to the community approximately eight months later. This separation from the Community provided me with more time to think about the 5 R’s of research and what they meant for me during this research project. The 5 R’s are discussed in the next section.

3.6 The stages of research - The 5 R’s

Respect, relevance, reciprocity, responsibility (Kirkness & Barnhardt, 1991), and relationships (Wilson, 2001; 2008) are what I refer to as the 5R’s of research in Indigenous communities. Respecting Indigenous ways of knowing, being and doing (Martin, 2003) is the starting point for conducting research in Indigenous communities. Through listening, learning, and following Community members’ words, teachings, and actions, demonstrates a respectful way of interacting in an Indigenous community. Relevance is about starting with community driven or community initiated research projects. By focusing on an issue of importance in the Community, the research project may have the potential for greater gains within the Community. Reciprocity is about acknowledging the contribution that others have made to make an investigator’s research possible. It is about helping in the Community when asked and offering assistance to anyone who might require it. Reciprocity does not have to involve a monetary exchange; instead, it is about doing something for someone else and/or for the Community. As a researcher working in an Indigenous community, I had a responsibility to do no harm, and this includes my behaviour in the Community, with Community members and with the data obtained from Community members. Research in Indigenous communities is all about relationships established to grant access to a Community, relationships formed in the Community and relationships with individuals who have helped initiate and foster connections with individuals who were otherwise
inaccessible. Last, recognition of Indigenous ways of knowing, being and doing (Martin, 2003) by including research protocols, methodologies and theories in the research process with conducting research in Aboriginal communities. The 5R’s of research are each discussed in further detail below.

3.6.1 Respect.

“The term ‘respect’ is an essential feature for establishing and maintaining relatedness amongst and alongside Aboriginal people” (Martin, 2008, p. 130). Respect is about how one goes about every aspect of their research, including their ability to form respectful relationships in the Community the study takes place and the academic institution they are enrolled in. Respecting the needs of the Community members means letting go of research plans if an event is cancelled or postponed (e.g. due to a death of a Community member). This means the researcher must respect the needs of the Community ahead of their own research agenda. Respecting Community members by not pushing boundaries or causing shame during interviews by always asking “why”. Instead leaving a situation with questions unanswered and taking the time to observe and reflect on unanswered questions that likely over time will be answered. The relevance of the research topic in the Community is discussed below.

3.6.2 Relevance.

This study emerged from within the Community after a member was informed that Community leaders were seeking FLE. My name was suggested as someone to speak with (since I was completing my Masters degree focusing on financial literacy at that time). It was at this time that I began reconnecting with Community members and discussing the possibility of focusing my research on the Community.

On the 28th of August, 2013, five days before my confirmation of candidature, I received the invitation to speak at a Community Employment Summit by a Community
member organising the event for October. This was an opportunity I had waited for since 1995 when I commenced my undergraduate degree. A promise I had made to myself back then was to give back to my Community who had provided me with the opportunity to be university educated. For many years, I had no clear idea of how to give back to the Community. My relationships with Community members grew through email and Skype whilst I completed my Masters. However, I was unsure if Griffith University would see the relevance and importance this research project but hope they would since it was of relevance to the Community. In particular how I would make it work financially consumed my thoughts during the early months of my doctorate studies. However, with the advice and guidance of my supervisors it became clearer how I could focus my efforts in a collaborative manner with the Community. With an invitation in place from the Community, it was set that I would travel to Canada on my own (leaving behind my husband, eight-year-old and five-year-old sons) to reconnect with my roots, my Community, and explore the Community’s interests with regards to FLE.

3.6.3 Reciprocity. Vignette: A little example of reciprocity of the food sort.

As evening approaches on my first day on the Island and my brother drives me to the docks, we have a look around the beautiful Island. We return home and my brother and I begin cooking dinner together and I notice he sets an extra plate out for dinner. I then remember when he last left our parent’s place he asked our Mom to make up a plate of leftover food so he could bring to his neighbour. I have only been here for a few days and already I am impressed by the feeling of Community and belonging. I recall relatives bringing food to my home in my youth and my family doing the same for others. Lending and borrowing cups of sugar and other items to complete the dinner became a distant memory once I’d left home. I find myself now thinking about how long it has been since someone has asked to borrow a cup of flour or sugar. I realise how
isolating it can be living away from family in a big city. Instead of feeling isolated on the Island, I am feeling like a part of a Community who looks out for those in need. Making an extra plate at dinner soon becomes routine during my stay and one evening after my brother walked a plate of food to his neighbour we noticed that his lights didn’t come on at sunset. We joked that he fell asleep with a tummy full of our delicious cooking. Whether it was true or not was beside the point; we felt good for having a strong sense of community.

Reciprocity began in the Community as I followed by brother’s lead and continued to set an extra dinner plate for a Community member in need (see Vignette above). For both trips to the Community I packed a few items from Australia to give away. I knew that gift giving (e.g. lucky door prizes) was a part of some community events. I decided to offer a few items I had brought with me, a couple of CDs from Aboriginal artists I have met, a t-shirt that was given to me when I volunteered at the National Aboriginal and Islanders Day Observance Committee (NAIDOC) Musgrave Park Family Fun Day, pens and pencils decorated in Aboriginal arts, and a few other small items. I wanted to make sure the Community members had a little something from Australia. I also took the opportunity to go around and speak with the youth about school and when given the opportunity I share with the Community member’s stories of hope and how I was able to get on the right track and pursue university education.

On my weekends, I made sure I went around and visited Elders in the Community and other relatives who I had not seen for many years. My parents said that everyone will know I was here and with that knowledge I wanted to make sure I was able to visit as many people as I could. I also showed some to family members how to make pizza dough from scratch, risotto and a couple other dishes. In my spare time, I helped with household chores, helped dig a trench, and whenever someone came to visit and suggested visiting someone else on the Island, I joined them - not to interview the individual, just to say hello. I also organised a small family reunion for some of my
cousins during the second trip. This was important as one of my relatives was very sick and I wanted to make sure some of my cousins were able to see this relative one last time (she has since passed away).

Another opportunity occurred one evening when I asked my brother where our Grandmother and Great Grandfather were buried. He drove me to the cemetery and we got out of the vehicle and walked through the cemetery. We wandered for a while and fortunately, my brother knew the general area we needed to search. Once we found their headstones, I felt the desire to come back another day to spend a bit of time maintaining the plot. My brother showed me how to pay my respects traditionally, which we did and then we left. I remember when my Grandmother passed away that her wish was to be buried on the Island right next to her Father (who was once Chief of our Community). A couple of days later, I called my parents to receive approval to go back to the cemetery and remove the overgrowth. I spent the morning cleaning up the grave site, paid my respects (with an offering of tobacco in the left hand) and reflected what a strong, determined and independent woman, my Grandmother was.

I present the abovementioned instances as examples of reciprocity I was involved in during my time in the Community. The reciprocity will not end when the research ends, as I will continue to be available to Community members and provide help where I can. Furthermore, findings from this research could underpin future efforts to develop FLE initiatives together with the Community, for the Community, that are of benefit to the Community, representing a continued extension of my reciprocity (see chapter 5).

3.6.4 Responsibility.

What are you telling us for? We know you’ll do the right thing.

(Martin, 2008, p. 134)
I am responsible to both the site and the people involved in this research. This responsibility to do the right thing remains with me whether I am on the reservation or back in Australia. While researching in my Community, I followed the protocols of researcher strategies for self-regulation that included: respecting land, laws, Elders, culture, community, families and futures (Martin, 2008, p. 133). When I shared with a Community member what I had written based on our conversations I was told not to worry about “checking” this individual trusted me to do the right thing. What I did not realise until reflecting was that I would not have been privy to such a conversation if I had not been trusted.

One individual shared that he only recently discovered that First Nations people cannot buy and sell land on the reservation. He questioned how the cycle of dependency can ever be broken without the ability to make money through the acquisition and sale of property. This brief conversation made me think about the importance of conducting research in a Community where you have an understanding of the context, that is what enables and constrains practices. I would argue that this familiarity allows research to be more responsibility driven. Moreover, ensuring that education is taught responsibly so that the conditions of the site are understood and education is developed with these constraints in mind instead of a one-size fits all approach.

In addition to the conditions of the site, the people must also be considered. The education being taught must relate to the realities of life on the reservation (Bishop, 2015; Stalwick, 1986). I think about the struggles facing many First Nations people and I internalise that I have a responsibility to critically evaluate FLE for its appropriateness in this site for Community members. I also have the responsibility to protect Indigenous knowledge shared during audio recordings made in the Community. During transcription, I immediately recognised the teachings taking place during the interviews. If I had not recorded and transcribed the interviews myself, I would have missed certain
teachings and the authentic experience of connecting with Community members. These teachings will stay with me and I will forever draw on them. One clear message is the importance of “only taking what you need and leaving the rest”, and that is what I have strived to follow. Maintaining, fostering and initiating relationships with Community members involves listening and respecting Indigenous ways of being (epistemology), knowing (ontology) and doing (axiology).

3.6.5 Relationships. Vignette – Relationship building on the reservation.

One autumn morning just before 9 am we already have an unannounced visitor. I love it, this is what I remember growing up with so many relatives stopping by unannounced to see how we were and occasionally to invite us to go somewhere for the day. Never judging the state of the house they just entered, just happy to sit and have a cup of tea and a chat. This morning is no different. I am the first one up ready to start the day and with plans of attending the opening of a 10 km walking trail. Our visitor can tell I am trying to get my brother to take me somewhere so she asks where I want to go. After a brief introduction, she offers to take me. She asks if I have a camera. I show her my mobile phone camera, she hands me her camera and a new memory card and tells me to use it while I am here. Her forwardness and generosity reminds me of my late Aunt who was like a second mother to me (my Fathers sister and my Mother’s best friend).
Figure 4. A Canadian winter’s morning with my favourite late Auntie (left) and my Mother (right).

I get into her vehicle and off we go, both not really sure where we are heading but eventually find the starting point of this walk. As we join the already established group I introduce myself by stating my Dad’s and brother’s name. Immediately I receive a “hi couz” from someone in the group, I am curious about my connection to this person and eager to meet the others I will share this walk with. As we begin the walk the Leader begins explaining the significance of the positioning of some of the benches and sign posts. It is then explained how a group of volunteers came together with a bit of funding to design the beautiful and informative sign posts and benches. At the half way point 5 km into the trek, I realise I need to catch the 11 am ferry to make it to town for my Dad’s birthday. I had promised to take him golfing for his birthday, before I knew about this event. Keen to participate in the event and honour my word to my Dad, I announce to the group that I will have to leave them and quickly get back. My companion says she is coming with me because she wants to make sure I get there in time. I thank her, but tell her she does not have to stay and warn her that I will be moving very fast on the trek home.

Before we reach the end she offers her car keys to me and says go ahead and drive my car down to the docks, put the keys under the seat, leave the window down a bit and lock the doors. She puts the keys to her vehicle in my hands. I consider it momentarily and then I tell her I cannot but thank her and say that I would not feel right leaving her behind. This selfless act of kindness once again reminds me of my late Aunt. After significantly
increasing our pace we managed to get to the end of the trail and I hoped into my brother’s truck before the ferry left for the mainland and managed to meet my Dad to celebrate his birthday.

Research in Indigenous communities’ centres on relationships formed, built and strengthened during your time in the Community and how you will keep your relationships strong after you leave the Community. Relationship building started before I arrived on the Island and continued while I waited with my parents to catch the ferry, on the ferry as my brother introduced me to individuals, and in the Community as I introduced myself or reintroduced myself to countless Community members.

An integral part of this research was reconnecting with the Community and making new connections. My family connections to the Community did not equate with me being able to walk in and begin data collection, nor would this ever be my approach in my Community, or any other Indigenous community. The data collection process is not where relationships are solidified; it is your connection to the Community through your kinship network that these foundations are established. Torres Strait Islander academic Watkin Lui (2012) states how family and kinship foster “…a sense of belonging to a collective, even if the person had never been to the Torres Strait” (p. 146) or in my case, even if I have never lived on the reservation. Indeed, since these connections have been established for a long time in the case of family linage and are a result of trust, “…not necessarily vested in me as an individual, but in me as a part of my family” (Weber-Pillax, 2001, p. 170). My research was only made possible by genuine connections I established and/or re-established and through a shared vision and interest in the Community and their FLE practices. Therefore, it was not my “research” agenda that was steering the data collection process; rather I would participate in events that I was invited to and events of interest to me.
3.6.6 Relationship building before my first interview

My new sister-in-law, nephew and I walked towards town, I was heading to the department office to conduct my first official interview. I was unsure who knew me and who I knew but have not seen in years, and wished I could just wear a sign identifying myself and encouraging people to stop and have a chat. My brother said that everyone on the Island will know who I am, but many will be too shy to say hello. Word spreads in a small community.

As I entered the office to conduct interviews, I realised it was a popular destination with people filling out forms, using the photocopier to advertise their business and asking to use the phone. This was not like any employment office I have been before; its resources were freely shared with the Community. I noticed free coffee and tea was also available. A lady who looked vaguely familiar to me sits down and I smiled. Do I know her I wondered? At this time my contact who invited me to speak at the upcoming Summit comes over to sit with me. I asked him if the woman next to me is the sister of a close relative of mine and he informed me that she is. We talk for a bit about the upcoming Summit and I notice the women who had been sitting next to me left the office. I excused myself for a moment, tapped on her car window and introduced myself. She gave me a big hug and said my relatives told her I was here and she had been hoping to see me. I then went back inside to finish the conversation about the upcoming Summit with my contact. He explained to me how many people commit to coming to workshops and presentations, but do not always show up. He mentioned that sometimes he has to knock on the doors and talk to his clients about coming to the event to ensure participants attend. I suggested that perhaps because he was showing that he cared about their presence they attended. I was then called in for the interview with four Community members and I said goodbye.
The next section of this chapter outlines the relationships that were built in the course of research.

3.7 Relationships built along the way (in the course of research)

As previously mentioned, interviews were the main method used for collecting data in this study. This section of the chapter describes some of the interviews that took place, how I made connections with the Chief, some of the events I participated in during the two trips to the Community. I also described the planned approach prior to arriving in the Community and what actually occurred once in the Community on both occasions. These interviews are described in detail below and the knowledge shared will be featured in chapters 5, 6 and 7 of this thesis.

3.7.1 Researcher hat on - 1st group interview

My first audio-recorded group interview was about to take place, I walked down to the shared office. Five of us share a small office and I reintroduced myself, thanked everyone for their time. I had emailed a copy of the interview questions prior to the interview so the content would be known. I explained how I would need permission to audio record the meeting and how I would be the only person who listened to it and that I would send a copy of the transcript to each person and that they have an opportunity to change/modify/remove anything stated. As I was speaking I handed out the information sheets and consent forms and explained the ethical process that is in place for the University and why it is important. After what feels like an eternity explaining this process, unsure how this would be received I hear one of the participants say “we record our meetings all the time, it’s no problem”. I breathe a sigh of relief and watched everyone sign the consent forms and hand them back to me. During the group interview we used the questions as points for discussion and opportunities were provided to cover anything else that they wished to share. As we were talking I realised I am being asked
to come back on Monday and deliver a budgeting workshop with some clients struggling in this area. I sensed their trust and willingness to hand this task over to me and I agreed. At the same time I was aware that this has not been planned for in my ethics application and was torn by the false promise this workshop could be creating. As I am well aware that attending a budgeting workshop was not going to prevent someone from financial difficulties. Nevertheless, I was determined to put a good workshop together and would make sure I did not mislead.

3.7.2 Making connections with the Chief

My brother took me down to the Chief’s office so I could meet him. During my day with my Dad, I asked him about various protocols and how I should approach interactions. I decided an unannounced visit with the Chief might work best since my previous attempts to set up a meeting were unsuccessful. I entered the Band Office and advised the woman behind the counter my name and asked to see the Chief. She walked towards his office, I was unsure if I should follow so I just take a few small steps slowly. Before long she emerged and invited me into his office. I introduced myself and shook his hand and let him know about the research I was doing and offered my help and assistance to the Community.

3.7.3 Participating in a community fundraising event – financially responsible fundraising

My sister-in-law and I were going to our first loonie31 auction at the Hall (a fundraising event). We arrived at the venue and immediately noticed the large rectangular shape table in the middle of the room that was full of items the Community has donated. Large items sat on the stage at the back of the Hall. After looking at the donations, we noticed

31 A $1.00 coin in Canada is known as “loonie” – a loon is a bird that features on the coin.
the food: traditional scones and chilli, scone doggies, scones and bologna and plenty of sweets, cookies, tarts, cupcakes, pies and candy apples with soft drinks available. We found a place to sit as the main event was about to start. “Runners” circulated the room selling three tickets for $1.00. The “runners” continued circulating the aisles until all participants have finished buying tickets. For the first draw we did not participate, just observed what others were doing. Some would buy from just one runner but others appeared to buy from multiple runners which was referred to as the “variety method”. Once the first item was awarded to the participant whose number was drawn, we decided we understood the game well enough and joined in the next round. After buying three tickets (for a loonie) for the next item drawn, and then missing out, I decided to try the variety method myself for the food processor (which I was hoping to win for my brother and his family). As luck would have it my number was drawn and I won! Next it was explained to us that the bigger ticket items would be auctioned, but not in a way that I was familiar with. Instead, the “caller” begins to announce numbers starting at one and continuing until no one wants to buy a number. Each number costs you the same amount, one loonie. This allowed everyone to participate in the auction for only $1.00, and allowed as much money to be raised as people were willing to purchase tickets. As a number was called out, you put up your hand, and your name was subsequently called out, as a way to announce to all participants that number 1 belongs to you. A certain level of honesty was also required as it was the participants who wrote down the number they have just purchased and the runner collects a loonie from you to confirm that you have just been allocated that number. I put my hand up twice, paying a total of $2.00 and the item being auctioned reached $150.00 before a number was drawn. I recall thinking to myself, now this was a financially savvy way to raise money at an auction. An evening of entertainment for the Community that serve two purposes: fundraising for the family in need and creating a feel good moment for Community
members who participated in the evening. We left the event feeling great inside that we had supported the event and that we did so within our means. This auction method, which was one of chance and responsible spending, was a great model to follow, I think to myself as we are leaving.

3.7.4 More relationship building

I set out on my own on a very windy day with two visits in mind. During my first unannounced visit we had a brief chat and I thanked this individual for including me in the FLE activities in the Community. Earlier in the week I met another Community member who mentioned to me that it was great that I could attend the event and how this Community member likes to showcase our own talent. I decide to walk past the Employment office and notice a sign advertising the budget workshop that I have been asked to run. Based on the description of the workshop I understand what the Community is hoping FLE will help with. I take a quick photo on my phone and walk away both proud to be working in the Community and concerned, as I know that FLE will not solve all of the issues listed on the poster (see Figure 5).

Figure 5. A flyer advertising a FLE session in the Community.
I had more details about the event I was running such as the time and location as these details were not known. I walked back to my brother’s place and thought how glad I was that I walked past the office. What if I had not, would I have been contacted, or would the event have just occurred without me? Time to go visit my relative, I decided. My brother drove me to her place and I told him that I would walk back. As I approached her house unannounced, I knocked on the door. She was already there on the stairs, waiting for me it seems. She opens the door and said she was wondering who was coming to visit her in the black truck. She invited me in and gives me a big hug, tells me I looked exactly the same as I did. I smiled and though about how long it has been since we last saw each other. Probably twenty years or more, I thought. We have a nice visit and then we noticed my brother and his son were coming on foot to her house. She had a chance to cuddle the new baby as they came in for a visit.

The following day I returned to the mainland for one last dinner at my parent’s home with my brother and sister and their families. Over the weekend I heard about the death of a Community member. I realised the significance of this death to the Community and am now unsure if the workshop would still take place on Monday, or the Summit on Tuesday. Out of my hands, I thought to myself. I would stop by the office on Monday and find out. I assumed I would be giving my workshop and presentation, so I continued to prepare for both events.

3.7.5 Before the Summit

On my last full day in Canada, I went to the office early to meet with contacts and find out if the budget workshop was still taking place despite the death of a Community member. An email was sent out indicating that the Summit would still take place, only the Tuesday session (the day I am scheduled to present) and that Wednesday’s session would be postponed out of respect for the Community member’s family. I thought to myself that I am very fortunate that the Summit was going ahead as I was not going to
have another chance to come back to the Community this year and was flying back to Brisbane the following day to present at the Personal Finance and Investment Symposium (PFIS).

3.7.6 Hearing from the Community (2nd group interview)

We met in the shared office and to have a conversation about the financial literacy needs and interest in the Community. The two people I was interviewing this day were previously responsible for organising financial literacy workshop in the Community by an organisation outside of the Community. During the audio recorded interview, I tried to go from memory as I casually incorporated the themes and questions for discussion. At some point I realised I should open my computer to ensure we have covered all aspects. As the interview ends, it became apparent there was a lot to do before the Summit, with more people entering the office to ask for various things and phones ringing as we talked. I thank my contacts and offered my help before leaving the office.

3.7.7 Budget workshop cancelled and reconnecting

Following the group interview, I went to find out the status of the budget workshop. I am told it was cancelled, so as I leave the office I take down the signs in the window advertising the session. As I turn around I noticed a familiar face and asked his name and why he looks so familiar. He reminds me that we took a business course together back in the 1990s, an entrepreneurial course that Laura Pinto (now Dr Laura Pinto) taught us. I mentioned to him that I had just recently reconnected with Laura. We talked for a bit more and I wished him well and told him that Laura had asked me to say hello to Community members. I stepped outside the office and met up with other Community members and we made future plans.
3.7.8 Presenting at the Summit – another chance to connect with the Community

During the prior week, when the order of events for the Summit was released, some of my family members strongly suggested that I ask to be moved to an earlier time slot. With their experience of programs not running on schedule and the tight timeframe, I did ask to be moved and my request was accommodated. During the Summit a relative stops by the house; she asked me what I do and I told her what I am researching and briefly explain my interest in FLE in the Community. She tells me that it is really important work and shares with me how she familiarises her grandchildren with money when they are helping her in the shop. She has them counting up some coins and going through the shop to see what they can buy with the money they have added up. I think to myself, what a great lesson for children to learn, in this cash-less society were many people rely on plastic to pay for their goods.

I arrived early for my presentation so I can help set up. The room was set up in a U shape, allowing the presenter to talk inside the U, with a microphone in hand. I was second to speak, since being moved up because of my flight later that afternoon. I asked my Mom to find out what time the boat would be leaving, as I was made aware that a special trip was going to be made to bring the deceased Community member back to the Island. I was concerned I would miss the ferry as it may not be operating as per usual. If I missed the ferry, I would miss my flight and not be able to present in Brisbane.

It was now my turn to speak. I was excited to have been asked to be a part of the day and hoped that I would not trip over the cord of the microphone. I personalise my presentation to share photos of beautiful Australia and to encourage and inspire others to follow their dreams. What I realised when I was preparing for my confirmation presentation and what I did when preparing this presentation was to highlight Community role models I know. I sought permission from Community members to use their photo. I also sought permission from Australian Aboriginal friends who were
following their dreams. I realise the importance of showcasing role models to offset the negative stereotypes and images the media often portrays of Aboriginal people. It became evident to me that this could be the reason why many Aboriginal academics highlight successful Aboriginal people.

Before I delivered my talk I am made aware that it is really hard to encourage participants to speak in front of large groups of people. I notice at the end of each talk an incentive is given to participants as a way to gain their participation in surveys. Knowing this, I packed a few small items to give away during my presentation. At the end of the talk I thanked everyone for their time and said to the participants that “as you can see, Australia is a very beautiful place to live and so is this island, and what also makes this place beautiful are the wonderful people who live here”. This line was not planned but came from the heart. I then made time for a quick photo with the Host, walked around the room and collected any consent forms and surveys while saying goodbye.

3.7.9 Preparing for my next time on the Island - methods selected prior to June research trip.

Based on insight into the needs of the Community and the department that had been running FLE workshops, I planned to offer the financial awareness workshops requested by these Community members for two different audiences. First, the students heading off to College or University and second, to Community members on low incomes and living on social assistance. The material for two different workshops was prepared, printed and carted with me to Canada. In addition, I had made arrangements to attend the first two Chief and Council meetings (they take place on Tuesdays) in June. Last, I planned to continue interviewing interested Community members including a follow up interview with my key contacts.
3.7.10 Methods used once in the Community (June trip).

The methods used once in the Community deviated from what had been planned prior to arriving in the Community. Reasons contributing to a change in events had to do with responding to the needs of the Community during election time. Prior to arriving in the Community, I did not realise what an impact the upcoming election would have on the initiatives planned in the Community. Therefore, the methods used after modifying my approach based what was occurring in the Community are described in detail in the following sections and included group and individual interviews, attending a portion of the Chief and Council meeting, and planning and presenting at a Community Event.

3.7.11 The second reunion - back in the Community June 2014.

Knowing that I would be coming back to the Community in the warmer month of June in 2014, I continued communicating with my contacts in the Community about proposed dates, their needs and a conference paper that I would be presenting when in Canada based on my first research trip (refer to Blue, Brimble & Grootenboer, 2014). A draft version of the conference paper was sent to all Community members that were interviewed. In an email I explained that I would be presenting this information at a conference and wanted their feedback and/or any changes. I sent a similar email once the paper was finalised.

Preparing a paper was required because my second research trip was also planned around two conferences taking place near the Community. Therefore, in addition to preparing for the next trip, I was preparing abstracts, a proposal and a conference paper for these two conferences. Fortunately, my abstracts/proposals were accepted for presentations at the conferences. Having my abstracts/proposal/paper accepted also meant that I could apply for a competitive university wide international conference grant for higher degree research students. Fortunately, I was successful at
obtaining a grant for $1,800, which helped to cover my flight, with all other costs associated with this trip coming from my personal fellowship. Once again, I would be leaving my children and husband in Australia as I returned to the Community. In the future, I will take my family with me so that we can all enjoy the beauty of the Island without the pressures of having to “collect data”, and hopefully without financial pressures as well.

3.7.12 Hearing from the Community.

I stopped by the Band office to personally let staff members know I was back in the Community. They knew I was coming because I had been keeping everyone updated on my plans and arrival dates. A familiar face greeted me in the waiting area and I join in on an informal conversation already taking place with an unfamiliar and soon to be familiar staff member. After briefly catching up about life events I asked to see one of my key contacts. I was informed that he was not available, but another key contact wanted to see me. I was invited into her office, where she updated me on the event and a planned Employment/Career Fair workshop to be held next week in the Community. It was hoped that I would be a part of this workshop. I asked her about my other contact and was told he was on leave for the month. I later found out that this had to do with the upcoming elections in the Community. I then asked to meet with another key contact I met during my October visit. I walked down the hall to talk with her and we arranged a time to meet the following day. During this planning, the person I had an informal conversation with in the waiting room was introduced and invited to tomorrow’s meeting. Keen to talk about a budgeting program/workshop perhaps, the one that had been cancelled in October due to the passing of a Community member.

The next day this meeting takes place. Two of my key contacts are present and it was decided that this meeting/interview would be audio recorded since the content to be discussed was around developing Community-specific financial workshops and how to
incorporate financial awareness into their work practices. At the meeting, I was informed that the Employment/Career Fair workshop they had planned would be cancelled (due to the election). During the interview an initiative some Community members have started was discussed. I asked if we could hold such an event during the time I am in the Community and have a focus on financial awareness around grocery shopping. This seems relevant since the Community event involves providing lunch to the Community. It was agreed that we could make this work on my last day in the Community. Following this interview I went to the Band Office to meet with the Chief and Council.

3.7.13 It is official: a meeting with Chief and Council.

I arranged a meeting with the Chief to speak with the elected leaders of the Community to hear their views on the relevance and/or importance of FLE for the Community. I started to discuss my interests and what I was hoping from them. At that point a Councillor “gate keeper” interrupted with questions and confusion regarding what I was “really” seeking. I was asked if I was looking for funding which I quickly stated I was not and then I was asked whose perspective I would be writing from and I answer my perspective and I would include the perspective of those I have interviewed. After a few more questions it was determined by one Counsellor that this was not the best venue to ascertain responses from the Chief and Counsellors and that I should separately email each Councillor, Director and Manager to seek interest in being interviewed. This advice was taken on board and all Councillors, Directors and Managers whose emails addresses I was provided with were contacted. Interviews were arranged with those that replied. More about this encounter will be discussed in section about communication in the Community and what is enabled and constrained by those in power.
3.7.14 Attending Chief and Council Candidate speeches.

Chief and Council candidate speeches took place at the Recreation Centre, the same place I delivered my presentation at the Community Summit in October. Keen to attend this event, I wondered if it might be running behind schedule and if so, there was a chance that I could hear at least some of the speeches. After getting lost on the way, I approached a young woman who guided me in the right direction and I eventually made it to the speeches. Fortunately, for me the speeches were running behind schedule which meant I was able to hear from some of the Councillors and all of the candidates for Chief. Unfortunately, my young nephew I brought with me was restless, so I spent the next hour entertaining him, whilst listening to the speeches and being introduced to family members I had not seen in many years. These introductions often started with the family member letting the other family member know who my Dad is and then they explained to me how we were related. I had not considered that I would meet so many more Community members at this event so I was pleased I had attended.

3.8 Research is ceremony – relational accountability

Wilson (2008), a Cree man and academic, describes the importance of relationships as being at the heart of what it means to be Indigenous. Indeed, it is how we introduce ourselves, and place our foundation orientation within the Community. I was caught off guard by the chain of events leading up to my meeting with Chief and Council and realised that after walking around the room personally greeting each individual I forgot to properly introduce myself. It was not until the near the end of the meeting one individual asked “and who are you again”. It was at the time that I realised I had forgot to place myself in the Community. Fortunately for me, the Chief quickly responded and said “she is one of us”, and someone else said “Hey Couz” and I then placed myself in the Community by saying I am the granddaughter of the late (my Grandma name),
daughter to (Dad and Mother name) and sister to (Brother and Sister name). An introduction which solidifies your relationship and kinship network in the Community also changes the dynamics within the encounter with what were a few moments ago strangers.

Weber-Pillwax (2001) describes her introduction as the granddaughter of _____ like this it:

... was the sun breaking out over me, and immediately everything about the introduction was totally different. They hugged me warmly and looked at me directly in conveying their respect for this man who had been my grandfather. Then they talked briefly about him, sharing and bringing him into the present moment with us. It was a wonderful experience for me that took place in a matter of a few minutes. (p. 167)

For me, this type of experienced occurred many times throughout my time back in the Community. For me, it is also these moments that continue to contribute to my understanding of the importance of Indigenous ontology and epistemology as my relationality in the Community means that collectively we as community members have certain assumed beliefs about “what is real” and “how we know these beliefs are real”. It is an assumed shared knowledge base that at that moment, when our lineage is described we acknowledge almost instantaneously, a mutual understanding of our epistemology. Or as Weber-Pillwax (2001) states, “our lives, in short, were understandable to each other despite any geographical, physical, or other differences” (p. 168).

3.8.1 Planning a Community Event

During my first group interview in June (2nd research trip), my key contacts mentioned an initiative they had started in the Community to get what they described as “the Community feel” back in the Community. This group of individuals started to offer
Community meals (on weekend) throughout the year. These free meals were prepared by the individuals and held in the local hall, and were usually scheduled towards the end of the month. The timing of the event was deliberate as Community members reliant on monthly assistance payments received these at beginning of the month. The Community meal was not just provided for Community members in need, it was open to everyone as it was a time to connect in a social space with all members. The Community member who started this initiative wanted to provide something in addition to a meal. It was at this time that we decided to offer a meal to the Community during my time in the Community and incorporate an education theme around financial awareness related to food.

On the day of the meal I placed a sign in front of the building stating the event details. Many people had already heard about the meal and before long we had a full house. I went around the room and introduced myself by first stating my family connection to the Community. This enabled everyone to place me in the Community by my family connections. These introductions, placed us within the Community, often lead to Community members sharing fond memories they had about some of my relatives. I also walked around with the basket of Australian souvenirs (clip-on koalas, pens, pencils and key chains) and explained briefly about the Australian Aboriginal dot painting method that appeared on some of the gifts. As the room started to fill up, one of the organisers began distributing the handouts I had prepared. This was my cue to begin speaking to the Community members present.

I was speaking to the crowd before the meal and handing out some financially focused tips about buying and making food, which was developed with input from Community members. I started with some humour and said “if you are like me you don’t want anything to get in between you and your meal”. From that, I explained who I am and what I am doing and then talked about each piece of paper they were
receiving. Following that, I encouraged those in attendance to get some food. I also explained that Community meals intended to offer something in addition to food, and this instance was focused on financial education.

3.8.2 Field notes

During both visits to the Community, I carried a notebook with me. In these notebooks I would record a summary of each interview. I also made notes about anything I observed in the Community relating to financial awareness and/or communication processes. Last, I recounted information gained through experiences during my time in the Community and conversations with Community members related to FLE over the weeks.

3.8.3 Determining the boundaries.

Deciding to conduct research in a Community I am a member of brought both benefits and challenges. The benefits were fairly easily to identify, as I was welcomed into my Community to work with members, with a focus on improving current FLE practices for the future benefit to the Community. Working in my own Community meant overcoming sensitivities about talking about money with a stranger since most Community members were familiar with the financial circumstances of my family when I was growing up. Therefore, it was easier to navigate this taboo topic and thus gave real access to this topic. The challenges faced during the early stages were generally “in my head” as I hoped to be welcomed back to my Community after many years away. Other challenges that emerged during the research process included the constant need to reflect and ensure that the Community’s interests were at the heart of every research encounter. Since I was not following a manual on how to conduct research within your own Community; I relied on the Indigenous way of being, knowing and doing (Martin, 2003), which I had gained through my Dad’s side of the family. It was this insider
knowledge I drew on to ensure that I did not skip the relationship building stage of conducting research with an Indigenous community. Also, “…traditional research methods which tend to perpetuate the inherited patterns of dominance and subordination” (Bishop & Glynn, 2003, p. 8) were abandoned. I made sure that not all my encounters lead to data as some relationships remain as genuine encounters. This does not mean that relationships that led to interviews were not genuine; instead, they were both genuine and academic. This need to keep some encounters “data free” were not something I had considered prior to my time in the Community. However, it soon became apparent, as I began to meet and be reunited with Community members. I did not want our relationships to be based on collecting data, but rather on a genuine interest in re-connecting.

During my first year of studies, one of my lecturers warned me about the need to prepare and plan for uncomfortable spaces I would encounter during my research, many of which would be in my head as a conscientious researcher. I remember wondering what this really meant. As I spent more time in the Community I began to experience these uncomfortable spaces, “mainly in my head” and became aware of the research boundaries I was establishing as a Community member first and a researcher second. The first boundary I established was I was not entering the Community, re-establishing connections, and making new connections, for the sole purpose of data collection. Once in the Community I realised it was more important to ensure that my connections were stronger than what they were prior to entering the Community as a researcher. What this meant was each time I reconnected with a Community member either from my past, or someone I was meeting for the first time, I did not immediately ask them if they would like to be interviewed or change the subject to the research project. Instead, I had an authentic encounter as we placed ourselves within the Community, to each other, and had a real conversation. This decision not to smother everyone I met with a research
agenda is how I approached each encounter. In these instances I was ensuring that I was making connections as a Community member first and researcher second. As I reflected on my approach in the Community, I realised this is how I attempted to make authentic connections. There were however, instances where a Community member would asked me what I was doing in Australia, and what I was doing in the Community, and I would use this opportunity to explain a bit of about my research. Depending on their interest and how the conversation was going, I would ask if they were interested in “officially” speaking to me about FLE in the Community. I also had previously established connections via my key contacts for the purposes of data collection, and in these instances data were collected. It was during these interviews that Community members often suggested someone else who they thought I should speak with. This resulted in another Community member being asked to attend our group interview or an interview being scheduled for a later date.

3.8.4 Leaving the Community with stronger connections (it is not all about data collection)

Leaving the Community with stronger connections than I had when I arrived on the Island are at the heart of what Indigenous methodologies is all about. Moreover, building relationships were an essential aspect of my approach to conducting research in my own Community.

I have attended academic workshops in Australia where non-Indigenous researchers attend the workshop and during the question period use this time to harass the Indigenous academic. I am not sure if these researchers are aware that they appear to be demanding access to these Indigenous networks for the purposes of conducting research. I remained frightened and fearful for the Indigenous communities who may have academics entering with this approach. Furthermore, I believe more needs to be
done to ensure that Indigenous communities are not mistreated by academics that lack a relationship building approach at the forefront of their agenda.

My gauge as to whether I left the Community with stronger relationships than when I arrived in the Community came down to one simple measure: were Community members I interviewed interested in a continued relationship? So far this has been the case, including a somewhat superficial measure, where FaceBook friend requests from Community members have increased since I left the Community. Although, I am “sitting on the fence” about the value of FaceBook, I do have an account and have received new facebook friend requests from my re-established friends in the Community.

3.9 Chapter Summary

In this chapter, I outlined the methodological approach, the research design, iterative stages of the research and the importance of relationship building when conducting research in a First Nations community that I am a member of. This chapter started with an account of how the direction of the research was determined and then explained the importance of Indigenous methodologies and how these were used to shape the research design. The participants involved in this study and the information sought in this project was described. I also describe the 5R’s of research (respect, relevance, reciprocity, responsibility and relationships) and the boundaries I erected during my time in the Community are identified. The planned approach and what occurred in the Community during my two trips to the reservation were discussed. Finally, the importance of leaving the Community with stronger connections than when the research commenced was articulated. Overall, my approach to research within my own Community was explained to outline the fluid nature of research in First Nations communities and how the needs of the Community are always ahead of the needs of the researcher. Smith
(2015) states that researchers working in marginalised communities face being marginalised themselves, a concern I often reflected on during this study.

Next, I will outline the theoretical framework, conceptual framework, and analytical framework that are the focus of chapter 4.
Chapter 4. Changing practice and changing financial literacy education: The framework

We think this state of affairs has important and untoward consequences for students, teachers and the societies they serve. We think that praxis is slowly being edged aside in late modern times - what some think of as post modern times - by that form of practice that amounts simply to following rules. (Kemmis & Smith, 2008, p. 5)

4.1 Chapter Overview

In this chapter, I introduce the theoretical framework of practice theory (Kemmis & Grootenboer, 2008), the conceptual framework of financial literacy, and the influences of financial literacy. These frameworks are used primarily to guide my understanding of FLE and, secondly, to challenge the existing concepts of financial literacy. The theoretical framework is used to analyse the sayings, doings and relatings from the interview data. Both the theoretical and conceptual frameworks are used to challenge how FLE influences financial practices. I begin this section by introducing the theoretical framework and then I explain how it will be used in this thesis. Next, the conceptual framework is described and unpacked to demonstrate felt concerns about “how financial literacy works” (Australian Government, 2013) and FLE, in its current form. This chapter concludes with an overview of how the theoretical framework and conceptual framework help to develop a case for improved understandings of FLE practices through this study.
4.2 Theoretical framework: Practice theory

This study focuses on FLE practices as a way to understand how educational practices are enabled and constrained by the practice architectures in a financially excluded First Nation community. Practice theory (Kemmis & Grootenboer, 2008; Kemmis, Wilkinson et al., 2014) is the theoretical framework for this study. According to Kemmis and Grootenboer (2008), practices are composed of sayings, doings and relatings, which occur in particular sites amid particular arrangements in three kinds of intersubjective spaces:

- *semantic space* (through shared language in which meanings are shared and mutual understanding is possible);
- *physical space-time* (through shared locations in space and time in which interactions in shared activities and work are possible); and,
- *social space* (in which shared encounters affording different kinds of relationships are possible). (Grootenboer & Edwards-Groves, 2013)

In these spaces, people encounter one another (and things) through interaction and interrelationships (Kemmis, Wilkinson et al., 2014) in practices that are held in place or that *hang together* (Schatzki, 2002) amid arrangements of three kinds—the practice architectures:

- *cultural-discursive* arrangements found in a site (for instance, the technical language of finance that has particular meanings attributed to it in FLE situations);

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32 Parts of this section (written by me) have been previously published in Blue, L.E., Brimble, M., & Grootenboer, P. (2014) *Exploring the relevance of financial literacy education in a First Nation Community*. 58th ICET World Assembly 16-19 June. (Awarded Best Student-Supervisor-Authored Paper).
- *material-economic* arrangements found in a site (for instance, how the resources are arranged in a community so that particular activities can occur); and,

- *social-political* arrangements found in a site (for instance, how individuals relate to financial institutions or to one another).

In this way, practices constitute, and are constituted by, the particular language used, the particular activities that occur, and the particular relationships that form in the connections and interactions between the people, and the objects, in the site. These form the practice architectures of a practice—the characteristic arrangements that exist in a site (Kemmis & Grootenboer, 2008). Practice is defined as:

. . . a form of socially established cooperative human activity in which characteristic arrangements of actions and activities (doings) are comprehensible in terms of arrangements of relevant ideas in characteristic discourses (sayings), and when the people and objects involved are distributed in characteristic arrangements of relationships (relatings), and when this complex of sayings, doings and relatings ‘hangs together’ in a distinctive project. (Kemmis, Wilkinson et al., 2014, p. 31)

For the purposes of this thesis, the “project” relates to the understanding of the relevance of financial literacy and the FLE practices that operate in the Community.

In the next section, how practice theory has evolved is described to provide a further description of the theoretical framework, an understanding of practice and education, and how practice theory will be applied. Following this is the reconceptualisation of financial literacy and a further understanding of possible influences affecting financial practices and decision-making.
4.2.1 Practices individual and social

Practices such as FLE are both individually and socially practiced. These practices can be observed based on how they are distributed among individuals in the Community, how they are differentiated by the individuals and, finally, how they are orchestrated within the Community (Kemmis, Wilkinson et al., 2014). Schatzki (2010) defines social practice involving two elements - sayings and doings. Kemmis and Grootenboer (2008) proposed that practices also have a third element—relatings, which is characterised by the relationships that are formed in these practices. In all three of these elements individuals’ ways of knowing, being and doing (Martin, 2003) are realised, seen and experienced.

The sayings, identified as the cultural-discursive dimension, are understood through language; the doings are the material-economic dimension, which are experienced through activity; and the relatings are the social-political dimension, which are realised by power and solidarity (Kemmis & Grootenboer, 2008). Once these practices have been realised in these mediums of language, activity, and power and solidarity, then the practice architectures that enable and constrain the practice can be understood. The practice architectures are identified as cultural-discursive arrangements, material-economic arrangements, and social-political arrangements, which are all found in, or brought to, a site. They are the arrangements and set-ups that enable and constrain the interaction of individuals and practices within a site (Kemmis, Wilkinson et al., 2014). This is illustrated below in Figure 6.
Figure 6. The theory of practice architectures (Kemmis, Wilkinson et al., 2014, p. 38).

In the theory of practice architectures shown above as Figure 6, the individual side is illustrated on the left and the social side is illustrated on the right. Between the individual and the social space is the intersubjective space where these practices and dispositions come together in semantic space, physical space, and social space.

The practices are interactionally secured in practitioners’ or an individual’s cognitive, psychomotor and affective characteristics. That is, the sayings and thinkings (cognitive), doings (psychomotor), and relatings (affective), which are the characteristics of the individual, are bundled together in the practice and form the dispositions of the practitioner and individual (Kemmis, Wilkinson et al., 2014). It is in the cognitive dimension – the sayings (and thinkings), where the practitioner or an individual senses a need to enact change. It is through their actions (the doings) that this change begins to occur and through the relatings that this change is experienced and felt.
4.2.2 Practices and education

In this study, practice theory is used as a theoretical lens to understand the Community’s FLE practices; that is, exploring how FLE was practiced in a First Nation community located on a reservation. It is important to consider that current FLE practices may be attempting to colonise individuals into a certain way of being and behaving that may not always be in the students’ best interest. Instead, the best interest of governments and political agendas designed to reform an individual’s financial decision-making may be driving these FLE practices (Pinto, 2012b; 2013). The traditional financial practices that existed pre-colonisation within the Community were identified and discussed in chapter 2 to provide some understanding of the current financial practices that have evolved in the Community. The sustainability of current FLE practice arrangements and unrealistic promises of how financial literacy can improve the conditions of possibility within this Community must be realised via a thorough understanding of the site, including the harsh realities of life on a First Nation reservation. By taking time to gain an understanding of the site, more realistic expectations and outcomes for FLE within this site can be identified. This richer, contextualised knowledge may help educational initiatives developed within the site. At present, education for financial literacy (see Table 4) is focused primarily on individual wealth accumulation and making the most cost effective financial decisions.
Table 4  
*Education for financial literacy using practice theory (adapted from Kemmis, Wilkinson et al., 2014)*

<table>
<thead>
<tr>
<th>On the side of the individual</th>
<th>Practices are interactionally secured in</th>
<th>Practice architectures (arrangements and ‘set up’) enable and constrain interaction via</th>
<th>On the side of the social</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sayings and thinking</td>
<td>‘Thinking about your personal finances’, ‘speaking about money’ with others.</td>
<td>A world that speaks discourses of financial literacy: i.e., financial well-being, wise consumer, comfortable retirement.</td>
<td>Cultural-discursive arrangements</td>
</tr>
<tr>
<td>Doings</td>
<td>‘Acting wisely with your money’, ‘making effective financial decisions’, and doing the most cost effective activity/service.</td>
<td>A world of full consumer arrangements; living financially responsibly, preserving your funds for retirement.</td>
<td>Material-economic arrangements</td>
</tr>
<tr>
<td>Relatings</td>
<td>Relating to the world in a ‘wise consumer’ way.</td>
<td>A world of financial relationships; what about ‘social justice’?</td>
<td>Social-political arrangements</td>
</tr>
</tbody>
</table>

| Living in a ‘financially responsible’ way. | Sustainable ways of life around the planet: cultural, environmental, economic, social, political. |

*Note. This table show how financial literacy education using practice theory has been applied.*

Kemmis (2009) argues that education has a dual purpose (i.e., education for the good of the individual and education for the good for society). Agreeing with this dual purpose of education, practice theory is used to understand the Community members, sayings, doings and relatings in the practice of FLE and to understand the praxis (moral, ethical and caring aspect of teaching that is unpacked in chapter 7) of financial literacy. Enabling praxis refers to “ . . . when an educator, through her or his practice, takes into account not only her or his own interests, but also the long-term interests of each individual student, and the long-term interests of society and the world at large . . . ” (Kemmis & Smith, 2008, p. 4). The long-term interest associated with a praxis stance may be key for a more sustainable approach to FLE and is discussed in chapter 7.
4.3 Application of practice theory

The theoretical framework chosen here allows for the understanding of FLE practices in the Community; that is, how practices are both enabled and constrained by the practice architectures. This theoretical framework is used to explore the Community’s FLE practices and to understand the ways oppression occurs, and it provides some direction for how understanding the possibilities of change can help to enact change. The theoretical framework is also an interpretive framework that permits the researcher to make interpretations based on their own “…personal, cultural and historical experiences”; therefore, at times I was required makes sense of the world and critically reflect on and identify how the relatings formed by power operate (Creswell, 2007, p. 21).

The things we say about our finances may impact what we do with our money and what we believe about money. It also affects how we relate with others about money. I explore this concept to gain an understanding from Community members about what FLE may or may not offer the Community. The cultural-discursive, material-economic, and social and political arrangements that exist in the Community will be identified and examined to discuss the practice architectures present in the FLE practices found within the Community.

Last, this theoretical framework is used to explore the need for praxis in FLE. In this thesis, praxis is thought of as a form of education action, and is viewed from both an Aristotelian and post-Marxian sense (Kemmis, 2010). In an Aristotelian sense, it is the moral commitment to action from the FLE educators that is of concern. In the post-Marxian sense, it is how “…helping educators to develop a more self-conscious understanding of the ‘history-making’ significance of their collective educational work”, and awareness of the social formations and conditions associated with these, are required for praxis development (Kemmis, 2010, p. 10). Exploring the need for praxis in
FLE practitioners is important when recommending curriculum enhancement for future FLE practices. This enhancement is supported by other recommendations for improvements, based on findings identified throughout this study.

### 4.4 Reconceptualising financial literacy and financial literacy education

This conceptual framework has been developed after a thorough review of the literature (see chapter 2) and is represented in two figures below. The first figure (*Figure 7*) is an expanded concept of financial literacy based on Huston’s (2010) original concept of financial literacy, Arthur’s (2011) notion of critical financial literacy and Sawatzki (2013) concept of a financial dilemma.

**Figure 7.** Concept of critical financial literacy.

This expanded-upon concept of financial literacy includes three dimensions and places the critical dimension, where the individual critically evaluates and analyses the
financial dilemma\textsuperscript{33} they face against what influences\textsuperscript{34} them, between the knowledge dimension and the application dimension. The second figure (see Figure 8) illustrates influences of financial literacy that an individual may encounter when faced with a financial decision or financial dilemma.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure8.png}
\caption{Possible influences of financial decision-making.}
\end{figure}

The influences identified in this conceptual framework include personal and cultural values, social and professional, education level, environmental impact, media/marketing, psychological state, and socio-economic status. For each of the influences, the three dimensions (knowledge, critical, and application) of financial literacy depend on the circumstance of each and every individual. As an example, an individual with cultural values that include putting others before themselves, or environmental values such as sourcing recycled goods, may be influenced to purchase a

\textsuperscript{33} Sawatzki (2013) refers to financial dilemmas as the focus of FLE; that is, to equip students with the financial skills and knowledge to perform appropriate and efficient mathematical calculations when faced with everyday financial decisions.

\textsuperscript{34} See Figure 8.
more expensive item during the critical reflection dimension of evaluating a financial decision. This may be because it was made locally with recycled material, and shipping costs and excessive packaging were not an environmental cost associated with this product. This example highlights the influences of other factors, not only price. Lucey et al. (2015) advocate for a critically compassionate approach to FLE rather than the conventional approach to FLE that is based around effective financial decision-making. Indeed, there seemed to be a tendency to push consumers into purchasing the most cost-effective (the cheapest) product in generic FLE because this may help an individual reach their savings goals quicker. However, the ethical dilemma faced by the consumer, to make a choice that goes against their cultural and environment values (as an example), is not accounted for in most FLE models. Indeed, Lucey et al. (2015) argue that cultural aspects of financial decision-making have not been considered in the conventional approaches to FLE. Pinto and Coulson (2011) argue that gender is overlooked in conventional FLE, and Arthur (2012) questions who FLE serves, under the current capitalist economic system that rewards some individuals with great wealth and other with poverty, both a guarantee of our economic system.

In the concept of critical financial literacy (Figure 7) the influences of financial decision-making (Figure 8) are considered in the critical dimension. This concept of critical financial literacy also includes recognition that not everyone has the ability to act (take action) on financial education acquired (or financial advice received), even if they agree with the financial knowledge they receive. This means that a person’s ability to apply their knowledge is prevented because of influences/factors of financial literacy (see Figure 8), and it could also depend on their life stage (i.e., raising children may result in more financial decisions supporting the children’s learning and extracurricular needs in this stage of life). As such, when less emphasis can be placed in this area (i.e., when children become self-sufficient), another area in a person’s life stage will become
a priority (such as increasing contributions to a retirement fund). In this context, ability refers to the financial capabilities an individual has and the means they have to implement FLE teachings or financial advice. Individuals who are unable to make financial decisions based on their values and goals in life, but instead on what they can afford, may be labelled as financially illiterate. This label is applied to these individuals instead of financially literate because of their lack of financial resources. Instead of labelling all individuals living on low incomes as financially illiterate, empathy is required to understand the social structures that reinforce their position in society and how this affects their financial decision-making.

Individuals are often required, throughout their life stages, to apply their knowledge and experience with finances to make both simple and complex financial decisions. With all financial decisions, an individual faces simple, everyday financial decisions and dilemmas, and also more complex and one-off financial decision and dilemmas (Blue & Brimble, 2014). FLE is an opportunity to provide individuals the skills and knowledge to confidently and independently make simple financial decisions while critically reflecting on the most appropriate decision for them and their family. Within the Australia context, financial planners are mandated to act in the best interests of their clients and could be helpful for individuals facing complex financial decisions. However, further initiatives and guidance is required in this area in Australia since engagement with financial planners remains low (West, 2012b).

4.4.1 Influences in the financial decision-making process

Financial decision-making occurs when an individual considers options before committing to a particular product and/or service. For the purposes of this example, this individual will have options to consider, and influences on them, that may play a major role in their decision-making, including personal (including gender and goals), cultural (including traditional values and protocols), social and professional (including peers,
friends and family) options; economic status and education level, psychological state, environmental, and marketing influences (see Figure 8). This model of financial decision-making process is supported by Huston, (2010), who illustrated that other influences affect an individual’s financial decision-making process, and Lusardi and Mitchell (2013), who reported that an individual usually makes financial decisions based on the advice of family and/or friends. However, in some cases an individual may not have choice and therefore, the decision-making processes have been removed for them.

When an individual is taught about financial literacy (one of the possible influences of financial literacy), that individual may also critically reflect on the teaching and have the ability to make a decision that is deemed financially responsible. That is, for conventional FLE to influence decision-making, the individual must: (1) be able to apply the FLE; (2) agree with the recommended FLE approach; and, (3) take action by making an informed financial decision whilst ignoring all other influences in the financial decision-making process.

Financial literacy focuses on a person’s ability to acquire financial knowledge and skills (through life experiences and education), critically reflect and evaluate the FLE advice against their own values and life goals, and then apply that knowledge to make a financial decision. Being “able” in this context implies that the individual has the financial means (if an individual does not have the financial means, financial decision-making is unlikely to be influenced by FLE advice). It is recognised that an individual in a position to take “action” (the application dimension of financial literacy) is not easily achieved. This is especially true of an individual who does not have the financial means to apply the knowledge. If FLE is focused on the most financially effective decision-making (i.e., accumulating wealth), and not the most appropriate decision for an individual (and their family), tensions between the financial literacy
discourse promoted and an individual’s way of being may collide. Therefore, the focus of FLE may need to be shifted to align with morally informed financial decision-making that considers collective well-being (CCL, 2007) and not only individual financial wellbeing. Or other areas of wellbeing, that include social, environment, spiritual, and cultural are assumed not to influence our ways of being and financial decision-making in conventional FLE because these influences are not identified in the decision making process.

4.5 Chapter Summary

This chapter articulates the theoretical framework of practice theory that was used to analyse the practice architectures that enable and constrain FLE practices within the Community. Conceptual frameworks, which include a reconceptualisation of financial literacy and possible influences of financial decision-making, are identified to help demonstrate why FLE practices may be ineffective. As FLE is packaged as easy-to-acquire skills and knowledge, the conceptual frameworks illustrated in this chapter have expanded on the current model of financial literacy and what influences financial decision-making to include additional factors. These conceptual models are used to help make a case for a more holistic approach to FLE (Brimble & Blue, 2015) and the theoretical framework provides the lens to specifically identify the practices that might be misguided. In the next chapter, which is the first of the three findings and discussions chapters, the relevance of FLE is discussed using outcomes from interviews and the literature.
Chapter 5. Exploring the relevance of financial literacy education practices in a First Nation Community

Financial worth represents a different concept from someone’s worth as a person. One’s financial worth represents the amount of money and assets for which he or she is responsible. Personal self-worth relates to the compassion for oneself and the patterns of decisions and judgments that one makes. It is important to remember that one had no choice in determining his or her financial worth and personal self-worth at the time of birth or conception. (Lucey, et al, 2015, p. 3).

5.1 Chapter Overview

In the previous chapter, the theoretical framework was identified. In this chapter the relevance of FLE in the Community is explored. The main research question guiding this chapter is how are FLE practices experienced in a financially excluded community?

As previously mentioned in chapter 1, this research took place approximately one year after a generic FLE train-the-trainer workshop failed to gain traction. To better understand what happened during this workshop and the relevance of FLE in the Community, both individual and group interviews were conducted. Presentations about FLE were also delivered at two Community events. An expressed interest in collaboratively developing FLE resources for the Community was identified during both individual and group interviews.

This chapter begins by explaining the practice of FLE in a financially excluded First Nation’s Community. Next, the financial practices promoted in the FLE train-the-trainer workshop are identified. Then some Community members’ financial practices are described based on information from the interviews. Throughout this chapter data from the interviews (as shown as inset quotes) and the survey are shared to better
understand the importance, needs, and relevance of FLE in this context. The findings are then discussed using practice theory and existing literature to understand how the FLE practices and practice architectures are enabled and constrained in the Community. Last, this chapter concludes with a summary of the aspects of FLE that are relevant in the Community.

5.2 The practice of financial literacy education

The practice of FLE is first explained to gain an understanding of what has occurred in this financially excluded Community. Being financially excluded means that the Community an individual resides in does not have direct access to a mainstream financial institution (i.e. a bank). In financially excluded communities, the main approach used to financially educate the Community is by external FLE educators that “fly-in” to the community and “fly-out” once the training has been delivered (Atkinson & Messy, 2013). The “fly-in-fly-out” approach is recommended for reaching isolated communities (Atkinson & Messy, 2013) because accessing workshops offered on the mainland or in large cities can prove difficult for Community members to attend. The FLE practice being explored in this chapter is the practice of financially educating adults in the Community using existing workshop material (one-size fits all approach) delivered by an outside organisation.

The practice of establishing more FLE trainers through the train-the-trainer program is prominent in both Canada and Australia (Moneyminded, 2013; Prosper

The large well-established banks (i.e. TD Canada Trust in Canada and ANZ in Australia) support FLE initiatives in these two countries (Moneyminded, 2013; Prosper Canada, 2015). FLE strategies and initiatives have been established in many countries as increasing financial literacy levels of all citizens is a global concern (OECD, 2013). By embedding financial literacy into the compulsory school years, individuals today will have been exposed to FLE for all of their compulsory years of schooling. This practice of financially educating individuals through schooling is done to reach all citizens including those who may not otherwise receive financial education in their home (Lusardi & Mitchell, 2013). However, following the thin or conventional approach (Lucey et al., 2015) to FLE in classrooms will mean that disconnection with the curriculum may occur because the content and cultural values are at odds with one and other. FLE is also taught by charitable organisations that provide support programs for individuals living on low incomes. The train-the-trainer approach is also the method used to teach the volunteers and employees of these Community organisations who work with individuals facing poverty (Moneyminded, 2013; Prosper Canada, 2015). The financial practices this FLE train-the-trainer workshop promotes are saving, budgeting, setting goals, tracking spending and wise financial decision-making. These skills are packaged as easy-to-acquire and are assumed to be the same for all participants. In the next section the practices of FLE in a financially excluded community are described.

5.3 The practice of FLE in a financially excluded community

FLE practices offered to financially excluded communities tend to be workshops offered by outside organisations. Workshops such as: the two day train-the-trainer financial literacy workshop; investment and auditing financial seminars offered by the

36 ANZ developed financial literacy resources titled MoneyBusiness for Indigenous Australian.
bank located on the main-land; and, entrepreneurship workshops aimed at encouraging community members to learn to write a business plan and create a small business are offered. A steady stream of workshops continues to be offered in the Community however, a Community member shared that the participation rates were low.

So we have had training in the Community we have had people come in and we didn’t really have a big influx of people interested [perhaps] they are establishment shy, you know, when you have people from somewhere else coming in to teach you. (Waabzii, Female)

The term “establishment shy” was used in the excerpt above to explain the low participation rates at the workshops and other seminars offered by “outsiders”. In the short survey (see Appendix A) initiated by a Community member37 (after my presentation at the Community Summit, 56% of the participants indicated that they were interested in participating in this study and 53% of the participants indicated that they had already had some form of training or advice about personal finance). Other reasons for low participation rates at workshops and seminars included “being broke”, “a sense of hopelessness”, “no future vision”, “presenters not understanding how things work on the Island”, and “not understanding some cultural differences such as not looking the presenter in the eye”.

Because we are not people who believe in eye contact. I will look at you for a second and then I will turn away. I will look at her and but I will look around. … that one of the obstacles my people face. We do not make eye contact so this person [from an outside organisation] will go over there and [prepare] a report and saying that these people are not making eye contact

37 A variation to my ethics application was requested and approved to include this data.
so I don’t think we need to fund them, I think there might be something wrong there. (Mskobneshii, Male)

Nevertheless, the FLE workshops all appear to have the same approach – one-off, short duration and expectations that knowledge can be quickly obtained and used to inform and change practices. One frustrated Community member mentioned that outsiders are not familiar with Community practices and, without knowledge of how things work on the Island, the relevance of their workshop is lost. Indeed, it is imperative that Community members are able to relate what is being taught to what occurs on the reservation and anything less has the potential to “… hinder the inclusion of community knowledge” (Bishop, 2015, p. 376).

They [outside organisations] think they know how things work around here. I am telling you this is not how it works on the Island, maybe in town, but not here. (Mgizwaash, Male)

Participants also reported that the practice of FLE occurs at school, at home and through experiences with financial decision-making. A community member describes her experience with personal finances as “fumbling through it”:

I mean I would have preferred to have learned some things at school rather than fumble my way through it and saying oh I should be saving money … I mean maybe it was in the curriculum but I don’t distinctly remember it but more abstract math that I never use. (Bibikwenh, Female)

It was reported that some individuals were shown by their parents how to establish a bank account, save a portion of their allowance and earn some pocket money.

With my parents, first of all, because they always gave me an allowance and then afterwards it was through high school and also through summer jobs was I was getting paid so I needed to learn how to control my own money. (Diindiisii, Female)
Another Community member shared a story with me about how their Mother taught them about making money. This story is about walking around the Community during a cold winter night selling tickets for that evening’s hockey game.

So that was kind of interesting how I got into that. My Mom asked me to go out and sell her hockey pool for her and I finished up walking through the Community on a cold winter night. She gave me a quarter. After all that walking and selling. So I did that for maybe a couple of months before I cut her out of the business. So I cut her out of the business I made my own hockey pools and I went sold them myself and I kept all the profits myself. So I made six bucks a week with what I sold. So she just kind of laughed when I cut her out of the business and I didn’t realise until years later that that’s what she was trying to do—to inspire me to go out there and develop a hunger or a need or a satisfy how to get money and I didn’t realise that until years later that she actually kind of tricked me into doing that. So I thought it was kind of neat when I realised years later that it wasn’t to be harsh that she put me out there to earn a quarter. She was actually teaching me a lesson and that’s why when she just kind of chuckled when I cut her out of the business. (Shiishiib, Male)

A Community member mentioned that although they did not learn about finances from their parents, they received encouragement from their parents that motivated them to save and behave responsibly with money.

Well I didn’t learn about money from my parents and I didn’t learn about it at school. I think because my parents didn’t have good finances and I often overheard certain conversations about not being able to pay certain bills and not having enough money for certain things that, I became aware of the importance of money … I guess because my parents were impressed
with the fact that I opened up a bank account and was saving every cent that I had they would complement me about how great I was being with money and then it sort of snowballed into me wanting to be good with money, knowing how to save and have goals and budgets and things like that. (Diindiisii, Female)

Other Community members recalled learning about budgeting in high school and college, in addition to performing mental mathematics calculations in everyday life situations when faced with a financial decision. I had education in finances and I understood what finances were about. How to do an income minus expenses and what you have left over. If your income isn’t enough to meet your expenses then you need to look at what needs to be done and so I have that, I have that mindset whenever we do something. I have been doing that since I was 20 years old when I went out to work. (Bne, Female)

FLE has been taught in various ways and knowledge has been gained through various life experiences. During my time in the Community, it was common to see posters advertising workshops in the Employment office and on notice boards located in public areas (see Figure 5 on page 97). Some advertised workshops run by the Employment office were mandatory for individuals on social assistance, while others were optional. Community members surveyed during the Community Summit indicated that in order to improve their finances they would: budget (75%), see the local bank (60%), attend a seminar or workshop on how to invest money (58%), or attend a seminar on how to save money (55%). When discussing the lack of participation at the workshops on financial issues, the underlying issue that seemed to emerge was the limited opportunity for employment on the Island, and that there was little hope that a
course or workshop would change their present circumstances. Thus, the overall importance of FLE was questioned.

5.4 The intended aims of the Community FLE train-the-trainer workshop

The FLE train-the-trainer workshop offered to the Community was delivered by an established charitable organisation (funded by a large financial institution) that delivers FLE training to low income Canadians. Following consultations with some Community members (including myself), the generic program was modified to include some relevant examples. However, the main aim of this training was to train the participants to become financial literacy trainers. From what has been reported by the participants interviewed, this has not occurred.

[The training organisation] was hoping to get more facilitators and instructors out in the communities and that is part of their goals to educate more people out there who can educate their clients or community members. And we thought that was a good idea and that’s why we brought the program here. So it’s not taking off that way because people are just, really just don’t want to present. (Shiishiib, Male)

Uncomfortableness was expressed about acting as a “financial expert” following this multiple-day financial workshop. Some Community members who attended the training also reported that they did not want to present this FLE workshop to their peers.

It kind of stopped we’re probably the only ones that use it. Because other people don’t like to do workshops or conferences. (Ohhoomsii, Female)

The secondary aim of this workshop was to promote effective financial decision-making. This charitable organisation has delivered their workshop nationally to over 800 communities and to more than 2000 “front-line staff” since 2008 (Proper Canada, 2015). Their FLE train-the-trainer workshop modules are available on their website. After analysing these modules, the financial literacy discourse identified involved the
following eight elements: having a sense of empowerment; having the ability to prosper financially; being an effective financial decision maker; having choice; having the right financial skills and knowledge to enable you to budget; planning for the future; having the ability save; and establishing financial goals. Identifying the discourse of financial literacy as a social practice (van Dijk, 1993), involved the responsible use of the money and being a wise consumer. These financial practices are individual wealth accumulating activities that are at odds with compassionate approaches to FLE. In the next section, the discourse of financial literacy as a wealth-accumulating practice is examined against the social reality of poverty and the Community’s financial practices. This includes the high reliance on government assistance, the culture of sharing resources, and the use of fringe financial services.

5.5 The Community’s financial practices

It is common for Community members to share their resources with other members.

I think that it is important, but you have to keep in mind and consideration of a long history and tradition of wanting to share and look out for each other and not having this mentality of getting ahead of their neighbour.

(Shiishiib, Male)

This form of generosity occurred during my first stay on the Island. A Community member came to visit as I was about to attend the opening of a walking trail with another Community member. When she realised I was using my old phone as a camera she insisted that I borrow her camera for the Community walk, drove me to the start of the walk and decided to join the group. Once the walk finished she suggested that I continue using her camera from the rest of my time in the Community, and so I did. Other examples discussed in chapter 3 include setting an extra plate of dinner for a neighbour in need and the sharing of resources during the Community fundraising event a loonie auction for a local family in need.
Figure 9. Me at the opening of the walking trail during research trip 1.

And it is so amazing when you see that, our Community come together and raise $3000 or $4000 for somebody in need and how else can you do that in a couple of hours… It is so amazing that that could bring solution to a lot of things. But at the same time you can’t over use it. (Shiishiib Male)

I was informed about a Community lunch that some of the members started offering to “bring back the Community spirit”. Community members including myself prepared and donated food for this event. We also donated time, as noted by a Community member leading this event:

We also have a Community kitchen and I think that is run twice a month

… And when we do this, we do this on weekends and that’s our time.

(Ohhoomsii, Female)

Community members also recounted events from their past where they recalled either helping family with their finances or family members helped them out. It was reported that siblings were often expected to help financially in the family. This financial lesson
pushed individuals to make money to help support their family and helped to foster and understand and appreciate of support received.

My parent’s never taught me how to manage money. It was basically if I was to go out there and make my money I was learning how to start putting forth to my family. Like I would have to give everything to help raise my sister. (Ohhoomsii, Female)

Another community member shared how acts of generosity from family members resulted in commitment to learning a new skill because they knew how hard their sibling worked to earn the money spent on the gift received.

The pellet [gun], I think our older sister bought for us. The guitar that I always wanted since I was a little kid. I didn’t actually have it until I was 14. It was kind of interesting how that happened like I put a deposit on it. It was a cheap guitar, like $15 but still a lot of money back then so my brother managed to get a job that paid, I think, $50 a week so on his cheque he went and paid the balance of my guitar and brought it home for me. And his cheque was only $50 and I think the balance on the guitar was $40 so he had enough to go pay my guitar off … I always think that was one of the big inspirations that caused me to keep on playing guitar. Because a lot of kids will get a guitar and it is just laying around and they certainly don’t take that as seriously as I did when I managed to get that guitar. My brother worked hard to get that and I made sure I was disciplined to learn that and that’s pretty much what everything comes down to, learning discipline. So many things I learned on my own, like I said earlier when I started out I developed a discipline that lasted a couple of years and I had jars of money hidden all over the house and how I
managed to get that money was selling illegal hockey pools, which some kids still do. (Shiishiib, Male)

The excerpts above demonstrate the sharing of resources within the Community and beyond sharing with an individual’s immediate family but also to their extended family and to the Community as a whole. The individual wealth accumulation focus of financial practices promoted in the FLE workshop does not address the practice of sharing the wealth. This misalignment of financial practices, individual versus collective, will be discussed further later in the chapter. In the next section, the importance, needs, experiences, interest and relevance of FLE in this Community is discussed.

5.6 Is FLE important in the Community?

As mentioned at the beginning of this chapter, some Community members invited an outside organisation specialising in FLE training to deliver training to the Community. This training initiative was the result of a decision to increase the financial skills and knowledge in the Community. Understanding that the request for FLE came from within the Community, helps to demonstrate that financial skills and knowledge are desired by some Community members:

So that’s what we looked at first was part of the plan, was to teach people how to teach finances. (Shiishiib, Male)

Another Community member mentioned how further FLE initiatives were planned for the Community.

And they [outside organisation] were hoping to do another pilot, like an online thing instead of having people come in and otherwise we just try to do our own sessions for people. Like, we are trying to teach them how to do their own budgets. (Naanookaashiin, Female)
Another measure of interest in FLE occurred during my time in the Community after I shared with Community members a little bit about this research study. The organisers of the Community Summit distributed a short survey (see Appendix A) after my presentation about FLE and this research project. The results from the short survey revealed that 40 out of 55 (72.7%) participants would like more information about financial literacy or improving their personal finances. However, this result initially appeared to be somewhat at odds with the failure of the previous FLE workshop to make an impact in the Community. The importance of FLE was also evident through interviews conducted with Community members.

I think it’s important to introduce it when they’re young… I think as soon as they are able to understand. (Naanookaashiin, Female)

Learning how to budget and manage your finances from a young age was a skill that another Community member viewed as an essential life skill.

Yeah, I really think budgeting should be a core course somewhere between grade 10 and grade 12 and it’s a course they all have to take. Basic budgeting is a survival tool that it doesn’t matter what you do, everybody needs to be able to do it. (Gaagaawanzh, Male)

Another community member wished that her parents would have involved her in how they managed their household finances.

I can remember my Mom saying that you always needed money to do things … I think it is very important because I wish I had that growing up. I wish my mom would have told me where her income was going or both my parents [would have]. I wish they would have told me how they spent their money and how they paid their bill and how they had free money to do somethings. I think with that information now I would have learned
more about money as I grew up. I will teach my [child] how money should be spent. (Bappaase, Female)

Community members reported that exposure to FLE in the early years at school was important especially if those skills were not taught by their parents. Also high school students who might be leaving the Community to attend college or university were identified as requiring FLE skills.

Yeah, we want courses that they have to take at school and part of high school before the kids go off to college. They come for a week to do budgeting and financial literacy and they know what their budget is before they go off to school. And what kinds of things they are going to need to cover, if they haven’t learned it from their parents who don’t have those skills, so somebody has to teach them before they go off. (Naanookaashiin, Female)

From the excerpt above the idea that learning how to budget will provide youth with a skill they need to survive outside the Community is a powerful and dangerous belief. A belief that these conventional FLE workshops foster despite evidence showing that often people living on low incomes are already very experienced budgeters (Dowler, 1997, 2008; Pettigrew et al. 2005). It is this belief that if only an individual would try harder their finances would be better that underpins conventional FLE (Pinto, 2016).

The reality facing many Community members once they leave the Community to attend post-secondary schooling is that they do not have the financial means to live “well” outside the Community without their support network. For many youth it might be the first time they have had to manage a limited amount of money. Often they do not have a financial safety net (i.e. wealthy parents) to support them if they need financial help. This may result in the individual abandoning their studies and returning to the Community.
A lot of people in the Community … have never had money before and when they do get money they spend it within a short period of time and then they are left wanting again. They are left right back in the same situation they were in before they got the money. (Moonygoonen, Male)

Another Community member mentioned how difficult it can be for parents who are both working to teach their children about money.

. . . now with two parents working, how often do they get to sit and talk to their children about financials. Yeah so if they have it back in the school and then the parents can just kind of use that information that they are learning in school in helping them at home with their own personal finances and it just works better as a partnership rather than just being either or. (Shagi, Female)

FLE was also viewed as important to ensure Community members were not overly reliant on their family for help as this over-reliance can cause stress for family members.

You know, they need to learn how to look after their selves and not to depend on relatives to feed and clothe them every month because if you are asking relatives every month then they are going to get tired of supplying the food and supply the funds, you know. (Moonyegoonen, Male)

At least one Community member was not convinced that FLE was important in a Community with little or no means to earn an income through employment.

… Without any money what is the point of learning about money when you have none. So that the only thing I would say here is that if they could come up with a system so that they could provide jobs for people then they could actually make a living. (Mgizwaash, Male)
This above quote exposes the reality of how poverty can affect Community members’ vision for the future including the prospect of future employment. A reality that will not be overcome after one course as results from the short survey revealed that 75% of participants do not have savings for themselves or their children. Without savings it is difficult to plan for the future and escape living for today.

The importance of FLE and the associated concerns have been addressed above and in the next section the FLE needs in the Community are described below.

5.7 What are the FLE needs in the Community?

Five specific needs were identified by Community members interviewed. These needs included: tailor FLE; FLE for Community members leaving the Community; training on how to read the Band’s financial statements; training on how to apply for grants available to Community members; and, a more suitable pedagogical approach to training that Community members are comfortable with. Each of these needs are discussed below.

5.7.1 Tailored content to provide financial awareness

The need for tailored content was often mentioned during the interviews. This desire to have site specific content was important, as many FLE workshops operating in Community organisations only contain generic content.

You just have to make sure that you are educating each different age group at the same time you can’t just focus on one. (Naanookaashiin, Female)

The same Community member also acknowledged the charitable organisations attempt to modify their generic material by including appropriate examples relevant in the Community.

They tried to address our population, like a high percentage is on social assistance so they would use the amounts we gave them…
Teaching basic skills such as understanding the difference between needs and wants were identified as potentially important.

So it’s basically educating the clients on their needs and their wants. Do you need that? Do you want that? (Kyaashk, Male)

Furthermore, educating Community members about good versus bad debt and the cost of using predatory lenders was discussed.

I guess just trying to teach them why it is necessary, like what’s a good expense or good debt and what isn’t. And how interest rates at loan places [alternative/predatory lenders] how that effects them, that is seems easy but it isn’t and you are paying twice to three times what you should be. (Naanookaashiin, Female)

Also the need for FLE to help with managing money responsibility was suggested.

It needs to be done in a proper manner. Not just learning to save so you can make this large purchase…financial education needs to be more about being and understanding how to be financially responsible, making smart money decisions (such as, not using PayDay Loans, setting up direct deposits and withdrawals for bills, mortgages, savings, investing…) and understanding how finances work. (Diindiisii, Female)

Overall, it was seen to be important to tailor future FLE workshops specific to the Community and the issues facing Community members. This would include the acknowledgement that Community members living on the reservation do not have collateral in their homes and therefore, have limited ability to access loans through mainstream financial institutions, such as a bank. The potential for Community members to be exploited by predatory lenders is a real concern, especially for Community members leaving the Community.
5.7.2 FLE for Community members leaving the Community

The need for FLE tailored to individuals attending post-secondary school away from the Community was identified. This was viewed as very important as individuals leaving the Community are often also leaving behind a support network.

… they need to learn about managing the little money that they’ve got to make sure they are able to eat for the whole month. Instead of getting the money and going out and partying for the weekend and then they’ve got no money for food, they end up quitting school and stuff because they are not able to function, because the money is gone and they haven’t got any Community members around to help them out for food. (Moonyegoonen, Male).

The lack of a support networks was also a concern for short term programs, those lasting only a couple of days outside of the Community.

… even when we send people on programs here and its paid for by social services. They have their food allowance, rent allowance and all and they are coming but back because they are broke. Basic budgeting, you gotta know right then this is how much you have to spend per day. (Mskobneshii, Male)

The need to figure out a way to get Community members to participate in FLE workshops was also discussed.

… you can have the best course in the world but if you don’t have them coming through the front door it isn’t doing any good. Even if it mean bribing them with gifts of something cause if you teach home budgeting enough eventually a little bit sticks and if you teach it again well a little bit more sticks to them, and at least if they are broke at the end of the month it’s not because they didn’t know better. Again for our school kids you are
not going to make it through university unless you can budget.

(Gaagaawanzh, Male)

The idea that budgeting will solve all financial problems might be plausible if you have sufficient funds to start with. Community members living in or close to the poverty line have barely enough money to live on and also no ability to save money. This reality makes the budgeting focus of FLE problematic for individuals living in poverty due to the potential to blame these individuals for their financial circumstances.

5.7.3 Training on how to read financial statements

A Community member identified the importance of being able to understand how to read the Band’s financial statements to better equip Community members to participate in the discussion and allocation of funds.

I just wanted to say in terms of education the financial understanding, how to read financial statements when they are given out at Band meetings. They give you these big sheets and what does that mean? And to have it given in layman terms, not financial terms, or auditor or accountant terms. I mean, I know that language to so, um but it needs to come down to the level of understanding. So that is really important and then people will be able to respond to it. (Bne, Female)

The Community member also mentioned that more transparency was required with financial statements. This issue was raised when I commented on how notes are an integral part of financial statements and were not included in the copy of the financial statement I was reviewing.

The transparency isn’t very, it isn’t good here so. I think that can change too. (Bne, Female)

To enable more Community members to make informed decisions about the future of the Community, both transparency with the Band’s finances and training
Community members about how to read a financial statement were identified as important.

5.7.4 Training on how to apply for grants available to Community members

The need to teach Community members how to apply for grants available to Community members was also stated as an important skill to have. It was mentioned that having grants available to Community members, but not having training on how to complete these grants application, was a concern.

I have done the proposals for funding and I know that there is a lot of things, like all the T’s have to be crossed and the I’s dotted and all the punctuation marks in place but then I have a problem with adding. I am not a very mathematical person. I am not, I will tell you that right now.

(Mskobneshii, Male)

The importance of staying within budget when awarded a grant was also discussed.

…I really feel that Committees, support groups really need to have that basic understanding of budgets and that you stay within that budget. You don’t change your mind mid-stream and say okay we don’t really need that. That needs to be discussed by everyone … you need to stay within the budget. It is very important to do that. (Bne, Female)

As demonstrated through the above excerpts, the needs of a community are specific and unique to their site. The site-specific circumstances in this Community include poverty, high unemployment rates and lower education levels. The one-size fits all approach to FLE training in this Community did not appear to achieve its intended impact because of the generic content and delivery model. The generic content meant that cultural values were not a part of effective financial decision-making.
5.7.5 More suitable pedagogical approaches required

The train-the-trainer model was not suitable in this Community as it was reported that no one was comfortable teaching FLE to others after the receiving the training.

No, the majority that were there thought it was a pretty good course and gave them some awareness into financial literacy and what to look at and what to expect around budgeting and all that but they all agreed that or the majority agreed that they wouldn’t be willing to go out and teach people.

(Shiishiib, Male)

The main reason identified for not wanting to train other Community members following this workshop had to do with a lack of confidence in presenting financial content, and, more specifically, presenting in general. Shiishiib went on to comment:

They would be uncomfortable presenting and I think presenting is another piece in itself that is not specific to financial literacy but with anything. You know presenting anything, they are uncomfortable with that. I mean which we knew that was going to be case anyway.

During the interviews, the importance of designing something the Community members would be comfortable using was discussed.

… designing a program or a model that we can use in our community that people would be comfortable using and delivery it in our own style whether it is one on one or group sessions or even if it comes down to people deciding that we would like an independent person not part of any staff to be delivering this type of information as like an advisor that comes

38 Parts of this section (written by me) have been previously published Blue, L.E., Grootenboer, P., & Brimble, M. (2015). The importance of praxis in financial literacy education: An Indigenous perspective. Mathematics Education Research Group of Australasia
in once in a while so maybe more people are comfortable with that because they don’t have to devolve their financial information or their habits. (Shiishiib, Male)

From the initial findings reported here, it appears that FLE should be framed as guidance.

I think more of a guidance thing. I don’t like to be told to, if I was to be in their shoes I wouldn’t like to be told I have to do this and I most likely won’t pay attention. But more guidance through steps to take the counselling part, like a map, instead of doing it for them, showing them how to, not codling. (Pichiin, Female)

The excerpt above demonstrates the need for FLE to be delivered in a manner that Community members are comfortable engaging with, such as a different pedagogical approach involving one-on-one mentoring. Clearly there were issues related to the relevance and appropriateness of the “general content” for the particular practice architectures and conditions that are evident in the Community.

5.7.6 Is FLE relevant in the Community? 39

It was essential to find out from the Community what their views were about the relevance of FLE rather than assume this was something the Community was interested. Community members who participated in interviews and completed the survey reported that it was relevant for their Community so long as it was site specific and that the

conditions of the site was understood (high unemployment levels, low education levels, etc).

It’s relevant… You know everyone wants to learn about money and um everyone wants to, I guess, it’s like everything revolves around it right? It brings out either positive behaviours or negative behaviours that everyone sees especially in a small community. (Zhaawan, Female)

However, some of the content may not have been relevant within the Community.

Um some of it went over their heads, like it was too much information and then we are looking at budgets for our work anyway just teaching people the basics financial things. (Naanookaashiin, Female)

FLE was also thought to be relevant for individuals to have long term plans and goals for the future. Dependency on government assistance, addictions, and low education levels, prevent Community members from breaking the cycle of welfare. Moreover, the consequences for family members spending limited money on non-essentials was discussed, with the hope that once an individual learns not to spend all their money on non-essentials, behaviour could be changed.

They just went out and spent their income on basically nothing and people need to learn to understand that their money can go a lot further if the try to think ahead a little ways instead of just thinking about the present day stuff and the stuff just a couple days ahead. They need to look at things in the long term not just what you need today. (Moonygoonen, Male)

A shift in the mindset from living for today to planning for the future was also discussed.

There is not really a sense of getting ahead and saving for a rainy day and so there definitely is a need for some financial education to look at different means of why finances are important beside just making ends
meet, budgeting to spend it all before you get your next payment cheque. There needs to be shift in thinking about finances, a shift from spend it before it burns a hole in my pocket mentality. (Diindiisii, Female)

Acquiring personal financial skills and knowledge appeared to be relevant in this Community in the context of understanding the unique needs and conditions of the site. The one-size fits all approach to learning means that most of the content covered would not be the appropriate to the audience. Also, focussing on the specific needs in the Community may prove to be more effective at creating sustainable pathways for continue learning and development in the Community. In the next section, practice theory is used to understand: the elements of practice; and, the practice architectures that enabled and constrained FLE in the Community.

5.7.7 Enabling and constraining interactions

Indigenous ways of knowing, being and doing (Martin, 2003) are enabled and constrained by practice architectures (Kemmis, Wilkinson et al., 2014). The above findings identified what participants have been saying about the relevance of FLE and the FLE needs of the site. These sayings are enabled and constrained by the cultural discursive arrangements related to FLE, including the vocabulary used when discussing the financial practices in conventional FLE such as the effective financial decision-making, saving, budgeting and planning for the future. Understanding the sayings included identifying what Community members said about the practice of FLE. A Community member shared their concern about their inability to save with limited jobs and a lack of hope for the future on the reservation.

I don’t see any new income or any new jobs coming about or anything that will grow the economy happening here at all. (Mgizwaash, Male)

This included the need for FLE to be site specific and targeted at the youth (including those leaving the Community for post-secondary schooling). When analysing the
sayings the focus is on what Community members reported about the practice of FLE, and what ideas were most important and how the participants’ language and ideas changed as recommended by Kemmis, Wilkinson et al., (2014). A Community member discussed the importance of inspiring and offering opportunities for growth targeted at the youth in the Community.

And when the youth see that the leadership is working for the youth then those youth are going to actually start moving forward and start to climb that ladder. And then what their visions are and to see their vision come close. Because right now the way I look at it, the youth here don’t have anything. Nothing. (Mskobneshii, Male)

When examining the doings of a project, the focus is on activities that occur in a physical-time space (Kemmis, McTaggart & Nixon, 2014). The activities were a part of the financial literacy “train-the-trainer workshop” offered in the Community. Activities such as “exploring our relationship with money” (included in module 1 of the train-the-trainer workshop) asked participants to “find someone who” rents a home, plays the lottery and doesn’t want to be rich” (CCFL, 2013). Kemmis et al., (2014) state that during the analysis stage, the connection between the activities and the sequence of events is examined. I could not identify a connection between the activity described above and the needs of the participants seeking FLE (i.e. how does this activity increase an individuals’ financial literacy?).

The relatings are those relationships that are formed and the strength behind these relations of power and solidarity (Kemmis, Wilkinson et al., 2014). Relatings are also about how Community members relate to one and other in financial situations and how they relate to others outside the Community. On the side of the individual, relatings includes the concept of financial identity: as either a financial literate or financial illiterate individual. On the side of the social, relatings are about the shared
understanding of the reality of life on the reservation. It is during relationships with non-Community members that Community members’ ways of knowing, being and doing (Martin, 2003) in a financial context are challenged.

5.7.7.1 The site and arrangements

Community members’ have connections to each other through blood relations, the environment, the teachings and beliefs shared with one and other and through a sense of understanding life as an Aboriginal person (living either on the reservation or off the reservation). This semantic, physical and social space affords Community members with the ease of relating to each other because there is an understanding of what life has been like for their relatives past and/or present. The reservation itself as a place where the cultural discursive arrangements are such that Community members discuss and think about their connection to each other, the land and the spiritual world. The material economic arrangements, such as the many buildings on the reservation, are used for large gatherings, including Community Summits, Chief and Candidate speeches, and social gatherings such as Loonie Auctions (Community Fundraisers) and Community meals. In these spaces (semantic, physical and social) people encounter one another (and things) through interaction and interrelationships (Kemmis, Wilkinson et al., 2014) in practices that are held in place or hang together (Schatzki, 2002) amid specific arrangements of three kinds: cultural-discursive arrangements, material-economic arrangements and social-political arrangements. For FLE the cultural-discursive arrangements relating to FLE refer to the discourses related to the responsible use of money. A discourse such as “the wise consumer” and language such as budgeting, setting goals, planning for the future, are all associated with FLE in general. The cultural-discursive arrangements associated with FLE in general are not site specific and are attributed with the discourse of being “financially literate”. Material-economic arrangements are site specific to this Community and revolve around the trust account
payments, social assistance payments, employment income and other non-employment forms of income such as lottery winnings. The material-economic arrangements also include the Community not having a financial institution (i.e. a bank), and therefore Community members living on the island may have different relationships with financial institutions. The social-political arrangements include that Community members living on the reservation have no collateral associated with their home and land and this affects relationships with Banks. The Canadian government continues to have much control over Aboriginal people through the Indian Act that was established in 1876. This means the financial practices on the reservation are constrained the lack of collateral in property on the Community and by the inability to inherit wealth through property transfers.

The last aspect of relating involves the solidarity and belonging aspect of relationships (Kemmis, Wilkinson et al., 2014). Within this Community the relationships of solidarity and belonging are recognised through blood lines, Community membership and a share sense of understanding of what happened to and the consequences of colonisation and the lasting effects of residential schools. It is the intergenerational effects of residential schools that still haunt many Community members.

In this way, practices constitute, and are constituted by, the language used, the activities that occur, and the relationships that form in the connections and interactions between the people and the site. These form the practice architectures of a practice - the characteristic arrangements that exist in a site (Kemmis & Grootenboer, 2008). Practice architectures that relate to FLE practices were identified after conducting a data analysis (as discussed in chapter 3) include poverty, high unemployment, dependency, education, addiction and identity. Each of these practice architectures are described below.
5.8 The practice architectures of FLE in the Community

Practice architectures of FLE in the Community, that can enable and constrain FLE practices included disadvantage, poverty, unemployment, health and well-being, education, and identity. The practices of teaching and learning financial literacy are enabled and constrained by practice architectures including cultural-discursive arrangements (e.g., the prevailing financial practices in the Community); material-economic arrangements (e.g., resources available in the Community); and social-political arrangements (e.g., the way the participants in FLE relate to the instructor). Although practice architectures are site specific, I report that disadvantage (including dependency — a result of colonisation), poverty, unemployment, health and well-being, education and identity, as experienced in this site, enable financial practices that are unsustainable and ineffective. Similarly, practice architectures that constrain FLE include the culture and history associated with economic transactions, education, addiction and current financial practices (Kendall, 2001; Gray, 1997). These practice architectures will be briefly discussed below.

5.8.1 Disadvantage

Two thirds of that last generation to attend residential schools has not survived. It is no coincidence that so many fell victim to violence, accidents, addictions and suicide. Today the children and grandchildren of those who went to residential schools also live with the same legacy of broken families, broken culture and broken spirit. (Chief Councillor

Charlie Cootes, cited in Royal Commission on Aboriginal People [RCAP], 1996, p. 22)

Much could be said about how many Aboriginal Communities continue to struggle under the Indian Act (Holmes, 1987; Price & Clinton, 1983) but that could be the focus of a whole other book. “An endless circle of disadvantage” resulting in forms of family violence, educational failure, poverty, ill health and other violence (Gray, 1997) is how Aboriginal communities have been described. What causes such disparity and tremendous underdevelopment? “The casual factors associated with Aboriginal (Native) underdevelopment are numerous and complex, including loss of land and sovereignty, cultural genocide, lack of education, and job market discrimination” (Kendall, 2001, p. 45). Much of this injustice, disadvantage and underdevelopment can be traced back to the treatment of Aboriginal people at residential schools. These were places children, who were taken from their families, were often emotionally, physically and sexually abused (Chrisjohn, Young & Maraun, 1997; Grant, 1996; Fournier and Crey, 1997) and left with a broken spirit (Royal Commission on Aboriginal People, 1996). Children growing up in these settings learned abusive behaviours and inappropriate ways of being, which continues to affect Communities today. Mental health problems are another obvious side effect of cultural oppression and marginalisation (Kirmayer, Simpson & Cargo, 2003). Indeed, the aftermath of residential schools as described by Grant (1996) involved an inability express feelings, confusion about both values and culture, negative views about religion, feeling inferior, and difficulties with employment. All issues that were not problems in Aboriginal communities prior to colonisation and residential schools and the “intergenerational impact of residential schools” is acknowledged “. . . as a root cause of poor health and social conditions such as poverty, addictions and violence..” (Smith, Varcoe & Edwards, 2005, 41).
A lot of people on the reserve they can’t see themselves anywhere whether they receive education or not because the Band office is basically is the only place where people can get employment from. So, you know, they think if I can get their education that oh, I might be able to get a job in the Band Office but then if they don’t get a job in the Band Office then, you know, a lot of them are afraid to leave the Community and you know, go out and find a job in the regular Community. So some people don’t even try to get their education or finish their education because they don’t see a future for themselves. (Moonyegoonen, Male)

An endless cycle of disadvantage continues to impact on individuals ways of being and financial practice. These disparities can lock an individual and/or Community into certain ways of being that make it difficult to escape the conditions that foster living in the moment and prevent independent ways of being including planning for the future. Disadvantage resulting in dependency is very much linked to poverty, which is the next dimension of the practice architecture to be discussed.

5.8.2 Poverty

Individuals living in Aboriginal communities in Canada face many financial challenges that affect their financial practices which are often magnified for Aboriginal people living on reservations. In North America, reservations were established as a place for

assimilation and survival only, not success and well-being. With substantially lower income levels than the general population of Canadians. “In 2006, the median income for Aboriginal peoples was $18,962 – 30% lower than the $27,097 median income for the rest of Canadians” (Wilson & Macdonald, 2006, p. 3) and Aboriginal people living on reserve receive the lowest of all wages at $14,616 annually (Mendelson, 2006). A lack of collateral in property on reservations further widens the income gap between individuals who inherit and distribute wealth through ownership of property and those that do not.

Well it [financial education] is important but most people on the island don’t have money … because there’s not much work here so there aren’t even opportunity to get money for people that have low education or don’t want to leave the reserve or whatever … (Mgizwaash, Male)

In communities with a high prevalence of poverty the notion that simple changes to practice could change financial circumstances is concerning. When FLE programs target economically disadvantaged communities, changes to the workshop materials are required as individuals may have little or no means to change their current financial circumstances (Lyons et al., 2006) without leaving their community. Indeed, the potential to marginalise vulnerable individuals who may be blamed or blame themselves for their inability to change their financial circumstances is also worrying. Indeed encouraging individuals to simply follow orders without being critical of the motives and how it aligns with their own family structures or values are prevalent in conventional FLE. Some examples from the train-the-trainer workshop include the positive presentation of financial responsible individuals (in module 3 this included a married couple without kids who have a savings goal of a comfortable retirement) and contrasted with the negative representation of ‘other’ (a single mother on social assistance with a goal to save for her child’s education) and where participants of the
course are told to “acknowledge that the challenges of budgeting are real but they can be overcome… through the use of a budget” (CCFL, 2013). These examples are troublesome due to the potential for participants to feel worse about their financial circumstance when they realise how difficult it is to apply their newly acquired knowledge and skills into practice.

Both dependency and poverty mean that financial practices are focused on (i.e., enabling) living for the moment and constrain planning for the future. Of course, this is further compounded by a lack of employment, and this is the next aspect of the practice architectures and is discussed below.

5.8.3 Unemployment

Even with the lowest incomes on offer for Aboriginal people living on reserves, employment opportunities do continue to exist and be offered in the Community. Opportunities for long-term employment are rare, especially jobs that offer a wage higher than the monthly social assistance payment.

So basically before anything happens here they have to create employment so people can have money. (Mgizwaash, Male)

An issue with short-term jobs had to do with whether the position is a real job with real duties or just a “made up” job. It was reported that often jobs are created with limited responsibility and that all this teaches is “bad habits”. This issue of employment and creating real opportunities is particularly relevant for the youth in the Community.

So that’s our big push we are trying to give these kids their first jobs and then working with the youth [initiative for summer jobs]. My biggest push there was don’t hire anybody unless you have a real job for them if you are hiring them and all they are doing is sitting around. You are teaching them nothing but bad habits. I got [name individual] is my shadow this year, [this person] is taking [subject described] and when I have been busy I sent [this individual] off and I said go work for Lands, go to surveying, go to something. … The worst thing you can do for kids is to give them money for doing nothing. But that’s sort of the Council mentality well were going to give everybody jobs. This is nothing wrong with giving everybody jobs so long as you have somebody cracking them and making them work. (Gaagaawanzh, Male)

The lack of employment opportunities and/or real jobs in this Community may mean for individuals to change their financial practices such as saving and goal planning they may need to leave their family and Community to obtain employment on the mainland. Leaving the Community is not a simple solution to overcome poverty. Being a part of a Community includes the importance of collective wellbeing where life decisions are not solely acted upon based on the most financially desirable option. Moreover, leaving the Community does not mean the real issues of poverty (long working hours and low income employment) will be overcome on the mainland.

I think what is more important at this time is helping the people in the Community create jobs and then a financial institution should follow. The fact that there is a lack of jobs in the Community and the jobs that are available pay less than what social assistance does. So this creates a mentality of why am I going to get up for work and kill myself from 8am-6pm having to travel there in the freezing weather, work my butt off all
day and receive less money then what social assistance is going to give me when I can stay at home and have freedom with my days. So I think there needs to be a creation of jobs, and not temporary jobs, permanent jobs and decent paying jobs. (Diindiisii, Female)

For Community members selling their arts and crafts, it was mentioned how it was not important to make the most amount of money you could from the sale of your item. Instead you would charge what you believed was the fair price.

She used to sell her basket for $40 or $20 yet when you would go out somewhere else they would go for $200 so it’s being exploited that way and she would never ask for anything more because this is what I charge. And then my sister would say do you know what they charge, you could make lots of money but she wasn’t interested in money. (Bne, Female)

Living in poverty or on a low income can change the way an individual interacts and relates to others in a financial context. An individual living on a low income understands the realities of not having money and therefore, may not want to cause financial stress to others by charging too much for an item they made. It is an empathic view of the financial practice of pricing goods that can unfortunately be exploited by profit focussed entrepreneurs seeking goods from Aboriginal communities. Unfortunately, both health and well-being also suffer when individuals face unemployment.
5.8.4 Health and well-being

Aboriginal people in Canada continue to face “… poorer health, higher rates of unemployment, incarceration, and youth suicide than non-Aboriginal people” (Cappon & Laughlin, 2009, p. 1). Living in poverty can mean a choice between paying the rent or feeding the family (Miko & Thompson, 2004). Financial stress and lack of access to affordable, adequate and safe housing (without moulds and potentially hazardous construction defects) means social and academic development will continue to suffer (Miko & Thompson, 2004). With lower life expectancy than the non-Aboriginal population, poverty results in poorer health and living for today instead of living and planning for tomorrow.

What about our problems, what about the housing, what about education, education and housing are the two main things within a First Nations community. So we’re discovered people with no financial, no nothing, nothing financial. (Mskobneshii, Male)

Another consequence of the “… powerlessness and hopelessness that has arisen due to the devastation of traditional cultural values” (McCormick, 2000, p. 27) is addiction. Duran & Duran (1995) argues that, “alcohol use and even suicide may be functional behavioural adaptations within a hostile and hopeless social environment” (p. 193).

Where I grew up and I think at the age of five we were sent to school [in the bigger town] and that’s when our parents stop talking to us and in the language and they said you, this is the way you are going to learn now, so

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this is how you are going to learn now so no more speaking the language. So that bothered me for a long time. And when you find out that at that time, that time period the government had threatened the parents. “They are going to school now don’t teach them the language or you are going to be punished for that.” And so they held that over our parents and that’s why they stop talking. (Bne, Female)

This Community is not immune to these issues and where addictions are present there are a myriad of consequences and challenges, including financial ones, which are faced by the individual, their families and the community. Alcohol and drug related addiction adversely affect family life as money is used for these addiction which often place pressure on the household budget. Furthermore, and often relatedly, gambling can become an innocent past time that soon becomes an addiction as the individual attempts to win back the money spent on their other addiction. The embodiment of inequities especially the health inequities faced by Aboriginal Canadians compared to non-Aboriginal Canadians continues to be “… the underlying causes of disparities” (Adelson, 2005, p. S45). Theses health inequities are directly related “… to Third World health status; those socio-economic determinants including infrastructure, housing, employment, income, environment, and education” (Adelson, 2005, p. S45). With a health and education gap facing Aboriginal communities in Canada, increasing retention rates in both compulsory and post-secondary education is viewed as part of the solution of enabling independency and self-determination.
5.8.5 **Education**

The Community has a primary school located on the island. Attending secondary school means that you will have to board on the mainland during the cold winter months when the ferry is not running. Individuals wishing to commence post-secondary education are also required to leave their family and their Community. Completion rates of both secondary school and post-secondary education are impacted by the challenges faced when Community members leave their Community. “While higher education is the way out of socioeconomic status, low socioeconomic status makes it less likely that higher education will be obtained” (Mendelson, 2006, p. 9). Within this Community, it was reported that if an application for funding is not submitted on time an eligible Community member can miss out on the opportunity to leave the Community and attend post-secondary education. Community member Mskobneshii mentioned that often individuals miss out, with their future plans and aspirations going on hold as they take up social assistance instead of attending post-secondary education.

For our people, young people are going out to get their education they really work hard; those who really want to do it. You have got these guys going for higher education and you have got these guys going for welfare. They will go to school until they have finished high school and then all the sudden they will head off to the welfare office because it is so easy for them. But these guys here who are going for higher education they have to

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45 Treaty rights relating to education exist in Canada for First Nations people who are deemed to be status Indians by the Canadian Government.
put in something by March right, is it March? And if they miss that
deadline then they are out of luck and these people well they wander over
to the welfare office and they notice that oh the money is free. Oh, okay
then never mind my education. (Mskobneshii, Male)

Missing out on an opportunity to pursue further education and ending up on social
assistance can affect an individual’s beliefs about their future. Discussed in the next
section is identity and how both identity and beliefs enable and constrain practice.

5.8.6 Identity

As mentioned in chapter 3, Aboriginal people in Canada who appear on the Indian
Register are classified as Status Indians and are listed on Canada’s official record under
the Indian Act (www.aadnc-aandc.gc.ca). Being a Status Indian comes with certain
rights and benefits according to Aboriginal Affairs and Northern Development Canada
(AANDC), the Department who is responsible for maintaining the register. These rights
and benefits may include access to on-reserve housing, education, exemption from taxes
when employed on a reservation and exemption from provincial taxes off-reserve. This
government-identifying system is not without its faults, including discriminatory
practices resulting in some family members being granted status rights, while others are
not, despite sharing the same family tree. This failure to be granted status rights can also
have a negative effect on the individual’s sense of belonging and identity. Moreover
Aboriginal people have been awarded financial compensation for successful legal
battles involving land claims and treatment at residential schools, as examples.

46 Parts of this section (written by me) will be published in Blue, L.E., & Grootenboer, P. (2016
Edwards Groves & S. Choy (Eds.), Practice Theory Perspectives on Pedagogy and Education: Praxis,
diversity and contestation. Singapore: Springer.
Financial compensation awarded to Aboriginal people remains a controversial issue in Canada between some Aboriginal and Non-Aboriginal citizens. This controversy usually comes down to not understanding the history of what happened to Aboriginal people and the associated treaty rights and obligations the Canadian Government is required to pay. However, this felt-resentment adversely affects individuals that receive compensation or are exempt from provincial taxes. This undercurrent of resentment and feelings of not deserving can manifest uncomfortableness about having money.

So maybe there is a belief that it’s not ours so if we get rid of it really quick then it means less. (Shiishiib, Male)

Compounding the issue is Aboriginal people are often thought to be not “good” with money by government agencies, and this may impact financial practices.

I think a point that I read from the history from almost 200 years ago those government agents, we are talking about, followed our particular tribe and how they were saying that they shouldn’t give us money rather they should pay us in implements because we just waste money and then its gone and nothing became of it and that’s almost 200 years ago. And if you look around how we manage money now, it’s probably still the same. (Shiishiib, Male)

Within the Community, I observed fellow Community members help each other when in need. This form of generosity was demonstrated through meals being provided, items being donated to the loonie fundraising auction, offering someone a ride into town, and hiring someone in need of work are all examples experienced or observed during time in the Community. Having a strong network of Community members to rely upon can have advantages living in and around the Community, and can prove to be very difficult when an individual leaves the Community.
I think a lot of the people in the Community that because they have never had money before that when they do get money that they spend it within a short period of time and then they are left wanting again. They are left right back in the same situation they were in before they got the money. Like trying to borrow money off everybody when they have just came into some money and then a month later they are knocking on people’s doors asking to borrow $20 or $30. (Moonyegoonen, Male)

The prevailing conditions of the site as described above help to paint a picture of the uniqueness of this Community. Identifying these conditions of this site was done to conceptualise what would need to be considered when re-developing FLE for this site.

In the next section the ecological arrangements of FLE practices are discussed.

5.9 The ecological arrangement of FLE practices

The ecological arrangement of FLE practices is multi-dimensional. That is, FLE practices are ecologically arranged with many other practices in the site, and therefore, other related practices need to also be considered alongside the FLE practices. This includes identifying the ecological arrangements by understanding the five practices of the “Education Complex” (teaching, student learning, leading, staff development, evaluation) (Kemmis, et al., 2014). For example, FLE teaching practices are ecologically arranged with students’ learning practices; FLE staff development practices are ecologically arranged with educators’ teaching practices; and FLE leading practices are ecologically arranged to teaching practices and staff development practices; etc.

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However, FLE practices are ecologically arranged with other practices beyond the Education Complex. These include political agendas that influence the teaching, learning, leading, development and evaluation of FLE. Importantly, FLE practices are ecologically arranged here with the financial practices of Community members and groups.

The financial practices of personal budgeting appeared to be the take away “skills” that Community members who attended FLE workshop were expected to “learn”. This resulted in one government department adding a budget sheet into their internal systems to assist with funding requests from clients (see chapter 6). Another employee at a different government department explained how they work with individuals facing financial trouble through home budgeting. This seems to illustrate that the message from the workshop is that “budgets” will solve financial problems.

So if they start going into arrears one of our options before being evicted is to set up and do home budgeting with them to try and correct any problems that might come up. (Shagi, Female)

These two brief examples of how FLE practices shape Community member financial practices illustrate the ecological arrangement and influences in education practices.

5.10 Chapter summary

The findings and discussion presented above demonstrate the FLE practices experienced in the Community and their relevance. This insight was gained from data generated through the interviews, a brief survey, observations and participation at two invited Community events. Identified were the reasons FLE was important and/or relevant in the Community such as tailoring content to the specific needs of the Community and offer a pedagogical model that suits the Community. The specifics FLE needs identified included: providing financial awareness for youth leaving the Community for post-secondary school; teaching Community members how to read financial statements
statement issued by the Band Office; and helping Community members complete the financial component of grant applications. By specifically examining FLE in the context of this particular Community, an understanding of how practices are enabled or constrained in the site by the evident practice architectures and ecological arrangements of FLE practices, I have begun to identify appropriate FLE in this Community. Findings from this research provide support for tailored and sustainable approaches to FLE, where Community members have choices about participating or not. Therefore, the research undertaken provides evidence that tailored FLE has a place in this Community. This research begins to contribute to our understanding of how FLE in a financially excluded community is enabled and constrained by practice architectures.
Chapter 6. Aligning the First Nations holistic lifelong learning model to site-based education development for the re-development of relevant and sustainable FLE in the Community

Thus, it is a condition of Ways of Knowing to know your Stories of relatedness. That is to know who your People are, where you are from, including knowledge of relatedness to particular Entities. The Ways of Knowing is the first component of an epistemology, a system of knowledge through which you come to know about the world and your place in it by knowing your Stories of relatedness. Where such knowledge is vital, it also needs to be respected so that relatedness is maintained and sustained amongst the Ancestors and Creators, the Spirits and the Entities. This is the purpose of Ways of Being. (Martin, 2008, p. 76)

6.1 Vignette: Back on Canadian soil

I arrived in Toronto, Canada just before midnight from a 25 hour journey from Brisbane. Leaving my children and husband behind in Australia meant I felt the need to plan my time wisely. This included presenting at two educational conferences in Canada before and after my time back in the Community. Waiting for me at the airport was my sister. Somehow I managed to entice her to meet me at the airport, at this late hour and drive us to our dormitory accommodation at Brock University in St. Catherines for the night. Truth be told, I had to upgrade my shared facilities dorm room for a double room with an ensuite before I convinced my sister not to put us up in a hotel. Once in our room, which was quite spacious for a dormitory, we caught up for about an hour before my sister, also a mother of two young children and a teacher was ready for bed. I was not ready for sleep as the excitement of being back in Canada and jet lag prevented me from sleeping. I used this time to plan my first day at the conference.
In the morning, my sister accompanied me to breakfast and then she headed back to the dorm while I registered for the conference and attended the presentation by my business and entrepreneurship teacher from the 1990s, Dr. Laura Pinto. I had only recently been in touch with Laura, now an academic working at a University in Ontario, when I saw her photo on one of her journal articles I had referenced (she too has an interest in FLE). Laura encouraged me to submit an abstract to present at the Canadian Society for the Study of Education (CSSE) conference at Brock University that is the largest organisation of educational academics in Canada. At this conference I was a part of the Canadian Association for Studies in Indigenous Education (CASIE) association and delivered a presentation titled Exploring financial literacy education and culture: An Indigenous perspective. In this presentation, I described the critical discourse analysis I conducted on the Canadian Centre for Financial Literacy (CCFL) (2013) FLE train-the-trainer modules. Drawing on the Aboriginal ways of knowing, being and doing as described by Martin (2003), I attempted to highlight the tensions between the individualistic ways of being and the collective ways of being often practiced in First Nations Communities. While at the CSSE conference I attended Professor Marie Battiste’s presentation on decolonizing education: nourishing the learning spirit (Battiste, 2013). During her seminar she presented the First Nation holistic lifelong learning model (FNHLLM) (CCL, 2007), this was the first time I had seen this model, and was immediately drawn to it.

6.2 Chapter Overview

In the previous chapter the relevance of FLE in the Community, and the associated practices occurring in this site, were identified and discussed. Chapter 5 addressed the main research question and the first sub research question by providing an understanding of the site, the practices and the specific needs of the Community, including the difficulties of a generic one-size fits all approach to FLE having any lasting effect in the Community. Furthermore, in chapter 5, I provided a description of
the challenges and obstacles present in this site, ones that must be considered when establishing sustainable ways for FLE to operate in the Community.

In this chapter, the FNHLLM (CCL, 2007) is described. This model captures First Nations ways of learning (Battiste, 2013). The FNHLLM approach to education is used to understand the FLE practices occurring in the site. From this perspective the importance of site-based education development (Kemmis, Wilkinson et al., 2014) for sustainable and relevant FLE emerges. This process of site-based education development first reared its head during my initial trip to the Community and became more apparent during my second visit. These encounters are discussed later in this chapter. By drawing on the sources of evidence (interview transcripts) in this chapter I will begin to build the case for site-based education development which addresses the first research question about identifying the FLE needs of the Community. This chapter will finish with a summary of the importance of the FNHLLM for acknowledging and honouring the Indigenous knowledge in FLE and discuss how this can be achieved through site-based education development as a sustainable way forward for FLE this Community.

6.3 Back in Canada, at the CSSE conference and finding the FNHLLM

Leading up to my confirmation of candidature, I had been searching for a model that captured the importance of collective well-being for First Nations people and one that also illustrated the importance of financial or economic well-being. The FNHLLM (CCL, 2007) represents economic (or financial) well-being as one of the four components that comprise collective well-being. This model also captures all of the elements of Aboriginal learning and places importance of Indigenous knowledge and western knowledge at the centre of an individual’s learning journey. This acknowledgement of the importance of both Indigenous knowledge and western
knowledge links to the importance of site-based education development as the re-
development of FLE occurs in this Community. Essentially,

“[educators] are always involved in interpreting and adapting curricula, for
example, to take advantage of local opportunities, to recognize local
circumstances, to reach out to particular lived experience of the students
and other in their communities. When they do so, they are engaged in site-
based education development” (Kemmis, Wilkinson et al., 2014, p. 219).

In the next section the FNHLLM will be described in more detail, followed by what
Community members interviewed reported as important to their learning needs. This
chapter finishes with a discussion of how site-based education development is a
sustainable way forward for FLE in this Community.

6.4 The FNHLLM

The First Nations Holistic Lifelong Learning Model represents the link
between First Nations lifelong learning and community well-being, and
can be used as a framework for measuring success in lifelong learning. For
First Nations people, the purpose of learning is to honour and protect the
earth and ensure the long term sustainability of life. To illustrate the
organic and self-regenerative nature of First Nations learning, the Holistic
Lifelong Learning Model uses a stylistic graphic of a living tree. The tree
depicts the cycles of learning for an individual and identifies the
influences that affect individual learning and collective well-being. (CCL,
2007)

The 3rd OECD World Forum on “Statistics, Knowledge and Policy” included a paper by
Cappon and Laughlin (2009) which redefined how success could be measured in
Aboriginal learning in Canada using the FNHLLM. They reported that “…1.2 million
Aboriginal people in Canada have long advocated the importance of lifelong learning to
improve community well-being, addressing the historically poorer health and higher rates of unemployment, incarceration, and youth suicide than non-Aboriginal people” (p. 1). The FNHLLM also acknowledged the formal and informal spaces on the learning rings of the individual, with the majority of formal learning taking place in elementary and secondary education with informal learning from occurring more so through workplace, adult learning and intergenerational learning. Anuik (2015), who applied the FNHLLM to the study of crime, described the model in her university education course in the following way:

Learners [as being] born into communities [where] members learn both as part of a collective and as individuals. [Where the] sources and domains of knowledge ground learners as they pass through a series of learning rings. [That the] roots hold languages and spiritual beliefs shared by the community with learners as soon as they are born. The rings of the learner represent the learning journey. Learning begins at birth, and the rings include informal learning experiences—such as encounters with parents, grandparents, faith communities, and languages—and learning in formal domains, such as elementary and secondary schools, post-secondary education, and workplace settings. As the learners age, the number of rings grows. Learners take in knowledge that grounds them. The model is generative and iterative in the First Nations and their allies are expected to revise it to shape the learning that goes on in each community. (p. 4)

The FNHLLM illustrates the importance of “two ways of knowing” for Aboriginal people which includes “. . . learning that affirms their cultural traditions and values while equipping them with the knowledge and skills they need to participate in Canadian society—will foster the necessary conditions for nurturing healthy and sustainable communities” (Cappon & Laughlin, 2009, p.1). This way of knowing also
reaffirms that learning is many things including “... the integration of Aboriginal and Eurocentric knowledge” (Battiste, 2013, p.181). Martin (2003) argue that your ways of knowing inform your ways of being and doing as an Aboriginal person. By valuing the ways of being as an Indigenous person through Indigenous knowledge, the sayings, doings and relatings are used to understand the FLE practices in this Community and the importance of site-based education development to honour Indigenous ways of knowing, being and doing.

The FNHLLM identifies ten sources and domains of knowledge, they are: other nations, nation, clan, community, self, family, ancestors, natural world, traditions and ceremonies, and languages (CCL, 2007). All of these sources and domains of knowledge will have some influence on decision-making including financial decision-making by an individual. Therefore, as a First Nations person is nurtured by their guides in life (parents, teachers, elders, mentors and counsellors), the collective or community well-being aim is nurtured by the sources and domains of knowledge. The FNHLLM encapsulates the importance of re-developing education to have more of a collective or community well-being focus. For FLE, this would mean more of a focus towards financial decision-making collectively, with less of an individualistic wealth accumulation focus. The importance of developing FLE that reflects the needs and values of the Community member is an essential first step when developing resources.

In our view, professional learning outside or external to the site only has force and value as it connects and engages with what happens in the site and what happens for the site—for its people, its community and the practices that hold them together (Kemmis, Wilkinson et al., 2014, p. 217)

When professional development is formulated with understanding of how practices occur within the Community, the practice architectures that enable and constrain practice, and, the needs of the Community, there is a potential for
traction. This form of professional development can be achieved with site based education development. The need for site-based education development to occur within the site and be developed with Community member is discussed below.

6.5 Site-based education development

Site-based education refers to education collaboratively developed with Community members. It is also education that has the best interest of the Community in mind. This includes developing culturally-sensitive pedagogy that helps shape educators’ practices, including the teaching environment where Aboriginal learners are encouraged to learn through their life experiences and where their life worlds are valued (Cherubini, 2010).

My understanding of site-based education was influenced by the Kemmis, Wilkinson et al. (2014) definition of site-based education development and was defined in chapter 1. Understanding how site-based FLE could occur in a financially excluded Community, was important after Community members interviewed wished for FLE resources and workshops specific to their needs, and the practices occurring in this site. In the next section I will draw on the sources of evidence (interview transcripts) to demonstrate how site-based education development emerged in the Community.

6.6 How FLE works best for us

When first discussing with Community members about how FLE might work in the Community, I was reminded of the importance of designing something that captured the values and beliefs of Community members. The need for FLE to be relevant to the

needs in the Community so that more engagement might occur was discussed in chapter 5.

Yes it is and we have had it. We have had a few sessions where we had the banks and different financial advisors because . . . we wanted people to know the banking information and how to do this and how to save and how to make that money last . . . (Waahzii, Female)

It was also important to use a pedagogical approach that Community members would participate in. This involved understanding of the unique conditions of the site including the prevailing practice architectures (see chapter 5) that enable and constrain practices within the Community. Any new practice introduced into the Community mediated through outsiders without including the needs of the people in the site was unlikely to gain traction. Last, it was essential to do no harm and consider how individuals may feel after participating in a workshop. The participants must not be viewed as the deficit. Instead the practice architectures (see chapter 5) are recognised as the systemic deficit not the Community members.

6.6.1 Do not harm and inflict no shame

How Community members participating in FLE felt about the information presented and how they felt about themselves are two related areas of concern. A FLE educator teaching from a praxis perspective would attempt to understand how shame could be inflicted on individuals (living in poverty or on low incomes). By considering how shame could be inflicted when FLE is taught from a deficit perspective (where the

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49 Parts of this section (written by me) have been previously published in Blue, L.E., Brimble, M., & Grootenboer, P. (2014) Exploring the relevance of financial literacy education in a First Nation Community. 58th ICET World Assembly 16-19 June. (Awarded Best Student-Supervisor-Authored Paper).
individual is thought not too be trying hard enough to overcome obstacles) could result in a more compassionate pedagogical approach to FLE. By providing FLE that is optional for Community members to attend, rather than mandatory, might help lessen a sense of shame when it comes to personal finances.

You don’t want to make them feel like how they already feel. (Zhaawan, Female)

The closeness of the Community may have prevented some Community members from participating in finance workshops. Personal finances can be a private matter and attending this type of workshop could draw unwanted attention to an individual.

I think that is where their reluctant might be they don’t want to devolve it to somebody even though in those like in this office, we know. (Kyaashk, Male)

The delivery mode of the personal finance workshop was also identified as contributing to poor attendance rates. After attending the train-the-trainer workshop, the newly appointed “financial literacy experts” were now expected to be equip to deliver financial training using the existing group delivery mode. Some Community members who participated in the workshop did not think this delivery mode would appeal to all.

So I think that part of the reluctance in moving that [FLE] forward . . . [is] how you present [it] and what are some of the options we should look at for delivering this type of information and doing it freely at the people’s own will when they decide they are ready to do this and the option is there for them. And I think if we look at the approach from that perspective and the way most people might be comfortable with getting the information and the [advice]. (Shiishiib, Male)

The other area that was identified as problematic was coming into money. One individual explained that not many Community members were use to having money. It
was explained that not having money may have resulted in uncomfortableness for some Community members that may have manifested into to not having money for very long.

I think it is the case of most communities that aren’t use to having money . . . I think there still is a lot of training with regards to money that needs to be done but I find in the Community when people have money, they spend the money, they don’t think ahead, they don’t think about tomorrow, they need their food and they need stuff their now. In a way I am guilty of that in some ways and so are my children and it just probably a wouldn’t say a necessity but you know, you get your money and you go over [to the mainland] and you buy your bulk food and your bulk groceries and stuff like that so that for the month you have that. Myself money doesn’t really mean a whole lot if I can pay my bills and buy my grocery and food that’s all. I am happy that way. (Waabzii, Female)

A feeling of guilt or shame about their current financial circumstances, or the feeling of uncomfortableness when acquiring money, was also mentioned by other Community members (see chapter 5). This uncomfortableness was discussed in general terms and was an accepted way of relating to others, perhaps to appear not better off than those less fortunate.

Yeah, and you hear people saying that today. Coming back home on our boat people are loaded up their groceries and they’ve gone to pay their bills and they say “I am not happy until my moneys gone . . . (Shiishiib, Male)

In a historical sense, the issue of how First Nations people were perceived to behave with money may still have an impact on how some Community members feel today. It was assumed by government agents (many years ago) that First Nations people should not be given money because it would just be wasted. This resulted in “. . . missing
wages and stolen trust funds” belonging to Aboriginal peoples in both Canada and Australia (Cunneen, 2015, p. 246). The existence of such a belief (used to cause injustice) may result in a long lasting effect on how an individual behaves and how their actions impact those around them.

6.6.2 Concern for others

A Community fundraising event occurred while this research was being conducted (see chapter 3). This fundraising event was used to discuss how Community members may release the guilt associated with having money, especially when other Community members appear to be in greater need. Moreover, what an individual says about being uncomfortable with money impacts how an individual behaves (the doings) with money. This may include spending money rather than saving money and/or giving money away. The sayings and doings also have an affect one how an individual relates with one and other through various events, including Community fundraising events, begins to explain the connection between sayings, doings, and relatings in a financial context. This may also explain some reluctance associated with engaging in FLE workshops offered by outside organisations. Indeed, evident are the social political discursive arrangements associated with power and knowledge of financial institutions and/or organisations funded by these institutions. In this case, both power and knowledge were held by the outside organisation not the Community seeking this knowledge. Moreover, the activities (the doings) in the FLE workshops, often had a negative presentation of individuals struggling financially (often the individuals attending the workshop were in this position) and a positive presentation of individuals who had made effective financial decisions (CCFL, 2013). This covert form of representation of financial decision-making is problematic for individuals who already feel a sense of shame or guilt about their financial situation. The need to feel good about financial decision-making was also discussed. These moments of “feeling good” were
mentioned by Community members in two different ways. The first feel good moment was discussed about how Community members help each other in at Community fundraising events.

So I think looking at those creative solutions [to raising money] because people will give because you do feel good. (Shiishiib, Male)

The second way of feeling good related to money was about actually being able to afford something. This was a feeling of happiness that was associated with purchasing something you could not afford previously.

Definitely, you can still see it in many people in the Community and even within my own family whether it is a winning from a scratch ticket, a bonus or something that happened and the immediate response was and still let’s spend it, let buy something with it. And whatever we bought brought all this great happiness because we could buy it. Rather than thinking this is great, we got this [money], now let’s put it in the bank or pay down this debt or invest. There was none of that and there still is a sense of happiness that is associated with spending. I guess you could compare it with people that celebrate with food, the community and my family likes to celebrate with spending. (Diindiisii, Female)

Using spending as a reward is a “feel good activity” because it feels good to spend money on non-essential items for individual who often cannot afford these small luxuries.

Based on the findings above, FLE that does not: (1) require participants to become financial trainers; (2) get packaged as easy to acquire skills and knowledge; or, (3) negativity represent participants covertly through examples of poor financial decision-making, may better suit this Community. In addition, understanding the financial practices in the Community and the conditions of the site such as a more
collective approach to financial decision-making and building a positive community culture, could help alleviate tensions when following an individual wealth accumulation FLE approach (i.e., a conventional approach).

6.7 The FLE being re-developed to suit the needs of the site

In the previous chapter, some of the FLE needs of the site were outlined, including:

- FLE for Community members leaving the Community to attend post-secondary education;
- learning how to read financial statements to enable Community members to better participate with financial decision-making in the Band Office;
- learning how to complete grant applications, including the budget component; and,
- incorporating more suitable pedagogical approaches for learning.

In this chapter, I will focus how financial awareness was incorporated into a Department's internal intake process. The possibility of incorporating financial awareness into a Department's own practices occurred during my second trip to the Community. This was an example of a Community member applying their knowledge of financial literacy to modify a practice used at work to gather more information about their clients' financial situation. With site-based education development, the re-development of practices are both enabled and constrained by the practice architectures within the site (Kemmis, Wilkinson et al., 2014). Modifying an existing practice was enabled in two ways—first by attending the financial literacy workshop, and second, by senior staff members understanding the benefits of incorporating this change into their existing practices and permitting it to occur. This practice may be constrained by the client's willingness to share personal financial details with staff members, but nevertheless, it is an example of a changed practice. This educational development from
within the site fits with what Kemmis, Wilkinson et al. (2014) advocate for “…we believe that the site is where education is lived and where educational development in response to educational challenges are best located, even if those at the site welcome good ideas, advice and resources from people outside it (p. 219).”

Another example of a sustainable practice within this Department’s intake program involved the possibility of having an “opt in” for a healthy food box available for Community members with medical conditions such as diabetes. This idea was discussed when thinking about what opportunities were present during the intake interview process with clients at this Department.

Sorry to interrupt but shouldn’t that be incorporated as a choice when you do an intake and you have the option, of having this great opportunity from this program, the good food box. [It] can be easily taken off their entitlement. It’s an option just so they are aware upon intake and check off the box. (Aandeg, Female)

During my second visit to the Community, I was also informed about a new initiative occurring in a communicative space for Community members—the Community Hall. The Hall is a place members can attend once a month to have a free meal and participate in activities, such as song, dance, art or education.

But now we are starting to hear people, I think that best compliment I heard was it is starting to feel like a Community again and they want to incorporate music, stories, anything. (Ohoomsii, Female)

While I was in the community, it was suggested that that month’s gathering could focus on financial education about grocery shopping. By staying on the island, I become aware of the not so simple activity of shopping on the mainland. The importance of pre-planning meals, creating a list, buying what is in season and within your budget was evident. This led to buying more whole ingredients and avoiding
already prepared food to save on cost and to involve family in the process of creating meals. The sharing of recipes and learning from each other helped to keep meals interesting and to share the responsibility of food preparation. One Community member divulged how the most important items at the grocery store, including fruit and vegetables, meat, dairy and breads, are found in the outside aisles.

Stick to the outside aisles of the grocery store. That’s where most of what you need is found. (Bne, Female)

Organising transport to and from the grocery store was also a challenge for individuals without a car.

Yes and we know it is hard for people because of unknown transportation and when they have the stuff on sale do I have enough money to buy that bulk stuff to hold me over and I know it is good to buy in bulk but do you have that money to do that bulk? Plus pay your driver to take you everywhere. (Aandeg, Female)

The importance of family members helping out was also highlighted.

I would grocery shopping with my sister and my husband loves coffee and I didn’t realise that he was on his last spoonful and I save $48 on coffee and paid $24 for 12. Coffee, my husband was happy and I was happy just to save the money. My sister took me around so I save on the gas and my sister didn’t charge me for it and that’s how families help out. So I am a no frills person. (Aandeg, Female)

Buying in bulk was recommended as a cost effective way to shop where possible. However, this is not always an option for individuals living on a restricted budget.

The findings above provide some insight into the conditions in the Community. By working collaboratively with Community members I was able to understand their practices, their needs and how site-based education development could occur for FLE to
have a sustained and relevant impact in the Community. This collaborative approach allowed for Community members as “. . . practitioners to explore ways to develop and transform their educational practices and the practice architectures that support them” (Kemmis, Wilkinson et al., 2014, p. 219). The next section will focus on site-based education development and further described the prevailing conditions and arrangements of the site.

6.7.1 Site-based education development and the prevailing conditions within the site

Financial practices, as with any practices, are enabled and constrained by the specific practice architectures of the site. Through the early stages of the study, I collected data related to the financial practices in the Community, other practices that impinged upon the financial practices of individuals and the community, and prevailing conditions and arrangements. While there are many aspects that could be described here, I specifically note prominent salient features including: the practice architectures discussed in chapter 5 (disadvantage, poverty, unemployment, health and well-being, education, and identity); community values related to sharing resources; access to banking facilitates; and, leaving the community.

As mentioned in chapter 5, the financial practices promoted through the train-the-trainer program were the responsible use of money, being a wise consumer, and making effective financial decisions (by saving, budgeting, planning and goal setting). This resulted in tensions between individualist wealth accumulating practices (i.e. conventional approach) and the collective well-being financial practices occurring in the Community. Moreover, the generic workshop failed to address salient features of the site including: the Communities values around sharing resources; the social reality of poverty; the lack of employment opportunities and banking facilities; and, the
challenges Community members’ face when they leave the Community. Each of these realities of the site is briefly discussed below.

6.7.2 Sharing resources

The individual wealth accumulation focus of conventional FLE workshops was contrasted with what is often considered to be a rich life in many Aboriginal communities. A rich life includes having strong family relations, access to food, and accommodation (Lahn, 2012). Collective well-being (CCL, 2007) continues to be an integral part of financial decision-making in the Community.

When I am given an opportunity to work in the Community I see who in the Community I can also ask to help me with this job. When one of us benefits so does another and that’s how it should be. (Mgizwaash, Male)

6.7.3 Banking

For many Community members, the “supposedly” simple task of depositing money into a bank account can be a challenge with only one automated teller machine (ATM) on the island and cheque-cashing facilities only available at the Community store (which comes with the additional caveat that a certain percentage is spent in the Store). It was suggested that direct depositing would reduce some of the challenges Community members may face when wanting to deposit a cheque.

At this point in the community I am not sure how much a bank would be applicable to the Community… [however,] the implementation and use of direct deposit and online banking is of such importance. When you think

of the current method, where members of the community are earning an income or social assistance, and they have to make this great journey to cash their cheque. Using direct deposit and online banking methods will eliminate the need to make the trip with your pay cheque from the island into the town (where there is a financial institution) and then you also have to wait the 3-7 day business hold day until that cheque clears, is going to prevent people from wanting to go to these pay day lenders [cheque cashers] that are charging them a massive amount of interest upfront. So it just makes so much sense to have direct deposit where they will have immediate access to their money. If payday is Friday they have access to their money on Friday it would just completely eliminate all of this because a lot of people are thinking if I’ve got to get off this island and I am relying on the fact that the boat running and the weather is good. Then I’ve got to get into town, and then I have to wait 3-7 business days, people are probably thinking I don’t have up to a week before this money clears. I need this money as soon as possible. Instead they side with thinking it is simpler and quicker to pay this person at the payday lender place $100 so I can get my money now, I am going to do it. (Diindiisii, Female)

The ease of use and quicker access to funds are two reasons why predatory lending services may be used over banks by Community members. However, setting up direct deposit for payments was viewed by Community member Diindiisii as a way to eliminate the reliance on predatory lenders that operate both in and outside the Community.

6.7.4 Incorporating sustainable approaches for FLE in the Community

If FLE was developed and conducted as a form of site-based educational development, cognisant and responsive to these factors, would result in integration of FLE into
Departmental processes on the reservation. Integrating FLE into Departmental systems regularly used by Community members has “staying power” and the potential to be a more sustainable way forward. Site-based education development would also focus on how to reach the students leaving the Community to attend post-secondary education. This could target those who have financial awareness and an understanding of the potential challenges they could face when living out of the Community. It would also include teaching Community members how to read financial statements and how to prepare the financial component of grant applications. Continually examining the specific and changing demands of each site can only achieve the move to more sustainable approaches to FLE. However, it is important to acknowledge that FLE will not solve poverty or all financial problems. FLE fundamentally is about managing financial resources that an individual already has, not necessarily creating more resources. Indeed, issues of poverty are much bigger than just financial literacy levels, and require other practices beyond FLE.

6.8 Thinking about FLE through an understanding of the FNHLLM and site-based education development

FLE that relies on generic modules packaged as one-size fits all often provide basic knowledge but have little relevance to the specific circumstances of an individual, their family and their community. Individuals at different stages of life face different financial dilemmas. Seeking nurturing guides from within family and social circles can help in deciding what is right for the individual, their family and their community. The importance of Indigenous knowledge is at the core of an individual’s learning in the Building Native Communities Financial Skills for Families resource (First Nations Oweestra, 2000). This resource illustrates how the Indigenous economic model differs from a western economic model. The western economic model is focussed on four factors: consumers; individuals, material wealth; and, individual family (First Nations
Oweesta, 2000). In contrast, the Indigenous economic model’s four factors include: producers and consumers; community; wealth distribution; and, extended family/community (First Nations Oweesta, 2000).

The purpose of the Building Native Communities: Financial Skills for Families resource was identified as enabling community members to connect with traditional values while learning about personal finance and making informed financial decisions for an individual, their family and their community (First Nations Oweesta, 2000). Drawing on the FNHLLM and the Indigenous economic model highlights the importance of Indigenous ways of being, knowing and doing, in life and in a financial sense.

For FLE to have relevance in the Community, Indigenous ways of being and Indigenous knowledge must be an integral part. Indeed, real issues facing Indigenous people, such as lower life expectancy, must be understood when designing FLE resources. For example, placing an emphasis on saving for retirement may not be a priority if life expectancies continue to be much lower for Aboriginal people. Within my own family five of my Aunties and/or Uncles passed away before retirement age. Furthermore, FLE that places an emphasis on collective well-being, rather than individual wealth accumulation, may suit Communities such as this one. Therefore, when re-developing FLE for this site, the importance of Indigenous knowledge and the prevailing conditions of this site must be considered before relevance and practices can be adopted. As “[e]ducation always occurs within particular sites, and changing education, no matter how it is imposed or encouraged, must always set in train processes of local, site-based education development if change is to be effected and secured” (Kemmis, Wilkinson et al., 2014, p. 206).
6.9 The misalignment of financial practices between individual focused and collective focused

The financial practices promoted in the FLE train-the-trainer modules are those of responsible financial decision-making and effective use of money. Saving, budgeting and investing are promoted behaviours that participants are to embrace if they wish to be financially literate. The importance of individual wealth accumulation emerges as the dominant discourse required for a financially literate individual to adopt. This is at odds with the collective well-being approach to life and learning as embraced by many First Nations (CCL, 2007) including the practice of sharing resources and looking out for fellow Community member’s needs. The individualistic focus of FLE content often does not incorporate collective well-being. Also, having economic well-being does not lead to well-being as the other components of collective well-being are equally as important. The misalignment of financial practices promoted through the individual wealth accumulation approach to FLE arises because the focus is solely material wealth. These findings may help to better inform FLE practitioners’ on appropriate content for FLE resources within Aboriginal communities (with less of a focus on wealth accumulation) and may help Aboriginal community members understand why current FLE resources may not align with their ways of knowing, being and doing (including reciprocal kinship obligations).

6.10 Chapter Summary

In this chapter, the FNHLLM was described and its importance was explained to demonstrate how Indigenous knowledge and western knowledge are both valued in financial decision-making. The importance of site-based education development was also discussed from the perspective of the Community members interviewed. For a practice to be sustainable and relevant, it must be specific to the site and address the
needs of the users (Kemmis, Wilkinson et al., 2014). It is essentially opposite the one-size fits all generic approach to FLE used by many workshops in both Canada and Australia. If the aim of FLE is to change financial practices and increase financial awareness, then the need for FLE to be site-specific and Community-developed is paramount. This was demonstrated by highlighting examples of how Community members developed FLE relevant for their purposes. In summary, this chapter focused on FLE and how it has been practiced in the Community.

The next chapter looks forward and discusses how FLE might be conceptualised, understood and developed in the Community, and other similar communities. FLE as a form of praxis is the focus of the next chapter.
Chapter 7. The importance of praxis in financial literacy education

“The frustrations, the pain, the resentment of living in the midst of inescapable intergenerational poverty, institutionalised racism and surrounded by extreme examples of wealth must be debilitating” (Price, 2004, p.7)

7.1 Vignette: Learning about the P’s: phronesis, praxis, and practice architectures and their link to educational pedagogy

It was very early in my doctoral degree, approximately three months into the program, that I attended a Researching Professional Practice: Transforming Theory, Policy and Practice doctoral school on the invitation of my principal supervisor, Associate Professor Peter Grootenboer. I was informed that this doctoral school was an annual event that took place in a different part of the world each year as part of the international pedagogy, education, and practice academic group that Peter belongs to. Without knowing exactly what I was attending, I accepted the invitation and read as many of the pre-assigned readings as possible before the school started. I arrived early the first day and decided to walk on the beach before the session started. It was hard to resist the allure of water, with Tallebudgera Estuary and Tallebudgera surf beach just metres away. I must have walked a bit further than planned; when I arrived back at the meeting room, everyone was already seated. As a usually punctual person, I felt slightly uncomfortable arriving late, so I tried my best to invisibly squeeze into the already-packed room. However, with only one seat remaining directly across from where I entered, my entrance was not as discreet as I had hoped.

As the day progressed, and we were put into groups with an assigned student leader (a more experienced doctoral candidate who had attended at least one doctoral school before), and many of us quickly realised we
would not be able to just sit and listen at this doctoral school. We were all assigned to be either a discussant or a chair at each presentation. Instead of enjoying the beach during our free time, my newly acquainted colleagues and I all returned to our rooms or home to re-read the papers that we had been assigned. Again confronted by educational terms and concepts that were unfamiliar. I was assigned to be a discussant for Associate Professor Alan Pitman’s talk about his co-authored book chapter, *Phronesis as Professional Knowledge: Practical Wisdom in the Professions* (Kinsella & Pitman, 2012). I asked some of my colleagues about what phronesis is and how to pronounce it, and was comforted by the fact that they also did not know. At about this time, halfway through the first day, I noticed that unlike other conferences I had attended, there was a sudden urgency to get to work during our down time so that we could perform our duties for the following day. Glancing ahead at the upcoming session, I realised I had been assigned to be the chair for two back-to-back sessions with Professor Kemmis and the authors of *Changing Education, Changing Practice*, focusing on chapter 2: *Praxis, Practice and Practice Architectures*, and chapter 7: *Practising Leading, Practising Learning* (Kemmis, Wilkinson et al., 2014). Once again, slight panic set in as I asked myself what praxis is and what does architecture have to do with educational practices? My most frequently asked questions to colleagues were: what is phronesis and praxis, and can you tell me anything about practice architectures?

I would not be telling the truth if I said I left the doctoral school with a complete understanding of phronesis, praxis, and practice architectures and their relevance to educational practices. Moreover, it took most of my doctoral candidacy to come to terms with these concepts. It was about nine months later when I was preparing my doctoral confirmation of candidature paper, and after trying many different theoretical and analytical frameworks for my thesis, that I realised praxis was lacking in FLE approaches.

Although I have decided to leave phronesis for others to explore, for the purposes of this chapter, I see phronesis as the practical wisdom each
individual brings to financial decision-making (Mick & Schwartz, 2012) when they make their decision; they do this by reflecting on their values and making a financial decision that reflects their ways of being.

7.2 Chapter Overview

. . . Money is probably the most emotionally meaningful object in contemporary life . . . (Krueger, 1986, p.3).

In the previous chapter, the FNHLLM was described to highlight the importance of valuing both Indigenous knowledge and western knowledge in financial decision-making. The emergent and important practice of site-based education development and its appropriateness was discussed, drawing on insights from interviewed Community members. An understanding of the importance of both the FNHLLM and site-based education development for FLE leads to conceptualising praxis (the moral and ethical aspect of teaching) in FLE. This chapter began with a vignette that explained how I came to be familiar with educational concepts such as phronesis, praxis, and practice architectures, and their connection to FLE. In the first section of this chapter, I make a case for moving beyond the budget approach to FLE. Next, I will discuss how my awareness of the need for a praxis perspective to FLE emerged, and the role of a praxis perspective in FLE. First, I will explain the importance of having a praxis perspective by sharing my personal interest in this approach. Next, using the findings from interviews conducted with Community members and the prevailing conditions and practice architectures of the site, and reasons for following an alternative approach—the praxis approach to teaching FLE are outlined. This chapter concludes with a summary of the findings and discussion.
7.3 Moving beyond the budgeting approach to FLE

In University there was some sort of quick, learn how to budget during orientation week but there was nothing, I don’t think that I ever attended outside of school that I had signed up for myself. I think most of those budget things that I had attended [were] mostly just common sense stuff … I didn’t necessarily learn anything at them. (Maang, Male)

Individuals who are already effective at budgeting, but live in poverty, or on a low-income exist! I was one of these proficient budgeters living on a low-income at various stages in my life. The problem is that acquiring budgeting skills does not help an individual move from their current financial circumstances to a new financial reality, i.e., from conditions of poverty to conditions of wealth; but education can. I am not persuaded by what I call the budgeting approach to FLE, where FLE focuses on teaching how to budget to achieve financial wellbeing. I view budgeting as a tool to provide financial awareness, not one to overcome poverty. To understand why I am not easily persuaded by the budget focus of FLE, I share with you a little about my interest in personal finances, which started from a very young age.

7.3.1 Vignette: My interest in finances and financial education

From my earliest memories, I can remember I had a genuine interest in money. Some children pretend to play doctor or teacher but I always pretended to play shopkeeper or banker. I would count my pretend money (or change from the coin jar), write my pretend cheques, use my pretend credit cards, and balance my pretend chequebook during my preschool and early primary school years. This interest in money is probably because my family did not have much money when I was growing up. Furnham (1984) and Lim, Teo and Loo (2003) would likely conclude that because I was
living in a lower-income household, and my parents were experiencing financial hardship, I viewed money as a source of power and became interested/obsessed/passionate about understanding how it works. I have come to realise that when you do not have a lot of money it is talked about a lot more than when you do have sufficient funds. I am basing this last statement on times in my life when I have been in both situations. This is because money both enables and constrains your ways of being, such as the activities you are able to participate in and the food you are able to purchase. This early awareness about the power of money resulted in my striving to have the funds to live comfortably.

At a young age, I babysat for neighbourhood families, delivered newspapers, mowed lawns, raked leaves and shovelled the snow from driveways according to the season. At sixteen, when I was old enough to be properly employed, I worked after school at various local jobs. This enabled me to buy a used car, purchase ski equipment and a night-time skiing membership (by far the cheapest membership available) and brand-name clothes (something important to a teenager in the 1990s).

You see, I have been aware of concepts such as budgeting, savings, needs versus wants, and spending less than I earn from a young age. Budgeting did not help me escape low-income living: getting an education did. The power of education is something I only became aware of at the age of eighteen when my Dad graduated from university. He was the first person in his family to attend university.
Figure 10. My Dad and I at home during research trip 2.

Awareness of my income and my outgoings, and understanding the importance of saving a portion of my income, while still being generous with my family, meant that I understood from a young age that I was accountable for my finances and my own financial destiny. Because I was financially aware, I realised that if I did not become educated, the amount of money coming in was going to remain relatively fixed for many years. Although my income at the time provided a great lifestyle for a young adult without any dependants, I understood how tough it was for my parents, and I wanted to ensure that I could end up with a career that would provide opportunities for growth. I also began to see a pattern where, every time I had accumulated short-term debt, I was able to quickly repay this debt by using my recent financial windfalls (such as income tax returns or pay increases) towards my debt (actually, I often used this as a budgeting strategy). Although I have almost always saved a portion of my income, it never remained untouched as genuine savings; rather, it was purposeful savings.

To me, being financially literate (understanding how money works and making effective financial decisions) has always meant using accumulated money to have an enjoyable life. Staying home to raise my two sons during their pre-school years has been a costly financial decision to our family. Likewise, living overseas means that travelling to spend time with
family in Canada requires a lot of time and money. This has also meant that our accumulated savings has not been squirreled away for retirement, although I understand the importance of saving for retirement and will commence making my own contribution (in addition to the required amount) once I commence full-time paid work again. Making less-than-effective financial decisions in favour of family means that I have missed ten years of superannuation contributions from an employer. These decisions were made based on values, and what we felt was best for our family during this time. Realising that our family’s overall wellbeing did not always align with making the most effective financial decisions meant our family values had to be included in the financial equation before a life decision was made. Perhaps this is true for others who also have the financial knowledge and choose to make financial decisions that align more with their values and goals in life.

From the literature, I realise I am what Livingstone and Lunt (1991) describe as someone who views themselves in control of their debt repayment and who does not view their debt as a source of shame. Based on their research, Livingstone and Lunt (1991) argue:

. . . that those who repay more are more concerned with personal achievement and self-direction. They have generally positive attitudes towards credit and reject the shame view of debt. Thus their attitudes and their behaviour are less in conflict than is the case for those who repay lesser amounts. This supports the earlier suggestion that for those whose attitudes are pro-credit, borrowing plus repaying is an acceptable form of budgeting, and one which allows one to have goods immediately. (p. 132)

I agree with their explanation and also agree with Katona’s (1975) book on psychological economies, where an individual’s ability to save was a result of having disposable income. Lunt and Livingstone, (1991) also found that people who save on a
regular basis tend to have higher incomes compared to individuals on lower incomes who do not save. Thus, without disposable income, such as for an individual living in poverty, it is not possible to save money. No amount of budgeting will increase this individual’s ability to save money they do not have. Lea, Webley, and Levine (1993, p. 114) would agree, because they reported that, “. . . debt is primarily a problem of poverty, and in particular of family poverty”. They go on to report “. . . that debt is an unsought consequence of a household’s financial difficulties” (p. 114). Last, in helping explain the tension felt between keeping our savings for the long-term versus enjoying life in the present, Lunt and Livingstone (1991, p. 636) suggest that “[i]n terms of basic human values, the less one saves the more one values enjoyment.” Since an individual cannot take their savings with them when they die, the importance of finding a balance between having some savings and spending some on enjoyment is likely the right balance many of us are trying to strike.

The praxis approach to FLE (instead of the budgeting approach to FLE) is suitable in this context. This approach concerns teaching financial decision-making by incorporating other values an individual has and including these in their financial decision-making process. Moreover, thinking about a praxis approach to FLE requires more than just basing financial decision-making on the most effective way to manage an individual’s money. A praxis approach to FLE includes considering individual and community social and ethical values, environment values, cultural values, and financial values, as individuals make financial decisions. This approach also includes an understanding of economic vulnerabilities and understanding that debt is a prevalent problem for people living in poverty (Lea et al., 1995).

Four Arrows, Jacobs and Ryan (2010) offer teaching virtues to help teachers wishing to provide non-human centered lessons. This includes lessons that focus on
cooperative learning (with opportunities to explore the symbiotic relationships within nature); opportunities to interact with nature; understanding intrinsic and extrinsic motivation from an animal’s perspective; and expanding the notion of community to include non-humans are some of the examples provided by Four Arrows et al., 2010. The authors also argue the importance of “. . . decreasing the sense of human superiority and exclusiveness . . .” to move towards “. . . living in a truly balanced world” (Four Arrows et al., 2010, p. 14). A non-human centred approach to teaching finance would focus on financial practices that consider multiple bottom-line reporting. Later in the chapter, I will explain how quadruple bottom-line reporting (Scrimgeour & Iremonger, 2004) could enable a praxis approach to FLE. First, I will share how this research has helped me continue to think critically about FLE. I will use data from the interviews conducted later in this chapter to explain the importance of thinking critically as we move towards a praxis approach to FLE for adults and youth.

7.4 Thinking critically about a praxis approach to FLE

As mentioned above, thinking critically about FLE is something that has consumed my time and energy for many years during my PhD candidature. My naivety in the early stages of my masters degree initially lead me to the budget approach to FLE until I was confronted with the financial realities of my life as a financially literate stay-at-home mother and soon-to-be doctoral candidate (vocations that do not come with an income, nor with superannuation contributions). I was further challenged by “non-recommended” approaches to saving for retirement. I realised my life clashed with what I refer to as the “textbook” model for living, that is, saving for retirement, and which is promoted in many financial literacy teachings for adults. The textbook model is something like this: go to school/university (but not for too long because this will affect
your ability to fund your retirement); find a partner; gain full-time employment (in an incrementally upwards moving position); purchase a home (but not a too-expensive home); take out adequate insurance (including life insurance, disability insurance, home and content insurance, etc.); have children (but not too many, and return to work as soon as your maternity leave is over); save for retirement during your employed years (including making personal contributions to your superannuation); and then, a comfortable retirement will follow. These were financial scripts for living a financially responsible life that confronted and challenged my thinking about what effective financial decision-making means to an individual. I was not convinced that I was the only person not following this ideological approach to navigate through life to retirement. However, this textbook approach did help me to set a budget for the family, set goals (both financial and non-financial ones), and save a portion of our income (not for retirement) but for both individual and family goals that my husband and I set for the next five years. Some of these goals included spending savings on holidays to see family and friends in Canada. Following this budgeting approach helped us through these times as we lived on one income (I was employed fulltime when my husband completed his MSc and PhD, and then the roles reversed), but I again realised that this was something we were able to do in our financial circumstances as two adults who are highly educated. This made me think about my Community in Canada, and in particular my relatives living on the reservation, and how difficult it might be to make effective financial decisions. Many individuals living on the reservation would need to leave the Community, their family, and support network in search of financial gain that might help them make effective financial-decisions. This led me to thinking about the importance of the moral and ethical aspects of FLE, that is, FLE with a praxis approach.
Praxis is a particular kind of action. It is action that is morally-committed, and oriented and informed by traditions in a field. It is the kind of action people are engaged in when they think about what their action will mean in the world. Praxis is what people do when they take into account all the circumstances and exigencies that confront them at a particular moment and then, taking the broadest view they can of what it is best to do, they act. (Kemmis & Smith, 2008, p. 4)

Next, the role of a praxis approach to FLE is explained, followed by the applicability of a praxis approach for both adults and youth in my community based on the findings from the interviews I conducted.

7.5 The role of a praxis approach to FLE

I align praxis in the FLE classroom and/or workshop to the dual purpose of education, that is, to benefit both the individual and society (Kemmis, Wilkinson et al., 2014). Therefore, FLE teachers and/or practitioners may have a critical role in developing students’ financial identities that may also affect the Communities financial practices and beliefs. This role is similar to those reported in mathematics classrooms were students coming from a low SES background tend to have low beliefs about their abilities in mathematics classrooms (Grootenboer and Marshman, 2006). Indeed, with financial literacy a part of the compulsory school curriculum in many countries, it is often mathematics teachers who are responsible for teaching it (Blue et al., 2014). Grootenboer (2013) argues the importance of having skilful and knowledgeable teachers.

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\(^{51}\) Parts of this section (written by me) have been previously published in Blue, L.E., Grootenboer, P., & Brimble, M. (2015). The importance of praxis in financial literacy education: An Indigenous perspective. Mathematics Education Research Group of Australasia.
practitioners from a pedagogical perspective, but that good “... teaching is more than knowledge and technique – it is a form of praxis” (p. 1). I view this as an important requirement that can prevent the inequalities and marginalisation that may occur when financially vulnerable individuals, who are financially educated, are unable to act on the financial knowledge they receive. FLE is not the solution to poverty because, “... poverty is ... an issue of low wages” (Ivanova and Klein, 2014, p. 2), long working hours, and lack of access to social goods (Raffo, 2011). Indeed, part of teaching financial literacy with a praxis perspective involves understanding what FLE can and cannot offer students. It also involves understanding who benefits in a capitalist economic system and who suffers; that is, that some individuals will obtain great wealth and others will face poverty–such a system guarantees these two extremes (Arthur, 2012).

Many researchers have argued that there is no one-size fits all approach to education, and that each site has specific circumstances and conditions (Kemmis, Wilkinson et al., 2014). Therefore, the move to more sustainable FLE pedagogies involves responding to the specific demands of the site, what Kemmis, Wilkinson et al. (2014) refer to as site-based education development. This concept of site based education development was an important aspect of this research project, particularly since the generalised “best practice” notions of FLE had been ineffective, and even damaging, in the past. I now make a case for a praxis approach for FLE in this Community, and it also lends weight to similar considerations in other, similar disadvantaged and marginalised communities and groups. In the next section, I outline and discuss a praxis approach to FLE, basing my discussion on the concerns raised by Community members about FLE.
7.6 A Praxis Approach to FLE with Adults

FLE offered to adults in the Community is usually in the form of a workshop delivered by an outside organisation. The workshop is usually organised through their place of employment, by social services (for those on social assistance), and/or to Community members through Band Office-organised initiatives. The FLE train-the-trainer workshop is an example of FLE delivered to Community members through their place of employment and offered by an outside organisation. Although the Community members responsible for organising this workshop had consulted with the training organisation, it was not successful. Community members that attended the training reported their financial skills and knowledge increased; however, no one was willing to become a financial literacy trainer afterwards (as reported in chapter 5). Therefore, these newly acquired skills and knowledge were not passed on to other Community members in a workshop setting. Clearly, there is a need to develop and implement FLE that is morally and culturally appropriate for this particular site—a praxis approach to FLE. To this end, a brief one-off workshop that attempts to train the trainers is unlikely to be effective or appropriate, even if some the content is relevant.

7.6.1 The Previous FLE practices were Unsustainable

FLE practices based on train-the-trainer workshops and delivered by external agencies were unsustainable in the Community, with unrealistic expectations and outcomes. I argue this is because the generic training materials provided are “additional” practices for individuals to adopt. By this, I mean that it does not connect with, nor is it

incorporated into, the Community members’ existing practices, and is not tailored to address the needs of the Community. Furthermore, the pedagogical practices seemed to be unconnected because Community members were not comfortable delivering financial training in this delivery mode (see chapter 5).

That said, one participant (Zhaawan, Female) spoke about using a “budget sheet” that she had incorporated into the practices at her place of employment, thus indicating that some practices were taken up in a limited way where the individual could see the relevance and application.

This is another personal budget sheet for them [the clients]. [It] has [been] incorporated in the system, we all have it. If a person comes in requesting assistance with hydro or maybe they need an appliance or something that is just part of TSF (transitional support funding), this is part of the application and it is already in our system and we just enter the numbers in.

By incorporating some financial awareness into this practice within Zhaawan place of employment a more sustainable approach to FLE was achieved. This was a more sustainable approach to FLE because this practice is now a part of the Zhaaawan and colleagues practices. This does not rely on outsiders or additional practices, instead this new practice was incorporated into existing practices run by Community members.

7.6.2 Living in a Financially Excluded Community Presents Several Challenges

With one store in the Community, individuals were faced with either using the ATM to withdraw money from their account (no deposit facilities); handing their cheques (from employment and/or social assistance) over to the store and spending the required percentage to have the cheque cashed; and/or travelling by ferry and then by vehicle to
town to deposit and/or withdraw their cheque (this could also include sending the cheque into town with a trusted relative/friend to do this for you). The likelihood of turning to predatory lenders is greater because a simple task of depositing a cheque requires two modes of transportation and almost an hour of your time to get to the bank (assuming direct deposit is not set up) (see chapter 5). Clearly, the standard FLE usually offered by a major financial institution is not going to be appropriate under these conditions. Furthermore, a lack of employment opportunities, and a lack of collateral in their land were identified as issues for the Community, which meant that particular FLE was required. Community member Bibikwenh described a friend who works with homeless Aboriginal people in Canada. Bibikwenh stated how quickly an individual could become homeless outside the Community when without a financial safety net.

I don’t know how people get there [homeless on and living on the streets].

I guess it could be pretty easy. I am just thinking if I lost my job I could be on the street pretty quickly.

FLE that focuses on specific initiatives or activities in the Community, such as learning how to prepare the financial sections in grant applications and learning how to read the Band Office’s financial statements were deemed important. How to financially navigate without having collateral was also identified as a major issue in the Community.

[Indigenous people] are funded by and can only be funded by grants and that’s what we have to do each year; and even the programs at the [Indigenous] admin office, they have to submit their grant application every single year and this is what we are getting from the government. Now, people on the outside don’t understand this, and they think we have all this potential to have great businesses and stuff like that, but we have
no collateral. Because we can’t do that [easily access bank loans to establish businesses on the reservation] and banking institutions rely on collateral and we don’t have any of that, so no one would ever fund us if we wanted to go into a [type of] business. We won’t be able to do it because, financially, no institution would finance us. So it’s a matter of okay, where do we go now? (Bne, Female)

A possible way forward with FLE for adults in the Community begins by understanding the nature of the site and the needs of the Community members. Clearly, this familiarity with the site and needs of the Community is not something that can be gained with a one-size fits all approach as used in the train-the-trainer model. Realising the harsh realities that face Community members, such as having lower life expectancies, means that a focus on saving for retirement, when many family members do not live long enough to reach retirement, seems pointless. Indeed, life expectancies for Indigenous Canadians and Indigenous Australians continue to be much lower than for non-Indigenous people in both countries (Bramley, Herbert, Jackson & Chassin, 2004). The cycle of lower education levels for children often results in lower salaries when they reach adulthood and start their own families. Adelson (2005) reports that families living on lower incomes face adverse health and housing issues that continue present a challenge.

With limited opportunities for employment within the Community and a high reliance on social assistance, the difficulty in changing their financial circumstances without leaving their Community must be understood. Moreover, “[p]overty is not just a matter of low income . . . ”, but it includes other variables such as “. . . high outgoings (more children in the household) and other signs of economic vulnerability (rented rather than owned housing; lack of full time work, etc.)” (Lea et al., 1995, p. 695). If
FLE continues to be offered to adults living in poverty, as easy-to-acquire skills and knowledge that, once adopted, will improve an individual’s financial circumstances, there is a risk in placing further shame on these individuals when their financial circumstances do not change despite adopting new personal finance tools. Indeed, Lea et al. (1995) research found that:

. . . debt is primarily found among people looking after families on low incomes in insecure housing. These conditions are associated with a set of behaviour patterns that make it harder to cope with them. Some people cope better than others, and the ways in which they do so may give us ideas of how people might be helped to keep out of debt. But for the most part, the psychology of debt forms part of the wider question of the psychology of poverty, and any substantial reduction in the incidence of debt must come from a reduction in the impact of poverty. (p. 700)

The reality of poverty in this First Nation reservation also has implications for youth returning to the community after being educated at a post-secondary level.

You know, our youth are getting educated and then come home and there is nothing here for them. There are no programs, and there could be, but so far the next place they go is to [Social Services]. (Bne, Female)

Moreover, the importance of creating long-term and relevant employment opportunities for Community members wishing to return after being educated is required. The need to provide financial awareness for Community members (especially youth) leaving the Community to be educated at a post-secondary level was also identified and is outlined in the next section.
7.7  A Praxis Approach to FLE for the Youth in School

Some Community members reported the desire to start a program for youth before they leave the Community to attend post-secondary school. For example, a Community member ((Naanookaashiin, Female) stated;

. . . we’ve been wanting to make a program . . . to start it with the later years in the public school, and then [extend it] to our high school kids… before they go off to college education. So that they know how to manage their money right away.

With this in mind, and as was noted in the second quotation, many Community members wanted FLE to be an integral part of their high school education.

… I do think that there should be more in the education system. Like, you know, growing up and in high school and stuff, doing math, most of the time it ends up being stuff you will never use again. You know, I wish that more education in the education system, you know, focused on personal finances, like how do you do your taxes and how to do business stuff and investment stuff and be smart with… I don’t know anything about taxes or how it works. Like, I have student loans but I don’t necessarily know how it all works. I think there are a lot of things that we don’t learn that are really important, you know, growing up. I think that is something that can be for the Community, if you are going to leave the Community, and you are going to be going to school or [going] to get a job somewhere. It is stuff you need to know. So you know, maybe not for everyone, that stuff is relevant, but maybe for parents to learn. (Maang, Male)
However, there was also a concern that the FLE undertaken in high school was relevant and appropriate for the particular needs of the students in this site. This was necessary for individual students, and also for the Community itself, thus highlighting the dual purposes of education noted earlier.

. . . when a client comes to a realisation of actually what they are spending; like that budget sheet was a real eye opener for me. To see dollar for dollar where it was going, and it was going to things that I didn’t really need, like magazines, the cigarettes, pop, junk food, anything like that. So when I [saw] that for myself it was a matter of making those choices on whether or not; prioritizing what is really important. (Ohhoomsii, Female)

These snippets of data reflect the larger data set, and together they show a clear desire for FLE in the Community for the youth. Furthermore, this FLE needs to be appropriate and designed for the particular needs of the individual and the Community more broadly. This includes a praxis approach for the youth, based on age-appropriate FLE in primary school and high school that is inclusive and that does not leave the students blaming their family members for their financial circumstances. Rather, students need FLE that teaches them about the reality of the capitalist economic system we live with, which is one that guarantees both extreme poverty and extreme wealth (Arthur, 2014). FLE for youth who are finishing high school and leaving the Community to attend post-secondary education needs to expose them to the financial dilemmas (Sawatzki, 2013) they could face, as a way to encourage real-life planning and thinking about the financial realities they will face living away from home and away from their support networks.

I think the students going away need a workshop on making their money that they are given to pay for their food last; usually their rent is paid for if
they are staying on campus, because the education part of it pays for the whole thing. (Moonyegoonen, Male)

Also, the realities of social isolation experienced by Community members who leave to pursue post-secondary education is a genuine concern. This also means that students are not under the watchful eye of Community members who are looking out for their best interests and who would intervene if an individual began to seek something other than education.

And I think because of the way things are here, it is that the lack of communication is a big part and parcel of the problem that we are having here with our students . . . they don’t fight hard enough, the leadership here, to go after the financial dollars that are needed to get our kids out there, to do those things that need to be done; and then you also have to look at the loneliness that they face when they are out there, first time out. (Mskobneshii, Male)

There are also issues affecting how youth see their futures in the Community, particularly when they consider employment options after completing post-secondary school. A Community member mentioned that, despite council election campaigns declaring youth as a primary focus, opportunities for stable employment are often for people outside the Community.

And for me, I would much rather see the Council say, and I remember this every time there is a council election, that we are striving to work for our youth but then … what they do is bring in non-status people to come and work here. And people see that and [ask] why are they bringing these people in? Why aren’t they hiring our own people? Like, now we have about six or seven people out there with financial knowledge and they
have their own jobs out there. I ask them, would you come back if things change? No. Why not? Because we are getting better treatment out here, better treatment out here; they know our potential and they are using that and I am happy that I have a job. In the Community though, a job here is not very stable. It [is] kind of like a volcano ready to erupt; it will erupt but we don’t know when. (Mskobneshii, Male)

Improving conditions for growth and long-term employment within the Community for youth, and educated youth returning to the Community, continues to be an ongoing challenge. This needs to be addressed to provide Community members with real opportunities for employment, development and progress.

7.8 The Importance of Teaching FLE with a Praxis Approach

Financial literacy has economic and social importance because it relates to an individual’s overall wellbeing, of which economic wellbeing is a component (Anielski, 2007; CCL, 2007). It has been linked to planning for and saving for retirement, which has impacts on both the individual and society at large (Lusardi & Mitchell, 2013). Despite saving for retirement not being a significant motivator in Indigenous Communities, teaching in a holistic way has a place (Brimble & Blue, 2015). It is important to consider why governments want students to establish a regular pattern of savings and planning for retirement through effective financial decision-making (OECD, 2005). The government no longer provides a pension at retirement, and it is now the responsibility of the individual to ensure they have adequate funds. Therefore, the unrealistic expectation often associated with generic FLE programs (Blue & Brimble, 2014) is that one course or workshop will bring about change to an individual’s current financial circumstances (Lyons et al., 2006). Although some basic
skills can be taught and acquired at these workshops, it is naïve to expect that a financial “makeover” can occur and be sustained after attending such a course (Pinto, 2009). Instead, more questions than answers often result and, ultimately, the potential for individuals to blame themselves for not being able to change their financial circumstances could result (Willis, 2008). Above are some reasons why many FLE programs fail to achieve their unrealistic expectations, and why a move to a praxis approach to teaching FLE is required (Blue, Grootenboer & Brimble, 2015).

Another factor to consider in FLE with a praxis approach is that all individuals have a locus of control (LOC). A LOC is defined as an individual’s ways they see the world including their beliefs about the reason for both rewards and punishment (Perry & Morris, 2005; Rotter, 1966). This LOC, which we all have, can have “… a significant impact on responsible financial management behaviour both directly and indirectly…” (Perry & Morris, 2005, p. 310). Perry and Morris (2005) argue that this means individuals “…who believe that financial outcomes are due to chance or powerful others, (i.e., externals), will be slightly less likely to take steps to manage their finances” (p. 310). Furthermore, individuals who are more action-oriented or motivated and believe in their abilities to achieve or master the goals they set for themselves, are said to have an internal LOC whereas, individuals with an external LOC are less likely to believe events are under their control and believe it all comes down to luck and chance (Zimmerman, 1995). These insights about LOC could be used as a powerful pedagogical tool in FLE teachings since the psychology of money beliefs (Klontz et al., 2011) is an area that has not been widely explored. It may be well placed in FLE teaching with a praxis approach because it allows students to understand the psychology behind their beliefs about money, and it could be used to shift some thinking for students who wish to gain new financial awareness.
A shift of focus regarding the importance of tailored FLE is not a new concept, and the reasons have to do with modifying content to the gender, age, SES, culture, life stages, financial goals of the participants (Brimble & Blue, 2013; Lusardi & Mitchell, 2013; Pinto, 2012a; Pinto & Coulson, 2011), and to foster more compassionate citizens (Lucey et al., 2015).

7.9 How the Concept of Quadruple Bottom-Line Reporting in Indigenous Communities links to a Praxis Approach for FLE

The last concept I consider when adopting a praxis approach to teaching FLE has to do with moving away from a purely financial focus and incorporating other values. This can be explained by discussing what is called “quadruple bottom-line reporting” (Scrimgeour & Iremonger, 2004). More familiar is single bottom-line financial reporting, which focuses on the profit or loss realised. A relatively new concept is multiple bottom-line reporting, where the focus is not solely financial (i.e., profit or loss) (Sengupta, Vieta, & McMurtry, 2015). Since some Community members mentioned that understanding the Band Office’s financial statement was an important skill for participating in financial decision-making at Community meetings, I wanted to include a section on multiple bottom-line reporting.

A multiple bottom-line practices include recognising other measures of success: economic, social and environment (Pinto & Blue, 2015; Sengupta, Vieta, & McMurtry, 2015) and a quadruple-bottom line also includes culture (Pinto & Blue, 2016; Scrimgeour & Iremonger, 2004). Brayboy (2015) posits that government policy is rooted in imperialism, and a desire for material gain moving to a multiple bottom-line approach privileges more than just the fiscal measures. A multiple bottom-line approach is more aligned to Indigenous knowledge since it privileges alternate values.
Having a multiple bottom-line approach to financial decision-making would mean a shift from an individualist wealth accumulation focus to making financial decisions that value an individual’s cultural, social and environmental ways of being. This approach may address “ecological justice” which is social justice that also “. . . includes respect for the entire planet and all its natural systems and creatures (Four Arrows et al., 2010). A multiple bottom-line focus for a company’s financial reporting practices and an individuals’ financial decision-making would place the importance on more than just the financials. For instance, when reporting and making a financial decision, it would be understood that for Aboriginal people the associations with land, which is marked by environmental sensitivity and traditional knowledge and fostered by a sense of spiritual connection to natural resources (Peredo & Anderson, 2006) and the importance of sharing resources (Martin, 2003), impacts their financial decision-making processes. The individual’s ways of being does not need to change, in fact, it is the instrument for reporting, or the way financial decision-making has been taught, that must alter for a more inclusive and rewarding world.

You see for me I think outside the box. We don’t have to depend on the government we can go to foreign investment, foreign investors, come here have a look at this idea and have a look at what we have for our island. All we have to do is expand our two islands, expand that. Then we are all set. Everybody comes home and we can afford to pay them to work.

(Mskobneshii, Male)

In my Community, the quadruple bottom-line approach could mean that corporations wishing to partner with local businesses would do so by valuing the social, cultural and environment ways of being, doing and knowing in the Community. It would also involve incorporating these measures of success into how their corporation
or business operates in the Community. The profits would also be considered but only after the social, cultural and environmental aspects of conducting business on First Nation land was addressed, implemented and valued. The importance of working with Community members and understanding, respecting, and valuing, their ways of being, doing and knowing, is paramount in fostering business relationships that values a quadruple bottom-line approach. Excluding the cultural aspect when conducting business on Aboriginal land often results in attempts to colonise Aboriginal people into western ways of being, doing and knowing. By valuing cultural knowledge and traditions in financial decision-making, through understanding the impact of an individual’s financial decision on others including the environment and cultural implications, are the beginning to respectful business relationships and professional learning. This involves an exchange of skills and knowledge where the western ways of being are not privileged over Indigenous ways of being, doing and knowing. The quadruple bottom-line approach to financial reporting opens up the possibilities of what “could be” in other areas of finance such as FLE. This more holistic approach to FLE (Brimble & Blue, 2015) would include considering all four elements of the quadruple bottom-line approach; the social, cultural, environmental and financial aspects involved in financial decision-making. If this is achieved the praxis approach to FLE will become more prominent, dominant and relevant.
7.10 Implications and Recommendations

The inappropriate one-size fits all approach to FLE that is often delivered across a wide range of contexts and communities reaches only a small few who fit the generic or textbook model (Pinto, 2012a). These “quick fix” approaches to FLE seem particularly problematic in sites of poverty and disadvantage, particularly where it is not easy to change your circumstances (e.g., take on a higher paying job). Importantly, it is implicit to recognise that FLE is not the solution to poverty. The real issue of poverty which involves low wages, working long hours and lack of employment opportunities are not going to be solved by FLE. Understanding what FLE can and cannot achieve is what we view as the moral and ethical aspect of teaching and learning FLE, the praxis approach to FLE.

7.10.1 Moving away from the deficit approach to FLE

Financial literacy is considered an essential skill for 21st century learners (Lusardi, 2015). Therefore, increasing financial literacy levels of Community members is viewed as an important initiative, particularly to prepare the young people for a successful future. I argue that a praxis approach to FLE may reduce the risk of marginalised and/or vulnerable individuals potentially blaming themselves for not being able to easily


change their financial circumstances after receiving conventional FLE training (that is individually focussed and has a deficit approach). Moreover, FLE practitioners/educators who comprehend the issues with disadvantage that exist including poverty and hopelessness in some Aboriginal communities will instead acknowledge the social structures that exist to reinforce these conditions and with this knowledge transform their teaching practice by adopting a praxis approach to FLE. This praxis approach would include understanding: how an individual’s financial decision-making impacts others; that not all important life decisions are financially rewarding; that many individual’s living on low incomes are unable to regularly save and/or maintain long term savings; that an individual may be able to improve their financial management but this does not mean that they can increase their source of income; that your cultural and/or values such as being generous or being kind to others is an important aspect to evaluate when making a financial decisions. Furthermore, promoting site-based education development in the Community, with Community members, will help move FLE from an unsustainable “imported” practice to a sustainable “localised” practice. Last, it is the practice architectures in the site and the ecologies of practices that influence FLE provide insight into FLE as a practice and how FLE operates in sites of poverty and disadvantage.

7.11 Chapter Summary

In this chapter, how I came to understand praxis, as the moral and ethical aspect of teaching, is described followed by the importance of thinking critically about how we teach FLE. The importance of a praxis approach to FLE where the moral and ethical aspect of teaching FLE in a First Nation community was described. The role of a praxis approach was described to demonstrate the how praxis is lacking from conventional
forms of FLE. Using data from interviews conducted in the Community, the applicability of FLE for the youth and adults, in the Community, was discussed. The quadruple bottom-line approach to financial reporting, an approach to recognising economic, social, environmental and cultural measures of success, and how this approach has relevance for how we teach FLE under the praxis approach was discussed. This chapter concludes with the importance of moving to a praxis approach to FLE that is a more culturally inclusive and responsible approach for teaching FLE in First Nation communities. This penultimate chapter precedes the final chapter of this thesis where the significance of this study and implications for FLE practitioners/educators, policy makers, community members and researchers is outlined.
Chapter 8. Implications of this research, and moving towards a praxis approach to FLE

Research is about collective responsibility: ‘we can only go so far before we see a face – our Elder cleaning fish, our sister living on the edge in East Vancouver... – and hear a voice whispering, “Are you helping us?”’ Kovach (2005, p. 31)

8.1 Introduction

Countries around the world, both developed and emerging, agree that FLE is of critical importance, and have put in place initiatives, policy and curricula to see that FLE is embraced. Valid reasons to implement FLE include the 2008 global financial crisis (GFC), increasingly complex financial markets, and widespread growth of alternative or predatory financial services. Indeed, FLE is considered an essential 21st century life skill for individuals to acquire (Lusardi, 2015). Opportunities to educate on how to make simple money-management decisions and how to deal with financial dilemmas are some of the strategies FLE aims to assist with. Ensuring individuals manage their personal finances effectively so they have adequate funds for retirement tends to be a dominating push of FLE. Indeed, conventional FLE is often packaged as easy to acquire skills and knowledge that individuals are expected to follow to effectively manage their finances (Lucey et al., 2015; Pinto 2012a). This deficit approach to FLE allows for assumptions to be made about what an individual can do or has not done based on the financial circumstances rather than disclosing the social structures that exists to ensure that both poverty and extreme wealth co-exist (Arthur, 2012; Lucey et al., 2015).
In this study, I explored FLE practices in a Canadian First Nation community as a case study. As a member of this Community, I returned twice to conduct this research. The relevance and importance of FLE in a First Nation community was explored after a widely used financial literacy train-the-trainer workshop failed to gain traction. Semi-structured interviews with 19 individuals and a brief Community-initiated survey of 55 Community members were conducted to understand why FLE was sought in the Community.

An opportunity to identify realistic outcomes that can be achieved by FLE in a First Nation Community, and how best to accomplish these, was identified and developed. In this Community, FLE was found to be important and relevant to prepare Community members attending post-secondary education, to assist with financial aspects of grant applications, to provide financial awareness for individuals receiving social assistance, to help members read financial statements, to engage in further decision-making within the Community. Last, I challenged the narrow and perhaps misleading vision of current and conventional FLE practices by offering a model that allows for critical thinking. This includes other influences, such as the recognition of culture differences (some with less of a focus on wealth accumulation) and the impact of poverty in financial decision-making. It is hoped that these findings will help better align FLE policies and practices in First Nation Communities for the betterment of future generations.

In the previous chapter, the importance of a praxis approach to FLE (Blue et al., 2015) was discussed as a strategy to develop new and more holistic methods of teaching financial literacy (Brimble & Blue, 2015). In this final chapter, I provide a brief overview of the thesis and outline how the stated aims and research questions of this research have been addressed. I then discuss the significance of this research, and its
implications for researchers, policy makers, and Community members. The limitations of this study are then stated before concluding with the recommendations for future research in the area of FLE.

8.2 Overview of the thesis

In chapter 1, I outlined the importance of this research for countries focusing on increasing the financial literacy of their citizens. I argued the need for culturally appropriate pedagogy, sited-based educational development, praxis, economic wellbeing (as a component of collective wellbeing) and critical awareness in FLE. In chapter 2, I used the literature to present an overview of why FLE is important; the challenges including the allure of FLE despite its inability to change behaviour, and the paradox of FLE—that it can improve financial behaviour without first improving financial literacy (Mandell & Schmid Klein, 2009); the stated outcomes and associated expectations (many of which are unrealistic and not easily achieved); and the concerns with FLE, especially when delivered for Indigenous people. The cultural and structural barriers to FLE were also stated when I argued for the future of FLE with realistic outcomes and expectations that valued Indigenous knowledge as a component of financial decision-making.

In chapter 3, the importance of using Indigenous research methodologies when conducting research as a First Nation researchers in my own Community and the 5R’s of research were described. This included how I reconnected and made new connections in the Community. Furthermore, the methods used and how the data were prepared for analysis was discussed. In chapter 4, how I used practice theory to analyse the data to identify the practice architectures that enable and constrain FLE practices in the Community was presented. The relevance of FLE in the Community was the focus of
my first findings and discussion chapter (chapter 5); this was followed by the penultimate findings and discussion chapter (chapter 6), where I identified and discussed the emergence of site-based educational development for relevant FLE. Last, I discussed the importance of praxis in FLE, which was presented and discussed in chapter 7 of this thesis.

8.3 How the aims of this research have been fulfilled

In this study, I critically examined the role of FLE in a First Nation community by exploring the following research questions: (1) how are FLE practices experienced in this financially excluded First Nation Community? (1.a.) why is FLE important (or not important) in this First Nation Community. (1.b.) what are the FLE needs of this First Nation Community? These questions were answered by conducting both individual and group interviews with some Community members and presenting finance related topics at Community workshops during two trips to my Community. Exploring the first question of this study—*FLE practices experienced in the Community*, I found that FLE practices outside the home tended to be unsustainable (one-off in nature), offered by outsiders, and delivered by so-called financial experts (such as bank employees and/or paid consultants). These financial programs offered in the Community often had poor attendance rates because the realities of life on a First Nation reservation—high levels of poverty and limited opportunities for employment within the Community—were often not properly considered. This lack on consideration was demonstrated through the use of the programs one-size fits all philosophy that provides solutions to “all” financial dilemmas and problems. I argue that FLE program policies are entering the “danger zone” and are walking the fine line between self-determination and colonisation (Pinto & Blue, 2015), because teachings offered in these generic FLE programs are designed,
on the one hand, to “liberate” individuals, and on the other hand, could also appear to be on “civilising missions”. When particular FLE practices and values (with a wealth accumulation focus) are imposed on individuals the covert “civilising mission” of FLE were disclosed. FLE programs, that aim to increasing the possibility of self-determination of Aboriginal peoples within the postcolonial ideal, must “hold both economic and non-economic objectives in tension” (Overall, Tapsell & Woods, 2010, p. 157). Moreover, an individual who is financially literate does not have to abandon their traditional practices such as sharing with family; instead, these values become part of the financial decision-making process.

The second research question that was addressed in this thesis was that of understanding the relevance and importance of FLE in a First Nation Community. Members of the Community who were interviewed stated that FLE was important because financial education was an essential skill for the youth to learn, especially before they leave the Community to attend post-secondary education. The lack of financial education in the compulsory schooling system was also a reason many of those interviewed felt it was important to have this taught in a workshop-type manner for Community members who may have missed opportunities for learning about personal finances during their schooling. With FLE the focus of many newspaper headlines and the focus of government and OECD policy, Community members may have felt compelled to learn FLE or be “left behind”. With high levels of poverty and limited opportunities for employment within the Community, the need to acquire financial literacy was both appealing and frustrating. The appeal of financial literacy is about acquiring a 21st century skill and the frustrating aspect was in the delivery of the content, specifically the tension between the promoted skills and values misaligned with some of the Community members’ values and practices.
The FLE needs of the Community the third research question were identified as: (1) accessing tailored, relevant, and contextualized FLE content; (2) using resources with a guidance approach to FLE rather than a dictatorial approach; (3) accessing FLE through a just-in-time approach to learning (especially targeted at the youth); (4) understanding Band Office’s financial statements to help Community member engagement with financial decision made in the Community; and, (5) learning how to complete the financial component of applying for grants. These findings were described in chapter 5 of this thesis. What the aims of this research mean on a larger scale is described in the next section.

8.4 Significance of this research

As I reflect on the intended, enacted and experienced (Billett, 2015) FLE in this Community, I conclude the following points about FLE’s place in an Aboriginal community. FLE was relevant in my Community when it is optimally designed for the site with members of the Community (so that the needs of the site are understood). In addition, FLE is best taught with an understanding of praxis (that is, the moral and ethical understanding of teaching) so that FLE practitioners understand the structural barriers Indigenous people face and further marginalisation does not occur. Although not a direct aim of this research, the importance of valuing Indigenous knowledge and including these values in the financial decision-making process is an important feature of this study, and may have the potential to increase engagement in FLE with Indigenous people. Moving toward self-determination for Indigenous people is crucial; the texts and resources used in educational settings also must embrace this vision and acknowledge and include Indigenous ways of being, doing, and knowing (Martin, 2003) as valuable ways of living in this world. If self-determination is not the focus for
Indigenous people in an educational setting then colonisation practices will continue to be promoted as the “superior ways of being”.

The findings of this thesis also contribute to building knowledge and theory for researchers. Outcomes also provide evidence-based ways to understand the importance of FLE in a Aboriginal community that can inform governments, industry, educators, practitioners, and anyone else working collaboratively with Aboriginal communities on FLE initiatives. Last, the implications of these findings for my Community are outlined below.

8.5 Contribution to research

My thesis privileges Indigenous knowledge by its methodological approach and by using a practice theory lens to understanding the FLE practices experienced within my Community. The methodological approach contributes to the Indigenous research methodologies and it may provide an insight for Aboriginal researchers who seek to return to their community to conduct research in a respectful, relationship-building, and reciprocal manner. By always questioning whether my next move would “help my Community” or only “help my academic pursuits” was the challenge I embraced throughout this study.

This research also provides a perspective on FLE practices experienced by a First Nation community by sharing Community members’ thoughts and stories about FLE practices inside and outside the home. The importance of cultural values, such as sharing and looking after fellow Community members against individual wealth accumulation, is the tension that many Aboriginal people experience when confronted with current FLE teachings (such as generic programs targeted towards adults living on a low income). A way forward may involve privileging collective ways of being (CCL,
2007) and adopting a critically compassionate approach (Lucey et al., 2015) to financial decision-making taught as a form of praxis rather than focusing on the individualistic wealth accumulation focus of conventional FLE.

This is the first thesis to explore the importance of praxis in FLE, and how it aligns with site-based education development. The importance of understanding how financial decision-making, in its current form, privileges individuals with high incomes, and blames individuals living in poverty or low-income for their current financial circumstances, was also discussed in this thesis. With both an Indigenous-insider (a member of the Community) and Indigenous-outsider (a Community member who lives off-reserve) perspective, this study offers unique insights into both the importance and challenges of FLE in an Indigenous context. Using my own experiences of learning about personal finance, teaching financial literacy, and researching FLE—this study combines the experiences of Aboriginal people both on- and off-reservations. It advocates for critical FLE delivered with a culturally-aware understanding of how financial decision-making is enabled and constrained in three dimensions (cultural–discursive, material–economic, and social–political). These findings contribute to knowledge and provide evidence to inform policymakers in government and industry, and educational enthusiasts worldwide who are passionate about pursuing a praxis approach to FLE with Aboriginal communities.

8.6 Contribution to policy

The research contribution to policymaking is about understanding the misguided efforts on increasing the financial literacy level of Aboriginal people, with the hope that increasing financial knowledge might lead to improvements in financial well-being. Achieving financial well-being involves having secure employment and being paid a
wage that covers your household expenses. Education (not just financial education) can lead to a better paying job and without a steady decent paying job an individual is unlikely to ever experience financial well-being. Therefore, efforts might be better steered towards a progressive praxis-based approach to FLE that embraces the collective well-being approach to life shared by many Indigenous people worldwide. The danger of focusing on individual needs and wealth accumulation at all costs is that the human, compassionate aspect is ignored. Lucey et al. (2015) argue for a critical, compassionate approach to FLE that better reflects being a good citizen (i.e. an individual who makes financial decisions that they feel good about). Indeed, a more collective well-being approach to FLE would value the importance of how individuals help others as they provide for themselves. I state this as the challenge that needs to be overcome before a more socially just approach to FLE is adopted wholeheartedly. This challenge can be overcome as demonstrated by accounting practices that have multiple-line approaches to reporting and include social, cultural, and environmental contributions made, alongside profit-making (Overall et al. 2010). If this can be embraced in accounting practices, educational practices can follow suit. Until financial decision-making incorporates the importance of multiple ways of being financially responsible, FLE will remain at a standstill. Furthermore, financial planners mandated to work in the best interests of their client may also be required to shift their thinking to match the needs of their clients, who may also value socially, environmentally, and culturally responsible corporations rather than corporations that focus on profit.

8.7 Contribution to Community

I know that I could go to any Aboriginal student and ask why they’re at university, and I would be so surprised it would knock me off my feet if
one of them said, “I am there to better myself.” They all say: “I’m there to help my Community” or “to make things better for my community.” The idea of bettering self for self is foreign, even when the person is heavily mainstreamed in other areas. (Hill Adams, Wilson, Heavy Head & Gordon, 2015, p. 10)

This research was a collaborative effort; it started when I was recommended to a Community member seeking FLE in the Community. These initial emails lead me to focusing my PhD on my Community and receiving an invitation to present at a Community summit shortly after I completed my confirmation of candidature. Now that the interviews have been transcribed, analysed, and included in this thesis, I reflect on this research experience in the Community. Here are my thoughts I have written in this short letter to my Community members (past, present, and future) based on my experience throughout life.

**To the future leaders in the Community:**

Boozhoo, Niin Levon Blue nindizhinkaaaz (Hello, my name is Levon Blue). I am the Noozhis (grandchild) of the late Bernice Blue, the Nindaanis (daughter) of John Albert Blue (Giniw) and Marjorie Patricia Theresa Blue, and the Nimise (sister) to Evan and Karla. I am from the Waabizheshi (Marten) clan.

Miigwech (thank you) for taking the time to read this letter to you, the Anishinaabe (Ojibway people) of the Community we share. I have reflected on the conversations made during my research trips back to the island and throughout my life with my relatives (fellow Community members). Now that I am back in Australia, I would like to share this message with you, the future leaders of the Community, using the Seven Grandfathers teachings (Benton-Banai, 1998).
1. “To cherish knowledge is to know WISDOM.” (Benton-Banai, 1998, p. 64). Before you can cherish knowledge and your inner wisdom you must acknowledge and belief that You matter! You are important and so are your cultural beliefs and traditions. Be proud of your heritage and learn from your Elders. You are the future leaders of the Community and the world. Lead with your heart and follow your instinct, knowing that, when you make decisions to improve your well-being, your family and your Community also benefit. During this research journey of exploring the financial literacy education practices in the Community with some of you, I have learned that our cultural beliefs, such as sharing, and generosity with resources, have not been factored into the current financial education practices. I am doing my best to promote the importance of making financial decisions based on our values, not just what the most financially effective decision might be. Thank you for giving me this insight. Remember when you become future educators to use your local knowledge and cultural beliefs to guide your decision making processes.

The most powerful gift you can give yourself is to stay in gikinoo’amaddiwiigamig (school)! Education opens doors to new opportunities that you may have never realised exist. Challenge norms and understand that Indigenous knowledge is important and is valued. You do not need to change your ways of being, doing, and knowing to succeed in post-secondary education. Understand that not everyone is born a genius, but that with hard work and effort, everyone can work towards what they desire. Understand the power of having a growth
mindset (Dweck, 2006) and how you can, through effort (not luck), increase your knowledge and “grow” your brain! Yes, your brain is, at any age, capable of making new connections and learning new things. You are not born smart or stupid. We can all become smarter with effort and hard work. Learn to see the fun in effort and view whatever failure you have as an opportunity to learn. Trust me; I have had many learning experiences throughout my life. When learning, sometimes it may come easy to you; remember you are not really learning when this happens, as you probably already knew that bit of knowledge. Instead, when you are faced with challenges, remember that this is where the fun begins; this is where you truly begin to learn. So, you have a choice to make in life, and that choice is to either figure it out with effort, or walk away. Choosing to figure it out is the path I often make.

2. “To know LOVE is to know peace.” (Benton-Banai, 1998, p. 64).
Accept that we are not perfect. You are not perfect, and neither am I. As soon as we acknowledge our imperfections, we can stop trying to hide our weaknesses. Forgive people for their imperfections, and forgive yourself for your own moments of weakness and regret. You are an even better person when you accept your imperfections.

   Be kind. We are not born knowing how to be kind to others. This is something that may be taught to us when we are young. Remember that being kind/kindness is not a weakness or something that should be taken advantage of. Continue to show kindness to yourself, your family, our Community and our World by thinking about something kind you can do for someone each day. The world can be a cruel place, and adding
your own little bit of kindness makes the world a better place to live and grow in. Showing empathy and helping those in need will make you smile. Sharing stories of how you overcame adversity may help others during their challenges and help to build resilience amongst those you can influence. Being kind, empathetic and compassionate are also connected how we can approach financial decision-making. By being kind to yourself about your financial circumstances and demonstrating empathy to others about their financial circumstances may help you with a more compassionate approach to buying and selling goods and services.

3. “To honor all of the Creation is to have RESPECT.” (Benton-Banai, 1998, p. 64).

We must respect ourselves before we can respect others and this includes all living creatures. Respect also includes how we behave with zholniyaa (money). By understanding your relationship with money you will recognise that money is not everything. It can evoke all sorts of emotions and cause both the good and not-so-good qualities of individuals to come out. Remember that understanding how money works and how it can be used to help you achieve your goals in life is an important skill to learn. By learning about accounting and business at high school, you can learn how to read financial statements. This will help you read the Band’s financial statements so that you can engage more with the financial decision-making that takes place in the Community. Embracing financial concepts such as quadruple bottom line reporting may be an appropriate way forward for financial reporting in the Community. This type of
reporting measures the success of businesses/corporations/organisations not only on profit but also on environmental, social and cultural outcomes of these enterprises.

Learning how to prepare a budget will also help you learn how to complete the financial section in grant applications, which may be available to you for hosting Community events. When you gain these skills, share these skills as you are called upon. Gaining financial awareness of your spending habits will also allow you to understand where your money is going, and it may help you plan your spending when you leave the Community for post-secondary education but it will not help you escape poverty—only education can do this!

**4. “BRAVERY is to face the foe with integrity.”** (Benton-Banai, 1998, p.64)

Say yes to opportunities. It is easy to turn down an opportunity because we feel we are not qualified, or we feel we do not have what it takes. Instead, challenge yourself and say “yes” to opportunities presented, especially if they put you out of your comfort zone. These are usually the types of opportunities that will help you achieve your goals in life and will benefit your community. There will be times when we need to reframe the messages that we say to ourselves from negative (self-defeating) to positive (self-encouraging) so that we can approach the world with integrity and a belief in abilities.

Embracing fear by accepting the challenge, an opportunity that someone else already thinks you are capable of doing, is a good thing. Remember that at times other people will have more faith in your
abilities than you might have. As you go through life, offer such opportunities to people around you. Think about how important it is to mentor others and be mentored. I thank everyone who continues to believe in me especially at times in my life when it was the most difficult to see.

5. “HONESTY in facing a situation is to be brave.” (Benton-Banai, 1998, p. 64)

Dare to dream. Without hope, one cannot dream, and with hope, the sky is the limit. Remember to dream big and then work out a plan by including all the baby steps you need to take to make that dream possible. Keep your dream quiet, if you like, as not everyone will want you to succeed. Surround yourself with people who show you that they want the best for you—they often are within close reach. As you dare to dream, remember that along the journey there are many lessons for you to learn. Share these lessons with those who you influence, and encourage others to follow their dreams. Now, dreams do cost money, so you will also need to think about how you might be able to afford reaching your dream. Research the costs and evaluate what is needed and what you can do without. Never be afraid to seek second-hand or to accept hand-me-downs. Remember how hard you have to work for your own money, and try not to let it quickly slip away, but be generous with your talents.

6. “HUMILITY is to know yourself as a sacred part of the Creation.”
   (Benton-Banai, 1998, p. 64)
Remember that you do not have all the answers to life’s problems. Seek knowledge from others and share your knowledge with others when called upon. Develop critical thinking skills and reflect often on your thoughts and actions. This includes developing critical thinking skills about financial literacy education and how Aboriginal ways of being, doing and knowing apply to financial decision-making. Reflecting on why changing your financial circumstances is not as easy as it is packaged in FLE due to the reality of colonisation, the continued struggles faced by Aboriginal people around the world living in poverty and/or on low incomes, and the social structures that exist in society that reinforce inequities. Through reflection and critical feedback from others we gain knowledge and grow as individuals. It is okay to admit that you do not have the answer and/or that you have made a mistake. Seeking guidance and knowledge from others and learning from our mistakes, allows us to flourish.

7. “TRUTH is to know all of these things.” (Benton-Banai, 1998, p. 64)

I am grateful for your kindness shown to me when I met some of you (or your family members) for the first time, or made reconnections. I am thankful that you (or your family members) welcomed me back into the Community despite my years away, and that you trusted that I would not do the wrong thing by the Community as I acted both as a Community member and researcher during my time on the island. Please know that I am so proud of the many inspirational people in the Community who, each day, make the Community a better place. I understand that there is still so much work to be done, but I have hope that the healing will
continue and that the future leaders, the youth, have a bright and strong future, wherever in the world they find themselves living. Please remember that I am always here if you need someone to talk to about pursuing education, following your dreams and overcoming challenges.

Last, the focus of this study was to find out from you (the Community members) how FLE was important in the Community instead of assuming your needs were attended to in a one-size fits all approach to FLE. It was found through this study that tailored FLE was desired and that relevant FLE included: accessing FLE through a just-in-time approach to learning (targeted at youth leaving the Community to pursue post-secondary education); understanding how to read financial statements produced by the Band Office to allow more Community members to engage in financial decision-making; learning how to complete the financial component of grants applications available to Community members; and, using a guidance approach to FLE that incorporates Aboriginals ways of knowing, being and doing instead of the conventional wealth accumulation approach to FLE. Keep in touch.

Miigwech (Thank you),

Levon Blue

8.8 Limitations of the research

The findings reported in this project must be considered as limited in a number of ways. First, this research reflects the opinions of only the Community members interviewed (or surveyed) and may not be the opinions of other Community members. This was an exploratory research study, and so generalisations of the specific findings to other
contexts are probably not appropriate or meaningful. Indeed, the study has already indicated that the FLE practices evident in the Community were enabled and constrained by the site-specific practice architectures and these will, by their nature, vary from site to site. Therefore, it is not my intention in this study to provide generalisable findings that could be applied broadly, but rather the purpose was to offer insights into how FLE may be developed in a First Nation Community.

8.9 Recommendations for future research

Although FLE workshops for individuals living on low income are often packaged as generic, easy-to-acquire financial skills and knowledge, financially literacy does not equate with financial well-being. That is what I called the false promise of FLE. It is much like understanding that because a person cannot afford healthy diet choices does not mean they do not understand how to make those healthy choices. Both individuals who are financially literate and financially illiterate achieve financial wellbeing. It is the wealthy financially illiterate individuals who are able to hide their ineffective financial decision-making by accessing adequate funds to enable their ways of being without financial stress. Aligning financial wellbeing to financial literacy is misguided and inappropriate. Equating one with the other ignores the realities of a capital economic system that guarantees both extreme wealth and poverty. Many individuals told me, following my presentation at academic conferences, that they are not financially literate but that they have the means to sustain financial well-being. It may appear that individuals with the financial means to sustain financial well-being are financially capable individuals but perhaps, these individuals just have a solid buffer of savings to sustain their well-being.
FLE must not be about making people who are on low incomes feel that there is a “magic formula” that will transform their financial situation from rags to riches. There are financial awareness skills and tools that can be shared but research continues to show that many people living on low incomes are already proficient budgeters (Dowler, 1997, 2008; Pettigrew et al. 2005); perhaps by drawing on this research we can move FLE from a budget approach (conventional and individualistic wealth accumulation approach) to a praxis approach to FLE that acknowledges collective well-being over financial well-being and a compassionate approach to financial decision-making (Lucey et al., 2015).

My recommendations for future research in FLE are: moving toward a praxis approach to FLE. This would include developing curriculum and resources that explore how an individual’s financial decision-making impacts others (Lucey et al., 2015), acknowledge that not all important life decisions are financially rewarding but are still valuable (i.e. stay-at-home parent), recognise that many individual’s living on low incomes are unable to regularly save and/or maintain long term savings (Lea et al., 1993), develop understanding that an individual may be able to improve their financial management but this does not mean they can increase their source of income, and recognise that cultural and personal values such as being generous or being kind to others are important aspects to evaluate when making financial decisions an individual can comfortably live with.

8.10 The direction future of FLE

Throughout this thesis, I have shared stories of my lifelong interest in personal finances. My interests stemmed from growing up in a family where we did not have a lot of financial security, yet my parents still fostered a sense of hope for the future in their
children. I embraced a belief that I could become whatever I wanted to be as long as I tried. It was effort, rather than luck, that would lead to success, especially if I followed the path involving education. I have since learned that this philosophy aligns with what Professor Carol Dweck defined as having a “growth mindset” where you believe “…that your basic qualities are things you can cultivate through your efforts” (Dweck, 2006 p. 7). While I am not suggesting that everything can be overcome through effort, I assert my belief that the financial futures of the current and next generation of Indigenous people need to begin with an understanding of the impact of colonisation and how this has, and continues to have, an impact on Indigenous people globally. It is essential to work toward the post-colonial ideal (Battiste, 2013; Pinto & Blue, 2015) where concepts such as quadruple-bottom line (Overall et al., 2010) are valued, and where FLE programs embrace some non-wealth-accumulating practices. Efforts to embrace Indigenous ways of being, doing, and knowing may offer some respite from the western ways of being that currently monopolise the personal finance agenda. Last, further research is required to determine what benefits FLE provides to individuals living in poverty and/or on low incomes (often the target of conventional FLE programs). The conventional FLE approach seems best suited to individuals with the financial means to save, not for individuals who barely have enough money to survive on.
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Appendices

Appendix A

Financial literacy survey

1. Do you believe that you require more information on Financial Literacy or improving your personal finances?
   Yes  40
   No  15

2. Would you like to participate in a study that is being facilitated by Levon Blue?
   Yes  31
   No 24

3. Have you had any training or advisements on personal finances by anyone: in school, at home, professionals?
   Yes  29
   No  26

4. Do you have any savings for yourself or for your children?
   Yes  14
   No 41

5. If you decided you were going to start improving your finances or start saving money, what are some services or information you believe would help you?
   Local Financial Advisor  18
   Local Bank  33
   Workshops  23
   Website  13
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<td>How to Invest Money</td>
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Appendix B

Themes and Interview questions

The themes for the interviews are:

1. The Community’s experiences with financial education, both formal and informal.
2. The Community’s interest in financial education.
3. The Community’s perception of what financial education can/cannot achieve and its relevance?
4. The Community’s vision for the financial future of the next generation and how these might be achieved.

From these themes the following five interview questions have been developed:

1. Who taught you about money? Do you discuss money with others? If so, who?
2. Have you attended a FLE workshop or course? If so, has FLE teachings/advice impacted your financial practices? If so, in what way? If not, do you think it could?
3. Is FLE relevant to you and the Community? If so, what FLE topics? If not, why not?
4. Is FLE required to strengthen the financial futures of the next generation in this Community?
5. How would effective and relevant FLE operate in the Community?