

My Personal Philosophy of Education

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What philosophy of education do you most agree with?

I believe progressivism is the most suitable philosophy of education for teaching financial literacy (my area of concentration), because of its student-centered base and its focus on skills needed to survive in today's world.

Merely memorizing dollar values and drilling on math operations isn't enough to become financial literate. Rather, mastery requires a firm grasp of basic mathematic skills, plus the critical-thinking ability to apply that knowledge in real-life situations and the reflective capacity to learn by doing. Pragmatic application of knowledge allows a student to identify problems (e.g., how to get out of debt), to think critically about solutions (e.g., pay bills on time), and to learn from personal experience (e.g., there are negative consequences when bills are not paid). A constructivist pedagogy, which falls under the progressivism umbrella and teaches students to use higher-thinking skills, should help students master financial literacy and become productive contributors to our ever-changing society.

According to your experience, what is the purpose of education?

I think education's purpose is to activate innate knowledge and motivate students to hone their problem-solving capability to the highest possible level so that they can become positive contributors to society. I think John Dewey stated this idea clearly in "My Pedagogic Creed" when he wrote: "To prepare him for the future life means to give him command of himself; it means so to train him that he will have the full and ready use of all his capacities" (Dewey, 1897, p. 77).

To reach this goal of developing productive citizens, an educator must lay a factual foundation through what may be termed traditional means (lecture, discussion, and knowledge transfer) while teaching students how to think critically through problem-solving exercises in various subject areas. Each individual may have his or her own unique solution to a particular problem, but in theory, if taught using a progressive philosophy of education, all would use well-developed critical thinking skills and be able to relate theory to practice in order to arrive at solutions.

What special skills/knowledge/background/history do you have that will make for a positive classroom experience?

Currently I do not teach in a classroom setting, and I don't have active plans to change that. Rather, I teach from a distance. For twenty years I have developed children's educational content, delivered through various media channels. From that experience, I have developed a sense of how to combine various teaching strategies with media to deliver financial management content, but I have no validation of that sense. I am pursuing a graduate degree in instructional technology because I want to marry my experience in children's media with educational theory and pedagogy, and optimize my ability to teach financial literacy through media. I think this marriage of experience and knowledge will enlarge my teach-from-afar toolkit and enhance the learning experience of my target audience.

How is your particular content area (i.e. subject) important to a child's education?

Financial literacy is vital to an individual's survival in today's society, but according to the National Council on Economic Education, just seven states require personal finance curriculum in high schools. The recent economic turmoil has increased interest in this subject area, highlighting the fact that many first-time home buyers who defaulted on mortgages admit

that they didn't possess the money management skills or practical knowledge required to make informed decisions about their loan agreements. Since many consumers don't know how or where to gain these important money management skills, the financial literacy they desperately need to survive in our society is hopelessly out of reach. In turn, Dewey argued that the survival of society depends on the teaching of critical thinking (Spring, 2008). I would add that today, that critical thinking instruction must include financial literacy. It is a prime example of knowledge based on practical need that can best be constructed through social interaction.

In my current role, I direct the content development of age-appropriate financial education for three distinct youth audiences between the ages of 8 and 24. My creative team and I deliver those lessons through interactive financial games and tools on the Web, as well as audio podcasts and magazines that feature real stories about peers' financial successes and failures. My theory is that if we use the media channels and technology youth already embrace to teach practical money management skills, the audience may be more apt to pay attention and learn. That should increase the chances of them growing up to be financially literate and capable adults who can actively and positively contribute to society.

What teaching strategies best help students learn? Why?

Problem solving through real-world application has most aided my own learning. When I can apply a learned theory, technique, or skill to a real-life situation and achieve success, the experience stays with me, motivates me, and makes me want to share so other learners can experience the same positive reinforcement. Real-world applications seem to work in the media channels I manage as well. The positive feedback we receive from our audience usually revolves around practical, applicable tips we've offered for managing money.

While this strategy works for me, I realize it may not work for everyone. Others with different learning styles may require different strategies and methods to achieve the same learning goal. That's why progressivism's student-focus and whole-child approach appeal to me. I hope that through my graduate level studies I can recognize and adapt my teaching strategies to those different learning styles with equally successful results.

Over the long term, what do you hope to achieve as an educator?

I hope to develop and deliver content that helps children of USAA members (the primary audience I reach and teach through media) become financially literate when they are young so they can make informed financial decisions as adults. To receive feedback that a money management strategy I passed along helped someone stay out of debt or motivated a person to take control of his or her financial decisions would be the best indication of my success as an educator.

References

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