

Teaching financial literacy in K-12 Schools: A survey of teacher beliefs and knowledge.

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TEACHING FINANCIAL LITERACY IN K-12 SCHOOLS: A SURVEY OF TEACHER BELIEFS AND KNOWLEDGE

[Dan Otter](#)

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Abstract

The purpose of this study was to learn teacher attitudes and beliefs about teaching personal finance, as well as teacher understanding of a few core personal finance concepts. The population consisted of 1,120 classroom teachers from two public school districts in two states. The research questions were: (a) What are teacher attitudes and beliefs about personal finance instruction? (b) What are teacher understandings of a few



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core personal finance concepts? Data were gathered using a survey instrument. Questions were divided into four categories: (1) policy; (2) instruction; (3) professional development; and (4) concept knowledge. Descriptive statistical methods were used to analyze survey responses. The response rate was 16 percent, or 181 classroom teachers. Participants in this survey strongly support the teaching of personal finance topics in K-12 schools. Close to 83 percent agree or strongly agree with the statement, 'It is important for schools to teach financial literacy.' Teachers at all grade levels in this study — elementary, middle, and high school — favor starting personal finance instruction in elementary school. Lack of suitable curriculum, lack of classroom materials, lack of instruction time, and lack of subject matter knowledge were identified as barriers to successful personal finance instruction. Respondents preferred format for professional development is a workshop that increases teacher financial literacy. The mean score for the 12 personal finance questions was 37.5 percent.'

Keywords

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First Advisor

Pence, Lueretia

First Committee Member (Chair)

Martin, Nathalie

Second Committee Member

Torrez, Cheryl

Third Committee Member

Zancanella, Don

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