

**Money Matters: Advancing Adolescent Financial Literacy on Their Terms**  
**Social Sciences and Humanities Research Council (SSHRC) Image, Text, Sound & Technology (ITST)**

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1. SUMMARY OF PROPOSED RESEARCH:

As technical experts and pedagogues in the field continue to improve their capacity to create educational objects and gaming formats that offer a range of new experiences for the user, it becomes increasingly important to ensure that research practices in the field align in relevant ways with current developments. To effectively interpret, analyze and support the advancement of digital curriculum initiatives, it is our view that research must follow suit by ensuring that optimal data collection techniques are used in coordination with advancements in teaching and learning.

This proposed program of research builds upon an existing research project between the Investor Education Fund and the Faculty of Education at the University of Western Ontario in which our Continuing Teacher Education Project Team has been designing, developing and studying a series of online interactive learning tools. Through this ongoing research process, we have refined our research methodology to shift from collecting data via electronic survey at the end of the experience, to embedding the data collection within each interactive. This shift has allowed us to gather data more efficiently and effectively at the point of use, and improved our participation response dramatically.

In this study, we seek to expand upon this idea, exploiting our technological knowledge in ways that generate new and innovative mechanisms that allow us to capture a rich variety of multimodal data that moves beyond text to include image and sound. The nature of our research aligns with critical democratic principles of design and is predicated on the view that curriculum and design should be centered on the “immediate daily worlds of students” (Portelli & Vibert 2002 36) and present opportunities to value the multidimensional, multidisciplinary knowledge and experience brought by all participants involved in using and designing the tools.

The Continuing Teacher Education (CTE) Project Team will work together with our partner (The Investor Education Fund), research and development collaborators, and adolescent learners to develop five new learning objects over the course of one year for use in secondary classrooms on topics related to financial literacy. These objects will include integrated elements of audio, video, gaming, and community-based features with emphasis on democratic principles of design and research. In a parallel way, we aim to study the students’ patterns of interacting with the media in order to leverage their use with our technical team’s skill to develop innovative practices to gather data (digital tracking of use, dynamic feedback processes embedded in the learning objects). Further, we aim to better understand the adolescent learner’s online behaviour as they work with our interactive learning objects and collaborate through participatory research to contribute to research and development process in ways that serve to localize and contemporize the digital interactives. This study promises to optimize the researcher’s ability to capture meaningful data in a timely way, through innovative means, and offers a close study of

the learning patterns of a target populations which we expect will translate into the creation of activities that will engage the target population in learning. In addition, it may present new means for assessment and evaluation that go beyond the traditional practices utilized in today's schools and that better reflect assessment of multimodal literacy.