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## **Learn to teach and learn from teaching: teacher's experiences with programs focusing on financial literacy and entrepreneurship education**

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**Abstract:** The purpose of this paper was to explore schoolteachers' experiences with learning to teach educational programs about financial literacy and entrepreneurship. Twelve teachers in primary school and lower secondary school were interviewed about their experiences teaching the Junior Achievement programs JA BizTown and JA Finance Park. In the thematic analysis of the interviews three themes were developed. First, teacher training sessions offered a structured preparation to teach the programs. Second, discussing and sharing knowledge with other teachers were an important source of learning. Third, getting hands-on practice with teaching the programs in the classroom helped the teachers learn through experience. Lack of time appeared to restrict opportunities to learn how to teach the programs. The findings from the study could help schools and support organisations to facilitate teachers' learning process when implementing financial literacy and entrepreneurship topics in basic education.

**Keywords:** teachers' learning; workplace learning; financial literacy; entrepreneurship education; junior achievement.

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**Biographical notes:** Trine Hove Langdal is a PhD candidate at the Norwegian University of Science and Technology. In her PhD project she explores schoolteachers' workplace learning experiences when teaching educational programs about financial literacy and entrepreneurship.

Vegard Johansen is a Professor at the Norwegian University of Science and Technology. He holds a PhD in Political Science. He has written extensively about entrepreneurship education, wellbeing in schools, and children's welfare, and he has led many national and international research projects. He teaches quantitative research methods courses to under-graduate and graduate students.

Astrid Margrethe Sølberg is a Professor at the Norwegian University of Science and Technology. She holds a PhD in Education. Her teaching and research focus on conditions for learning in higher education and work. Questions that she explores in her research and in her classes addresses new approaches to learning in higher education, how digital technology support innovative learning opportunities, as well as the design of teaching practices that prepare students to fill key roles in workplaces. Her teach and supervise students, at the bachelor, master, and PhD level.

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## 1 Introduction

Providing experiences with financial literacy and entrepreneurship education in school is thought to promote important life skills that will be relevant for young people in their adult and working lives (European Commission, 2013; OECD, 2019). In response to this, many countries are implementing new teaching methods in schools, that are intended to give students practical and relevant experiences that are valuable for both themselves and society. Given the increasing amount of such experiential education programs in schools around the world, focus need to be given to the teacher role, as teachers are the ones responsible for teaching these programs in the classroom. Research into financial literacy and entrepreneurship education has mainly focused on students or on the organisational, policy and business levels (Johansen, 2018). So far, research has paid less attention to the teachers, especially to how they experience learning to teach programs promoting financial literacy and entrepreneurial skills. Some studies have pointed out how important teachers are if this education is to be successful (Compen et al., 2021; Johansen, 2018; Lusardi et al., 2010; Seikkula-Leino et al., 2010). Given the global focus on teaching students these skills, it can be valuable to know more about how teachers best learn to teach the programs, especially as such topics may be experienced as different and difficult to teach (Johansen, 2018; Ruskovaara and Pihkala, 2013).

This paper aims to provide insight into how teachers experience learning to teach experiential education topics in the classroom. The guiding research question is: *In what ways do teachers describe their learning when teaching financial literacy and entrepreneurship education programs?* The theoretical framework places emphasis on the school as a workplace and learning environment (Fuller and Unwin, 2006; Hodkinson and Hodkinson, 2005), and is used to explore what the teachers say about learning and conditions for learning in the workplace. The empirical data are based on interviews with American teachers, from both the primary and lower secondary school levels. These teachers teach educational programs developed by Junior Achievement USA that are aimed at financial literacy, entrepreneurship, and work readiness (Junior Achievement, 2021c). The following section will describe the programs.

## 2 Junior achievement USA – programs and teacher training

Junior achievement is a non-profit, worldwide organisation working towards providing hands-on educational programs related to financial literacy, entrepreneurship and work readiness (Junior Achievement, 2021c). Junior achievement USA offers 23 programs in

total, designed for primary and lower secondary schools. The teachers we interviewed came from schools that had implemented two Junior Achievement programs in their curriculum: JA BizTown (primary school) and JA Finance Park (lower secondary school).

*JA BizTown* is designed to teach primary school students about personal finances, entrepreneurial skills, citizenship, and business (Junior Achievement, 2021a). The students learn how to manage their own finances (paying bills, using a credit card, savings), how communities' function (taxes, public services), and how to operate a business (pricing of goods and services, teamwork). The aim of *JA Finance Park* is to teach lower secondary school students the necessary skills for managing their personal finances (Junior Achievement, 2021b). The students learn how to make good financial decisions and manage their own finances on a practical level (income, savings, expenses, insurance, loans). Both programs are taught in-class over 12–13 lessons by the teacher, each lasting about 1 h. The lessons include activities meant to give the students hands-on experience of managing finances. The curricula in the programs are aligned to follow state standards. After the lessons, the class visit a Junior Achievement facility to experience one day in a simulated town (JA BizTown) or to role-play being an adult for a day (JA Finance Park). The visit is managed by Junior Achievement staff, volunteers, and the teachers.

Junior Achievement offers a training course before the schoolteachers implement the programs. This training session includes a tour at the Junior Achievement facility that they will visit with the students at the end of the program. The staff at Junior Achievement introduces the curriculum and the teachers receive a binder providing a detailed guide to the lessons and activities in the programs. To better understand how teachers learn to teach these programs, in addition to the resources from Junior Achievement, it is necessary to elaborate on how the workplace serves as an important site for learning to teach financial literacy and entrepreneurial skills.

### **3 The workplace as a learning environment**

This paper explores the ways in which teachers describe learning how to teach educational programs about financial literacy and entrepreneurship education, focusing on teachers' workplace learning and conditions for learning in the workplace. Research literature conceptualises teachers' workplace learning as informal and formal learning processes that take place for, through and at work (Fuller and Unwin, 2006; Hodkinson and Hodkinson, 2005; Hoekstra et al., 2009; Lohman, 2006; Rismark and Sølvsberg, 2011). The concept of workplace learning is in this context understood "*as an activity which is embedded in the production process and the social interactions of the workplace, as well as more formal learning interventions related to the work environment*" (Evans and Rainbird, 2006, p.4). Based on this assumption, work practices, socio-cultural conditions, and planned learning activities form the foundation for workplace learning (Billett, 2001; Fuller and Unwin, 2006). A suggested framework for analysing workplace learning that includes these elements is the expansive-restrictive continuum model developed by Fuller and Unwin (2006). Hodkinson and Hodkinson (2005) applied this as an analytical tool to identify teachers' workplace learning, suggesting that the framework is useful for understanding teachers' learning. In their research on teachers' learning, they found that it consisted of individual, collaborative,

and planned activity (Hodkinson and Hodkinson, 2004a, 2005; Hodkinson and Hodkinson, 2004b). Table 1 presents the expansive-restrictive continuum learning environments for teachers.

**Table 1** Continuum of expansive-restrictive learning environments for teachers

<i>&lt;&lt;&lt; EXPANSIVE</i>	<i>RESTRICTIVE &gt;&gt;&gt;</i>
Close collaborative working	Isolated, individualist working
Colleagues mutually supportive in enhancing teacher learning	Colleagues obstruct or do not support each other's learning
An explicit focus on teacher learning, as a dimension of normal working practices	No explicit focus on teacher learning, except to meet crises or imposed initiatives
Supported opportunities for personal development that goes beyond school or government priorities	Teacher learning mainly strategic compliance with government or school agendas
Out of school educational opportunities including time to stand back, reflect and think differently	Few out of school educational opportunities, only narrow, short training programmes
Opportunities to integrate off the job learning into everyday practice	No opportunity to integrate off the job learning
Opportunities to participate in more than one working group	Work restricted to home departmental teams within one school
Opportunity to extend professional identity through boundary crossing into other departments, school activities, schools and beyond	Opportunities to boundary crossing only come with a job change
Support for local variation in ways of working and learning for teachers and work groups	Standardised approaches to teacher learning are prescribed and imposed
Teachers use a wide range of learning opportunities	Teachers use narrow range of learning approaches

*Source:* From Hodkinson and Hodkinson (2005, p.124). Copyright 2005 Taylor & Francis Group Ltd.

The expansive-restrictive continuum is used to gain a nuanced understanding of opportunities for and barriers to learning by addressing participation in work activities and social interaction in the workplace (Fuller and Unwin, 2006). This includes elements that shape the learning environment, such as management style, organisational structures, and the composition of informal and formal learning. Distinguishing factors as either expansive or restrictive, Fuller and Unwin (2006) illustrate how certain working environments enhance learning, while others do not. Their overview is not an 'either or' description of working environments, it should rather be viewed as an illustration of variations within workplaces (Hodkinson and Hodkinson, 2005, p.124). Adapting the original model to suit teachers' workplace learning they provide an alternative illustration of the framework based on their research findings, as seen below.

An underpinning of the expansive-restrictive continuum is the understanding of learning as participation in communities of practice (Fuller et al., 2005) an approach originally developed by Lave and Wenger (1991). Wenger (2000, p.229) defines a community of practice as a social unit of learning based on interaction and mutual

engagement with a shared repertoire evident through aspects such as routines. Communities of practice is found to enhance learning in the workplace (Fuller et al., 2005), for example by encouraging knowledge sharing among co-workers (Rismark and Sølvsberg, 2011). Moreover, having a supportive and encouraging community at work is thought to promote informal learning processes (Marsick and Volpe, 1999). Studies show that this is also the case for teachers, as their learning occurs through collaborative activities, by belonging to a group at work and participating in work practices (Collinson and Cook, 2001; Hodkinson and Hodkinson, 2004a).

Even though the expansive-restrictive continuum is based on learning as participation in social interaction, the notion of individual learning is still included in its understanding of workplace learning. Fuller and Unwin (2006) refer to individual learning as *learning territory*, where a person's commitment to learning depends on their background, education, and motivation. Hodkinson and Hodkinson (2004b, p.175) draw on Bourdieu's (1984) concept of habitus, where internalised and sub-conscious structures guide our perception of learning. This means that teachers have individual dispositions, that influence how they prefer to learn and how they engage with learning opportunities (Hodkinson and Hodkinson, 2004b). Both definitions acknowledge how individual differences influence learning, and are related to the understanding of workplace learning as an interplay between participation and the workplace affordances that shape the learning environment (Billett, 2004). According to this perspective, workplace learning happens when individuals choose to engage in activities or socially with others (Billett, 2001).

Workplace learning is typically divided into informal and formal learning, a distinction underpinning the expansive-restrictive continuum (Fuller and Unwin, 2006). Informal learning is typically incidental, experiential, and happening on-the-job, while formal learning is planned and provides more structured training in specific topics (Marsick and Volpe, 1999). Teachers' learning can be informal and unplanned, through both collaborative and individual learning activities (Collinson and Cook, 2004; Hoekstra et al., 2009; Lohman, 2006). According to Hodkinson and Hodkinson (2005), unplanned learning is usually tacit, taking place through work practices and collaboration, while planned learning take place through training or group work, where learning is the intention of the activity.

Teachers' learning has to this point been conceptualised as taking place through social interaction, individual preferences and activities which may or may not be planned. Equally important for identifying whether teachers' learning is expansive or restrictive are the structural conditions of the workplace, the school system, and educational policies (Hodkinson and Hodkinson, 2005). A common condition affecting teachers' workplace learning is lack of time. Teachers seldom have time to prioritise their own learning, either through reflection or training (Collinson and Cook, 2001; Hoekstra et al., 2009; Lohman, 2006). As is often the case in the field of workplace learning, the production of services comes before learning (Fuller and Unwin, 2006), meaning that schools must prioritise the students (Lohman, 2000, 2006). New initiatives introduced to the curriculum may be another source of learning for the teachers when they need to adapt their classroom teachings as a result of educational policies (Hoekstra et al., 2009; Ruskovaara and Pihkala, 2015).

#### **4 Former studies on financial literacy and entrepreneurship education**

Studies concerned with financial literacy or entrepreneurship education are approached from many different perspectives. Some common perspectives for these topics are; business and innovation (Fayolle, 2007), basic education and effects of entrepreneurship education (Johansen, 2018, 2020), financial literacy among younger students (Amagir et al., 2018; Lusardi et al., 2010), higher education (Lautenschlager and Haase, 2011; Solomon, 2007), and teacher professional development (Compen et al., 2019; Ruskovaara and Pihkala, 2015). Teachers are often mentioned as highly relevant for both financial literacy and entrepreneurship education, but few studies are exclusively focused on teachers' experiences with learning such classroom topics or practices (Seikkula-Leino et al., 2010). There are however some studies that highlight the teacher role for this specific context.

An understanding that appears to be common in the literature is the perception of teachers as significant stakeholders when it comes to achieving positive effects when using financial literacy in basic education (Compen et al., 2021; Lusardi et al., 2010). Additionally, the need to provide teachers with the appropriate training to enable them to teach financial literacy has been identified (Totenhagen et al., 2015), which one study link to the literature on teachers' professional development (Compen et al., 2019). From an educational context, studies have shown the significance of the teacher for the outcomes of entrepreneurship education (Birdthistle et al., 2007; Fejes et al., 2018). Finnish studies show the importance of teachers' background and learning (Ruskovaara and Pihkala, 2013) and the training teachers receive directly influence their classroom practices in relation to entrepreneurship education (Ruskovaara and Pihkala, 2015; Ruskovaara et al., 2015; Seikkula-Leino et al., 2010). A comparative study in five European countries found that providing teachers with appropriate training and support was crucial for the success of various forms of entrepreneurship education in secondary schools (Johansen, 2018). Another study found that teachers who taught entrepreneurship in upper secondary schools needed opportunities to collaborate and reflect together with other teachers to improve their teaching (Elder and Sølvsberg, 2018).

Even though studies on teachers related to both financial literacy and entrepreneurship education have been conducted, this paper can help elaborate this field of research in several ways. There is still little research on these topics in relation to a primary and lower secondary school context, as most of the literature focuses on the upper secondary school level or higher education. This paper includes both primary and lower secondary schools in the study. Another point is that many studies are quantitative. This paper may add to the literature by providing insights which are based on qualitative methodology through participant interviews with teachers who have first-hand experiences with teaching such topics.

#### **5 Methodology**

The main research question was related to teachers' experiences, and interviewing participants seemed to be an appropriate method for collecting data. We chose to conduct semi-structured interviews since this would give room for individual stories and experiences (Braun and Clarke, 2013; Kvale and Brinkmann, 2015). The interview guide was structured around three main topics: background (to get an idea about general

teaching experience); experience of teaching JA BizTown or JA Finance Park; and learning experiences related to the workplace. The main topics were informed by the main research question, findings from relevant research and the expansive-restrictive continuum for teachers by Hodkinson and Hodkinson (2005, p.124). These topics were explored by asking sub-questions:

- What have you learned?
- How did you learn it?

These questions were supplemented by keywords such as collaboration, knowledge sharing and training. This structure of the interview guide provided a similar frame for all the interviews. At the same time, it was possible to pursue different themes or stories during each interview. This is a strength of using semi-structured interviews, the structure gives opportunities for more depth and breadth to the empirical material (Braun and Clarke, 2013; Kvale and Brinkmann, 2015).

Twelve interviews were conducted, with six teachers from the primary school level and six from the lower secondary school level. The Junior Achievement staff in the county facilitated the data collection by contacting schools and forwarding information about the research project. They also helped by setting dates for the interviews and providing interview rooms at their facility. The interviews were carried out during the school's Junior Achievement visiting day. Four schools were represented, two primary schools and two lower secondary schools. There were four male and eight female participating teachers who varied from around 25 to 60 years of age. In terms of teaching experience some were newly graduated from college, while others had been teaching for a few years or for decades. In the county, JA BizTown and JA Finance Park are taught through the fifth and eighth grades. The primary school teachers teach language and arts, science, reading and writing, and mathematics. The lower secondary school teachers teach history, as it has been decided that the responsibility for JA Finance Park at the school be under the history department. Audio recorders were used during the interviews, which varied in length from approximately 30–40 min. The recordings were transcribed thoroughly, including pauses, laughs and emphasis (Braun and Clarke, 2013), and amounted to 162 pages of written materials.

Several ethical considerations were addressed. The project was reported to and approved by the Norwegian Centre for Research Data in the fall of 2019. The administration at all the schools approved that the teachers could participate in the research project. According to Kvale and Brinkmann (2015), other ethical aspects in interviews include giving understandable information about the research and ensuring that participation is voluntary. The teachers were given an information letter beforehand, and we ensured that we had informed voluntary consent before beginning the interview by verbally reviewing the information letter with each participant. The transcribed interviews were then anonymised.

Braun and Clarke's (2019) *reflexive thematic analysis* was used to analyse the transcriptions. This analytical approach identifies meanings and experiences in the data material (Braun and Clarke, 2012, p.57). Some initial ideas about possible codes and themes began to take form during the work in transcribing the interviews. A period of systematic analysis followed, moving back and forth between theory and the empirical data, generating codes and ideas about the possible themes. This phase consisted of immersion into the data and the analytic process (Morrow, 2005). Extracts and codes



were sorted into preliminary sections in a table, which would later become themes. The analysis was guided by the main research question and focused on different experiences of learning. During this process, the expansive-restrictive continuum for teachers' workplace learning by Hodkinson and Hodkinson (2005) was helpful in inspiring codes and themes. Meanings and experiences in the data material that are relevant to the research question, have been conceptualised as *themes* (Braun and Clarke, 2013, 2019). When three main themes were developed, we began to discuss and collectively analyse them further. Thus, we constructed common understanding and meaning about the findings (Rossman and Rallis, 2003).

Applying thematic analysis as a method of analysis demands some consideration as bias will impact the analytic process (Braun and Clarke, 2013). Being three researchers involved in the analysis of the data and presenting drafts of the paper and the transcripts in seminars, was important to ensure that other researchers could discuss our individual interpretations of the findings. This approach contributed to improving the quality of the study (Morrow, 2005).

## 6 Findings and discussion

The teachers mentioned many different experiences of learning how to teach JA BizTown and JA Finance Park. Three main themes were developed in relation to how teachers describe to learn; *training provides tools for your toolbox*, *teachers need other teachers to learn how to teach the programs*, and *blaze your own trail by having an experience*. When discussing the findings, we have used the conceptual framework to understand which learning experiences teachers mention as useful and which conditions in the workplace affect their learning to teach the programs. We then use this to discuss how these learning experiences and conditions for learning may be understood considering Hodkinson and Hodkinson's (2005) expansive-restrictive continuum model for teachers' workplace learning.

### 6.1 *Training provides tools for your toolbox*

The first theme is about the teacher training offered by Junior Achievement. This is an opportunity to obtain training in JA BizTown or JA Finance Park and visit the facilities of both programs. The teacher training session offered by Junior Achievement, can be perceived as a planned learning activity as it is a structured session with the intention of providing information (Hodkinson and Hodkinson, 2005). Of the 12 teachers, three had attended a teacher training session. One of the primary school teachers described having wanted to go the training, but had not been able to, because the training was seen as a supplement to learning in the field:

“[...] I see training as a background of what you need to be doing, so you're not fully panicking, sometimes you just jump and try do something without training you're going to be panicking. So, you get some teacher training or some professional development so you can have some tools in your toolbox so you can actually do things sufficiently. But you always have to learn in the field.”

For this teacher, trainings in general offers some background and context for what they are teaching in the classroom. Training is also a way of acquiring tools in terms of input,

which can help them make sure things are done properly. Attending various training sessions, helps them become more comfortable in the classroom. On the other hand, for this teacher learning takes place by teaching in the classroom, by doing things in practice and gaining hands-on experience. Training courses can therefore offer the opportunity to supplement what is already being learned in the field, which is why this teacher still would have liked to attend the session offered by Junior Achievement. Bearing this in mind, teacher training may be viewed as an expansive element for the teachers' workplace learning, as it provides an opportunity to learn outside of the working environment (Hodkinson and Hodkinson, 2005). At the same time, some of the teachers at both the primary and lower secondary school levels stated that the reason for not attending a training session was that it was held in the evenings, outside working hours, which made it difficult to attend. Not being able to go during working hours may be restrictive in the sense that it hinders teachers from making use of opportunities for learning (Lohman, 2000).

One of the lower secondary school teachers that had been to the teacher training session offered by Junior Achievement states that it was useful to learn about the content of the JA Finance Park program and the visiting day:

“So, until I came and did the training at the beginning of the school year I really had no idea what it was, so a lot of what happened at the training was them going through the processes [...] showing us the lesson materials that they had for us, the way it was broken up into basically four sections and different topics, going over the materials that were in there [...] a lot of what we're doing when we are here at the training, especially since none of us had been through here before, we were all new to it, was asking a lot of questions about how the process works once the kids are here [...].”

For this teacher, having never taught JA Finance Park before, attending the teacher training session offered by Junior Achievement was helpful to understand what the program was about. The training session consists of a tour of the facilities, and an introduction to how the material and lessons are structured around different topics. At the training session, the teachers could also ask questions, especially about what would take place during the visiting day. Thus, the teacher training provides tools or what to expect of the program, both in terms of the curriculum itself and the visiting day. Providing such training to teachers is found to be important for the success of programs similar to JA BizTown and JA Finance Park (Johansen, 2018; Ruskovaara and Pihkala, 2013, 2015; Ruskovaara et al., 2015). In this case training helps prepare the teacher for teaching the program in the classroom. As many of the teachers had not been to a training session, other forms of learning activities also appeared to play an important role in their learning to teach JA BizTown and JA Finance Park.

## *6.2 Teachers need other teachers to learn how to teach the programs*

The second theme reflects how various forms of collaboration in the workplace help teachers to learn how to teach JA BizTown and JA Finance Park. At both the primary and lower secondary school levels, the teachers talked about learning in relation to knowledge sharing and having discussions with other teachers. At one of the primary schools, four teachers were teaching JA BizTown. They were new to the grade level, and they had not taught JA BizTown before. This group of teachers talked about learning to teach the program through applying their normal routines. At this school, collaboration and

teamwork were part of their everyday practice. They already had a system where they held meetings to plan and prepare teaching of the curriculum, and they seemed to have a culture for helping each other. It seems these teachers had developed a routine of working together that was founded on collaboration and mutual support, which are recognisable in communities of practice (Fuller et al., 2005; Wenger, 2000). The team leader of the grade level called a meeting to discuss the content of JA BizTown and to plan how they should implement the lessons into the schedule together. A teacher from another grade level, who had taught JA BizTown before, helped them by sharing her experience. This was mentioned by one of the teachers:

“It was three and the team leader. So, it’s four of us all together, and then we had the teacher from the previous year. She came and she basically told us when you walk in there, this is what needs to happen. And she went through the curriculum and explained the basics, like these pages, they have to do these. And other ones, they’re more optional, this is extra practice. So, she broke it down for us really good. Because we were all the four teachers new to this grade level, so that helped tremendously having her there, because she has had this experience before.”

What this teacher reveals is the value of getting help from an experienced teacher, especially when something is new. The experienced teacher helped them by breaking down the program, both in terms of the lessons and activities. She helped them prioritise activities and explained what would happen during the visit to Junior Achievement. This is an illustrative example of knowledge sharing through collaborative activities between teachers (Collinson and Cook, 2004; Rismark and Sølvsberg, 2011). At the other primary school, the two teachers were also new to teaching JA BizTown. They described that they worked together to figure out how to teach the program and to prepare the lessons. Similarly, they received input from another grade level who had taught the program the previous year. One of the teachers described the help:

“[...] she was going through her papers, and you know being like “okay, I know we did this, and we had this”, it was very helpful [...]”

As with the other primary school teachers, this teacher was offered help by a teacher who had taught JA BizTown before. The experienced teacher shared her notes and experience with the two teachers who had not had JA BizTown before. This provided some insight into the process before they started teaching the program. These descriptions from the interviews illustrate how collaboration with other teachers helped the preparations of teachers new to JA BizTown. Collaboration appeared to be an established way of working, and a way for the teachers to learn and seek support. The teachers from both primary schools also give examples of boundary crossing (Hodkinson and Hodkinson, 2005), as they looked for help outside their grade level. The examples of boundary crossing also provide insight into how knowledge sharing is part of the teachers’ learning (Collinson and Cook, 2001; Hoekstra et al., 2009). They have access to other experienced teachers who have taught the program, and who willingly share their experiences and knowledge, characteristics typically found in communities of practice (Fuller et al., 2005). Some expansive factors can be recognised in these learning experiences, as the teachers seem to have a collaborative way of working and the opportunity to get input from outside the grade level (Hodkinson and Hodkinson, 2005). At the same time, when talking about what may be challenging when learning to teach JA BizTown one of the primary school teachers expressed that being only two teachers meant having less collaboration on the program:

“And because we’re such a small school [...] I mean it was definitely a challenge [...], but when it comes to having someone to bounce ideas off or “how do we do this” it’s almost non-existent sometimes.”

For this teacher, being one of only two teachers meant having less opportunity to share experiences and ideas through collaboration. This was seen as a challenge, perhaps because this meant being relatively alone when learning how to teach the program. For this teacher, being able to talk to other teachers and share ideas was a way of working and learning. Not having that many co-teachers to collaborate with could therefore seem to be restrictive for this teacher’s learning (Collinson and Cook, 2004; Hodkinson and Hodkinson, 2005).

As with the teachers from the primary school level, the teachers from the lower secondary schools also pointed out that they received help from various types of collaboration. Some of these collaborative activities were informal and spontaneous, based on need, while others were planned. One of the lower secondary school teachers said the following about collaborating and receiving help from other teachers on JA Finance Park:

“[...] our teachers and our department are really good about helping one another, they never have any issues talking to teachers, help, ideas, wanting to work together. I mean this morning a teacher came to me and was like “what can I help you with” [...].”

This teacher talks about getting help without having to ask, and there seems to be a culture for providing each other with support. The working environment is described as collaborative, and this involves wanting to work together by sharing ideas and helping each other when needed. There seems to be a culture for informal learning through collaborative activities such as knowledge sharing (Collinson and Cook, 2004; Lohman, 2006), a characteristic that exemplifies an expansive working environment (Hodkinson and Hodkinson, 2005).

At the second lower secondary school, four teachers were teaching JA Finance Park. They mentioned that they collaborated during the planning phase and while teaching the program, adding that they had a systematic approach to learning how to teach the program, that built on already established routines. They would send one teacher to the teacher training offered by Junior Achievement. Then they had a meeting, where that teacher shared the information given at the training session with the other teachers, and then they would plan how to teach the program. Schools that facilitate this kind of sharing and collaboration are more likely to be successful with educational programs such as JA Finance Park (Elder and Sølvsberg, 2018). Having in place conditions that promotes collaborative learning activities is a recognisable characteristic of expansive working environments (Hodkinson and Hodkinson, 2005). One of the teachers explained that even though the content of the program was easy enough to understand as it is “adult stuff”, it was helpful to ask the math teacher at the grade level if they were doing the relevant mathematics portion correctly, “just to be sure”. When asked if they normally used group work, one of the teachers stated:

“Yeah, they run this program through history primarily, so when we already have our small learning communities that we meet with on the regular it’s just natural for us to sit down and talk through things and figure out you know “what are you going to do, how are you going to cover this” you know that type of stuff. We share a lot of ideas with each other all the time.”

This teacher is thus describing a collaborative work culture at the department which is helpful when teaching JA Finance Park. As the teachers already have an established way of collaborating, they use their existing methods when working on the program. They are used to sharing ideas and ways of teaching history, and they apply this to JA Finance Park, which means they collaborate on sharing knowledge and experiences related to teaching the program, thus sharing their individual understanding of the program is a way to learn how to teach JA Finance Park. Collaborating with other teachers provides them with the opportunity to share knowledge and experience, thus learning through discussion (Collinson and Cook, 2004). They also have a culture for sharing ideas with each other. These are examples of learning in the field, as the teachers interact with and support each other (Hodkinson and Hodkinson, 2004a). Based on what the lower secondary school teachers tell us, it is again possible to distinguish expansive elements in their learning activities, as they seem to have a level of collaboration in their working environments (Hodkinson and Hodkinson, 2005). Teachers learn to teach JA BizTown and JA Finance Park by collaborating with other teachers, but also by acquiring teaching experience in the classroom.

### *6.3 Blaze your own trail by having an experience*

The third theme refers to learning through hands-on practice in the classroom. Several teachers at both the primary and lower secondary school levels mentioned that the first time they taught JA BizTown or JA Finance Park in the classroom it was somewhat challenging or different. This mainly referred to the time spent on the various topics and activities during the allocated weeks of teaching the program. Some experienced that they allocated too little time or started too late on the lessons in the program. The second year of teaching the programs, however, the teachers described that it had become easier. They knew what was expected, what they should prioritise and how they should teach the lessons in the classroom. New initiatives introduced into the curriculum, that require teachers to make adjustments are a source of teachers' learning (Hoekstra et al., 2009), and this appears to be the case here. One primary school teacher had this to say about learning through teaching JA BizTown the first and second time:

“I thought coming into it I'm not sure how this is going to fit into what we're trying to do, now that we've done the whole experience it just makes a completely different sense, so just preparing for it [...] but it made so much more sense once we went through the program.”

In other words, preparing for teaching JA BizTown is one strategy for learning how to teach the program, but to learn and become familiar with it, hands-on experience is needed. Going through the program once helped this teacher to know what to expect the next time around and also to better understand the concept of JA BizTown. Thus, teaching something several times and gaining some experience is one way to learn. Another study showed similar findings, when they have taught such programs several times teachers feel they 'own' the material (Elder and Sølvsberg, 2018). Some of the teachers also mention using their individual experiences and hands-on practice to learn how to teach the programs. One lower secondary school teacher mentioned that taking notes was part of a system for remembering what worked or did not work:

“[...] I always, part of kind of my system so to speak that I've come up with over the years, involves me keeping, maintaining a notebook just like my

students and I use sticky notes all the time, so if you were to see one of my notebooks you would see it has sticky notes all over it, this worked well, this didn't. So, when I go through it next year I can, I've got little messages to myself, and I'll do the same with the JA binder [...].”

This teacher has developed a method for teaching JA Finance Park, adapting the lessons according to an already established system aimed at improving the teaching practice. In a way, this system is a strategy that ensures that learning experiences are noted and used again the next time. Doing something once is a way of gaining experiences, which then helps to improve the teaching the second time round. For this teacher, this process makes it possible to ‘blaze a trail’ leading to how to teach the program based on individual teaching experiences. This also reflects the fact that teachers learn to teach the programs by teaching the content to the students, making practical experience an informal and individual learning activity (Hoekstra et al., 2009; Marsick and Volpe, 1999).

The teachers from both the primary and secondary school levels, mention having a high degree of freedom in terms of how they choose to teach the programs, and in terms of planning and getting through the activities or lessons. One of the lower secondary school teachers mentions how having the freedom to teach as they see benefits the teaching of JA Finance Park:

“[...] our administration is always giving us freedom to present materials as we see fit. From our experiences and things like that. [...] I like to be able to throw my own flavour into my classroom and use my own experiences [...]—my own you know teaching tactics I suppose. But I think that's very beneficial. [...] I think that teachers are different people. And they come from a wide variety of backgrounds and experiences, and I think to give them freedom and autonomy is very valuable I think for the classroom.”

As this teacher points out, being given the freedom by the school to teach according to one's own style is beneficial as this allows teachers to apply their own teaching strategies when working on JA Finance Park in the classroom. This teacher also points out that teachers are individuals who teach in each their own way, and it is a strength to allow these individual preferences to influence the classroom teachings. This is in accordance with letting teachers' learning territory or dispositions guide how they learn to teach (Fuller and Unwin, 2006; Hodkinson and Hodkinson, 2004b). As the contents of the programs also allows the teachers to build on their own experiences with personal finances, having the freedom in the classroom gives the teachers the opportunity to integrate off-the-job learning into their teaching practice. This is recognisable as an expansive element for learning by Hodkinson and Hodkinson (2005).

Even though the teachers state that it is important to learn by having hands-on practice in the classroom and having the freedom to teach as they see fit, teachers at both school levels mention that they lack the time necessary to teach and plan the program. When asked if they were given extra time to teach JA Finance Park one lower secondary school teacher explained:

“It's challenging. Because we get very little planning time during the day, about forty min [...] most of it, a lot of it I do after school, a lot of it on weekend.”

This teacher must use evenings and weekends to plan the lessons in the program, as there is not enough time during the workday. The teachers are not given extra time to plan the JA Finance Park lessons, which for this teacher means having to spend time outside of

working hours to get familiar with and plan the program. This may affect how much time they are able to spend on learning how to teach the programs, as they must prioritise other tasks and their regular subjects. This is an example of teachers' learning sometimes being put aside to prioritise fulfilling the main workplace task, in this case providing teaching services (Lohman, 2000). This finding is comparative to Collinson and Cook (2001, 2004), who found lack of time to be a significant factor that may hinder teacher's workplace learning. In such cases, structural organisation of the workplace can be a drain on time that can restrict teachers' learning (Hodkinson and Hodkinson, 2005).

## **7 Concluding remarks**

The teacher interviews show that learning to teach JA BizTown and JA Finance Park is related to various situations and conditions in the workplace environment. For one thing, teachers can learn through attending training. The teacher training session offered by Junior Achievement was experienced as useful for understanding what the programs were about and to become prepared to teach them. However, lack of time was a condition in the workplace that appeared to restrict opportunities to learn how to teach the programs. Thus, teachers need more time in their schedule to attend learning opportunities like training sessions, as training is considered valuable to teachers' learning (Johansen, 2018; Ruskovaara and Pihkala, 2013). Learning also occurred through collaborating with other teachers, for example by discussing and sharing knowledge on how to teach the programs. When teachers have access to each other they have opportunities to exchange knowledge and experiences and to learn from each other. Providing a working environment that encourages collaboration can be useful to facilitate learning among the teachers (Elder and Sølvsberg, 2018; Lohman, 2006). Finally, the teachers described that they learnt how to teach the programs by acquiring practical, hands-on experience in the classroom when teaching the lessons. In particular, the teachers say that they learnt a lot from and gained experience the first time they taught the program. Encouraging teachers to experiment with teaching and learn from their own experiences seems to promote learning in the workplace.

The findings indicate that teachers' workplace learning is influenced by both expansive and restrictive elements such as practical structures in the workplace and the social environment, consistent with Hodkinson and Hodkinson's (2005) model. Also, the findings are relatable to the idea by Billett (2004) about workplace learning as an interplay between the individual and the learning environment. Some of the teachers experienced conditions in the working environment that promoted their learning. However, learning also occurred when conditions could be considered somewhat restrictive. Learning to teach the programs was sometimes individually oriented, founded on practical experience. This could mean that a learning environment can be improved to promote learning, but it is important to remember that people have different ways of learning (Billett, 2001; Fuller and Unwin, 2006; Hodkinson and Hodkinson, 2004b).

Even though findings from this interview study can provide insights into schoolteachers' workplace learning, some limitations need to be considered. One limitation is the scope. The sample size of 12 teachers is quite small, and the study only included four schools and two grade levels. Future research could benefit from including other grade levels with teachers from all types of subject departments. Moreover, larger, and more extensive studies could provide a broader understanding on how teachers learn

to teach financial literacy and entrepreneurship education. Finally, while interviews are a suitable method to explore peoples experiences some care is needed when generalising the findings as they are the product of individuals' personal experiences (Kvale and Brinkmann, 2015).

The goal of this paper was to explore teachers' experiences with learning to teach educational programs about financial literacy and entrepreneurship. The findings from this interview study can help schools and support organisations and policy makers to facilitate teachers' learning process when implementing financial literacy and entrepreneurship topics in basic education.

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