

Financial education as a social studies discipline: the equivocality of the critical aspirations found in Québec's curriculum and its educational materials

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- Based on Westheimer and Kahne's (2004) research on the types of citizenship promoted by social studies education, we find that Québec's financial education program primarily promotes the development of personally responsible citizens or, less frequently, participatory citizens.
- While Québec's financial education program claims to promote the development of students' critical thinking skills, the action verbs used in the pedagogical content section focus on extracting information from the material provided rather than encouraging perspective taking.
- The textbooks dedicated to this form of education include financial issues of an individual nature that facilitate the student's integration into society.
- However, they lack discussions of social or political issues that have the potential to challenge the existing order or inspire the pursuit of solutions that are characteristic of the third type of citizenship: the justice-oriented citizen.
- Research suggests that engaging in classroom discussions of controversial issues helps to cultivate the critical and intellectual skills necessary for active civic engagement.

Purpose: In 2017, the Government of Québec made a high school financial education course compulsory. Anchored in the social studies, it tackles themes like consumer rights, savings, and employment. This paper strives to understand the types of citizenship education they promote.

Design/methodology/approach: Our research is based on a content analysis of Québec's financial education curriculum and its textbooks.




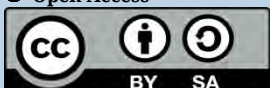
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Findings: This paper reveals that Ministry approved educational materials focus on issues of personal finance and information retrieval tasks at the expense of a critical approach and tasks of a higher intellectual value. Québec's financial education materials therefore seems to foster personally responsible citizens.

Research limitations/implications: To understand the use teachers and students make of financial education materials, we must now conduct individual and group interviews with teachers and students, but mostly authentic classroom observations.

1 INTRODUCTION

Québec's Ministry of Education implemented a compulsory high school financial education course anchored in the social studies field (Québec, 2018). It tackles themes such as consumer rights, taxation, debt, savings, employment, labor standards, etc. Many states intend on enhancing their citizens' level of financial literacy and Québec is no exception in North America (Lefrançois, Éthier & Larocque, 2021a, 2021b; Maryland, 2010; McGregor, 2018; Nanowski, 2016; North Carolina, n.d.; Stanford, 2010). In the last decade, research on financial education has developed throughout the world in parallel to the implementation of new curricula (Amagir et al., 2019; De Beckker et al., 2019; Haiven, 2017; Kalmi, 2018; Opletalová, 2015; Remund, 2010; Sari et al., 2017; Van Campenhout et al., 2017). In Québec, however, few scholars have given the subject attention. Studies on financial education are scarce.

Until now, we have drawn attention, as did others (Aprea et al., 2016; Bay et al., 2014; Fabris & Luburić, 2016; Lusardi & Mitchell, 2011), on how an international outlook (OECD, World Bank, UNICEF, etc.) that promotes concepts of financial literacy or financial education is shaped by the neoclassical perspective (Lefrançois et al., 2021a). Our content analysis of Québec's financial education curriculum has revealed its paradoxical approach: while it claims to put forth critical thinking, it is held by the shackles of personal finance issues (Lefrançois, Éthier & Cambron-Prémont, 2017; Lefrançois, Éthier, Cambron-Prémont & Demers, 2020). This context has brought us to outline a curriculum based on the study of controversial financial issues that relate to themes such as consumerism and employment (Lefrançois et al., 2021c).

There is no compulsory economy course in Québec's high schools. However, financial education is not solely responsible for teaching students to collect and process relevant information needed to solve issues of financial, economic, and socioeconomic nature

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and for driving them to take a critical stance in those debates. Other courses from the social studies can contribute to this competency. Be that as it may, financial education cannot neglect the study of political economy issues or the macroscopic or social dimension of personal finance (Davies, 2015) such as laws that determine salaries, the policy interest rate and so forth. Financial education also cannot assume that competitive or cooperative behaviors are transhistorical universals. That is, to paraphrase Plato's *Timaeus*, Ideas that always hold in unchanging manner their own identity and take shape in the sensible world. Therefore, financial education, with other social studies courses, can consider the history of the concept of Ricardo's 'invisible hand' or its premise, according to which humans, by nature, invariably search (in every place and at every time) for their individual interest, and that the non-impeded pursuit of this egotistical interest necessarily causes the triumph of the general interest.

Westheimer and Kahne's (2004) typology, which we explain later, has an arguable political value because of its reformist perspective, but has an undeniable methodological and practical efficiency for content analyses. It allows us to paint a portrait of what financial education is in Québec's context, of what it is not, and of what it could be if it were based on a critical and disciplinary approach stemming from the social studies.

To substantiate this, we alternate between descriptive and normative considerations. We first place, in time, space and society, the financial education goals prescribed by curricula, and we map the state of knowledge on the teaching of this subject. We then present a typology of citizenship that allows for a critical reading of the course's educational material. Finally, we outline a financial education project that would introduce controversial issues (Hess, 2009), the counterparts to francophone Europe's socially acute questions (Legardez & Simonneaux, 2006).

With others (Ayers, 2019; Davies, 2015), we think that financial education can contribute to the development of the critical thinking skills students need as consumers, workers, and citizens. In Québec's financial education curriculum and its accompanying educational materials, this expectation is, at best, banished to wishful thinking. We show this through an example from our corpus analysis: the perspective-taking activities pertaining to the rights and responsibilities of consumers offered by student textbooks having received the Ministry of Education's imprimatur. We believe, as did Montaigne and Dewey, that if schools value the potential of emancipating knowledge, they should teach students how to think and how to deliberate on controversial issues—in financial education and in other fields—rather than teaching them what to say, do or think. Accordingly, they should teach students to develop the intellectual virtues of rigor that economists, historians, and sociologists must exercise to, inter alia, resolve persistent and public divisions in their disciplines, that is considering contradicting arguments to raise an issue, interpret a phenomenon or draw implications, for example (Éthier & Lefrançois, 2007, 2016; Lefrançois & Éthier, 2008).

2 THE PAST AND THE PRESENT OF FINANCIAL EDUCATION IN QUÉBEC

From 1982 to 2009, a 100-hour mandatory introduction to economics course was given to Québec's students during the fifth and final year of high school (15- to 18-year-olds, but mostly 16-year-olds). Its goal was to impart students with structured 'basic economic knowledge' that could be useful in their personal lives (Québec, 1982, p. 15). It was composed of seven modules related to microeconomics and macroeconomics: economic organization of society, organization of production, human resources, consumption, financial institutions and currency, state and public finances, international economy. It featured several themes from economics, a field which was seen as the study of multiple modes of organization allowing the distribution of limited resources. A wave of reforms that hit Québec's education system took this course away. From 2009 to 2017, issues pertaining to political economy were covered in 'other' social studies disciplines: history, geography, geopolitics, etc. (Éthier et al., 2013).

Since September 2017, a financial education course mandatory for every student in their fifth year of high school has filled the gap left by its predecessor. It aims to develop one competency: take a position on a financial issue (Québec, 2018). Students must complete a 50-hour financial education course during this final year, which is proportional to other social studies course offered by the province's school curriculum like Contemporary World. Furthermore, similar financial education programs around the world are also limited to a few dozen hours per year (Lucey, 2021).

This competency comprises four components: assesses the situation, examines different options, considers the legal aspects of each option, puts his/her position into perspective (Québec, 2018). Those components are that of an ambitious competency focused on the development of disciplinary heuristics and critical thinking skills (comparing, contextualizing, taking a step back, etc.; see Wineburg, 2001 – we will circle back to this). However, we show further that despite what it claims the content of the program does not promote such cognitive and metacognitive activities. The knowledge to be taught is divided into three themes: consuming goods and services, entering the workforce, pursuing an education. This implies that, to make an informed decision, students should, for example, consider the rights and responsibilities of consumers when they examine and choose an option to estimate the long-term legal, personal, or social consequences (Québec, 2018).

Whether deliberate or not, those Ministry prescriptions comply with the OECD's (2016) recommendation to install educational policies of financial education to empower individuals and improve their degree of financial literacy (Huston, 2010) to make them informed consumers and savers. Financial education is therefore a process that allows the accumulation of knowledge and competencies necessary to reach this state of personal wellbeing.

Walstad et al. (2017) talk about financial educations, not financial education. They use the plural form given that the research in this field is fragmented, disparate and related

to a variety of people and social groups such as students, young adults, retirees, vulnerable people, etc. (Nascimento, 2018). A substantial course offering exists outside of schools: non-profit organizations that favor the employment of young people, private financial institutions that develop ‘serious games’ targeted to teenagers, etc. In scientific writings, the relevance of financial education is not as controversial as the normative stance to adopt. Authors generally agree on the importance to teach what stems from their own fields. However, as the analyses that follow determine, they oppose the aims of such teachings.

Scholars interested in the financial literacy levels of teenagers (and that of their teachers) reveal their shortcomings and the need for them to learn to make informed decisions about their personal finances: handling daily spending, analyzing financial products, etc. (Arceo-Gómez & Villagómez, 2017; De Moor & Verschetze, 2017). Making space for financial education in schools would allow citizens to acquire the financial knowledge necessary to unlock a greater personal wellbeing (Bay et al., 2014; Kirsch, 2014; Kozup & Hogarth, 2008; Lusardi & Mitchell, 2011; OECD, 2005, 2012a, 2012b, 2017).

According to Stieger and Jekel’s (2019) review that covers empirical research on financial education and economics teachings destined to Austrian teenagers, the young citizens are presented as ‘[...] self-enterprising actors [who] orientate themselves on the principle of competition; “scientific” laws govern economics if markets are “set free”; free markets are the optimum’ (p. 21). Like Dardot and Laval (2013), the authors think that ‘[all] these assumptions take place in the existing [...] economic order, with resource distribution and structure of the marketplace as givens. Absent from this model of economic and financial education are society, nature, power, and politics’ (p. 21).

Other scholars challenge this conception of financial education that rests on personal responsibility (Arthur, 2012a, 2012b, 2016; Lucey, 2019; Lucey et al., 2015; Pinto, 2013, 2016; Pinto & Coulson, 2011; Retzmann & Seeber, 2016). In addition to not being consistent with the methods of social studies disciplines, controversy and debate seem absent. By not being questioned or critiqued, the existing power dynamics appear to be promoted. Those scholars believe that financial education should foster critical thinking and be oriented towards social justice. It should serve agency (Cambron-Prémont et al., 2020; Clark et al., 2018; Shanks, 2019; Tamir & Davidson, 2020; Willis, 2008) and be taught in a manner to develop disciplinary thinking skills (Ayers, 2019; Pinto & Coulson, 2011; Tanase & Lucey, 2017). This, we think, is an ambitious approach to financial education.

The approach we favor refers less to Facione (1990) for whom competencies are cross-disciplinary or non-specific and more to Shulman (1986) for whom critical thinking and inquiry are inextricably linked to disciplinary content. Indeed, research identifies a set of social studies teaching methods that contribute to the development of a disciplinary mind, reflective competencies, and critical citizenship. They insist either on the study of relevant social phenomena and inductive conceptualization or on heuristics, corroboration and contextualization of sources, confrontation of interpretations and argumentation (Dalongeville & Éthier, 2020; De La Paz, 2013; Doussot, 2018; Monte-Sano, 2008; Poitras &

Lajoie, 2013; Tutiaux-Guillon, 2008). Autonomy and critical thinking in high school students can be cultivated by employing techniques and using disciplinary knowledge (Thornton & Barton, 2010) (to problematize, contextualize, analyze varied sources, etc.) and by wielding them to argue (or to assess others' arguments) on a controversial social issue.

3 THE RESEARCH ON FINANCIAL EDUCATION AND ITS BLIND SPOTS

In our research on other social studies subjects, mostly on history teaching in high schools, we consider the ways in which students use their textbooks or other materials to analyze historical controversial issues. We gathered 5985 source analysis tasks done by 2772 high school students from 2017-2018 to 2019-2022. Our preliminary corpus analysis shows a great variability of students' application of historical thinking heuristics, but the answers generally signal a low level of proficiency (the level is higher in certain groups of similar socioeconomic backgrounds) (Éthier & Lefrançois, 2021). Students (there are exceptions) find and transcribe the information that confirms their pre-existing perspective or the most frequent one in the corpus. Students focus on reading comprehension of texts and rarely employ heuristics of contextualization, corroborations, etc. Sources are seen as either real or fake; truths or lies. There is an absence of a middle lane, of bias, of contextual author intentions, etc. Correspondingly, students often identify the author of a document by 'we' and 'they' (Éthier & Lefrançois, 2021). Such results are worrying. This led our team to pursue such research in other social studies disciplines.

The scientific literature on financial education usually focuses on financial behaviors of various populations, from kindergarten (Belinova et al., 2021) to teacher education (De Moor & Verschetze, 2017) to high school (Amagir et al., 2019). It also pays attention to the financial literacy assessment of those various populations according to the components of Remund's (2010) operational definition: budgeting, saving, borrowing, and investing. Therefore, studies in financial education, published mostly in English, examine few teaching materials, teacher conceptions of the discipline, teacher preparation, challenges to pedagogical content knowledge, teaching, and evaluation methods, etc. This is also common in the research field on teaching history and geography.

In Quebec, there are more studies about the Contemporary World curriculum than on financial education one (Lefrançois & Demers, 2017). We do not know what students retain from it or if they make use of the knowledge and competencies that they are meant to acquire to assess financial issues and offer solutions. In other words, we do not know if they mobilize resources, facts, concepts, techniques, etc. raised in their financial education class.

Even though our team does not yet have data on the course's effect on students, our content analysis of the curriculum and its textbooks already reveals trends. Relying on a citizenship typology (Westheimer, 2015; Westheimer & Kahne, 2004), we suggest that not much is done to develop students' intellectual and social autonomy because the conceptual

and ideological parameters reduce the possible questions and solutions to neoclassical ideas (Lefrançois et al., 2021a). The existing disciplinary debates are not raised. When the curriculum prescriptions invite students to use expert sources, it does not invite them to assess their interests, their ideological orientations, or the value of the information they present (Lefrançois et al., 2021c).

The textbook chapters that ask students to study a situation that requires an individual or collective action to obtain justice as consumers or workers only give students the space to express their thoughts regarding financial scenarios. They do not allow them to autonomously (and with guidance) search for answers to their questions by referring to the available legal documentation or by searching for the roots of the perceived injustices (Lefrançois et al., 2020). Financial education textbooks show students how to use laws and organizations to assert their rights. However, the law is never thought of as a social construct that can be discriminating, partial or oppressing in its foundation or its application and that could be reformed or replaced (Lefrançois et al., 2020).

Some activities found in educational materials are about current events or controversial issues (gender pay gap, financial ethics, tuition fees, etc.) (Lefrançois et al., 2020). For this reason, we now present an analysis of student textbooks that classifies action verbs linked to the financial content students must learn. More specifically, we focus on activities from the first chapters of the four Ministry-approved textbooks which broach the consuming goods and services theme:

- Choquette-Bernier, N., Fontaine, V., Lizotte, C., Moore, J.-F. & Rochon, X. (2017). *Finances en jeu*. Chenelière.
- Gagnon, C. & Mallette, B. (2017). *L'éducation financière en 35 questions*. Grand Duc.
- Coziol, M., Giguère, H., Mainville-M., C. & Wilson, S. (2018). *Me\$ dossiers*. CEC.
- Dupuis, D., Fournier, P., Grammond, S. & Ménard, É. (2018). *Profil*. ERPI/Pearson.

Now, our textual data analysis of student Textbooks aims to determine what types of citizenship are promoted by the available educational materials. Our approach rests on an obvious content analysis; key elements from Westheimer and Kahne's (2004) typology structure the indicators that make up our reading grid of those textbooks.

4 WHAT TYPES OF CITIZENSHIP ARE PROMOTED OR PREVENTED BY STUDENT TEXTBOOKS?

For this exploratory study of financial education textbooks, we use an existing typology – which has been incrementally adapted, tested, and readjusted in our theoretical research on history curricula and textbooks (Éthier & Lefrançois, 2011; Éthier et al., 2018; Lefrançois et al., 2009) – this being modulated according to our specific needs to analyze our data.

An important empirical study on citizenship education (Westheimer & Kahne, 2004)

canvassed 10 American schools and showed that authentic curricula (the observation of real teacher practices and their outcomes) produce three types of citizens: the personally responsible citizen, respectful of laws, the one who considers individual effort and harmony important; the participatory citizen, informed and mobilized (socially and politically), the one who is interested in his community and participates in helping its vulnerable members; the justice-oriented citizen, the one who looks for the root causes of injustices, criticizes the established order and seeks to defend justice. We have elsewhere determined that this framework can be applied to the teaching of social studies in Québec, even if it could be broadened by other categories (anomic, revolutionary) (Éthier & Lefrançois, 2009). Westheimer and Kahne (2004) assert that very few curricula offer the means to develop the third type. Schools seem to instead foster personally responsible citizens. Indeed, research shows that programs and their textbooks often promote this type of citizenship (Westheimer, 2015; Westheimer & Kahne, 2004).

As we have said before (Lefrançois et al., 2017; Lefrançois et al., 2021c), in the financial education program's most substantial part (Québec, 2018, pp. 9–18), the teaching content, the prescribed disciplinary tasks are of a low intellectual level and of a poor epistemological sophistication (Anderson & Krathwohl, 2001; Green & Miller, 1996). However, in its intentions, the program claims to cultivate students' critical thinking skills (Québec, 2018). Despite the wording of the only competency (take a position on a financial issue), the action verbs found in the teaching content section specify what students should learn to do when considering the three prescribed financial issues (consuming goods and services, entering the workforce, pursuing an education). Those verbs refer less to perspective taking and more to information retrieval: indicate (ex: the role of taxation), name (ex: the labor standards), describe (ex: the types of scholarships offered by governments to postsecondary students), etc. (Lefrançois et al., 2017; Lefrançois et al., 2021c).

In Québec's financial education textbooks, 66% of questions meant for students – pertaining to the rights and responsibilities of consumers and supposed to develop the program's competency or consolidate knowledge – translate to information retrieval tasks (name, list, identify, describe, present, etc.). In contrast, 34% of the questions are ones that encourage perspective taking. Therefore, action verbs of a higher intellectual value (interrogate, compare, justify, analyze, create, etc.) are thinly spread throughout the textbooks. Some scenarios allowing for more choice, interrogation and justification can be found. However, textbooks echo the curriculum, and the personally responsible citizen is the type that resonates. Financial issues are of an individual nature. They are never social or political. The goal is to make the most rational choice (cost/benefit) in the confines of the immutable, established order (i.e., to adapt ourselves to the financial system instead of adapting it to 'our' interests). Those results are not surprising if we consider the body of research on social studies textbooks (Boutonnet, 2013).

Table 1. Distribution in absolute occurrences and in percentages (%) of the 50 questions asked to students in the four textbooks that relate to the rights and responsibilities of consumers.

	Retrieval tasks	Perspective taking tasks
Grand Duc (8 questions)	6 (67%)	3 (33%)
CEC (10 questions)	5 (50%)	5 (50%)
ERPI (14 questions)	14 (100%)	0 (0%)
Chenelière (17 questions)	9 (53%)	8 (47%)
Total (50 questions)	33 (66%)	17 (34%)

To illustrate, we have placed in the ‘retrieval tasks’ column the following four questions:

- ‘With the help of this issue’s chapters [consuming goods and services: my rights, their rights, our recourses], define, in your opinion, what is an informed consumer.’ (Chenelière, p. 109)
- ‘Establish a warning list to review before signing your first lease.’ (Grand Duc, p. 43)
- ‘Is this purchase refundable or exchangeable? What is your responsibility regarding the refund and exchange terms?’ (CEC, p. 29)
- ‘What are the three types of warranties usually offered when you buy a product? Which one is mandatory and free? Which one is optional?’ (ERPI, p. 47)

To compare, we have placed in the ‘perspective taking tasks’ column the following three questions:

- ‘Before thinking about carpooling, about purchasing a monthly public transit card or about renting or purchasing a car, what question should you first ask yourself in order to choose a mode of transportation to get to school or work?’ (Chenelière, p. 109)
- ‘Ever since the cold weather set in, the apartment is cold. It’s poorly insulated. Furthermore, the heating is controlled by the landlord. He hasn’t turned it on yet. He said that each year he turns it on starting November 1st. Because part of her rent goes to heating, she feels that her rights are not respected. [...] What advice would you give Sandrine to solve her problem?’ (Grand Duc, pp. 42–43)
- ‘The consumerism phenomenon constantly brings you to assess your needs and your desires. However, when do you really take the time to examine your consumer choices? The graduation ball is the occasion for you to make choices that reflect your values and respect your budget. It’s time to take a stance! [...] Is your chosen option different from those of your peers? Give a reason that can explain how different or similar your choices are.’ (CEC, p. 29)

When financial education tasks demand that students retrieve relevant information,

we can, according to the outlined typology, consider that they promote responsible citizenship. Thereby, citizens, as consumers and workers, abide by the law, expect their rights to be protected and know the institutions and the recourses to ensure that they are. They can, for example, list the financial products available to save for university – but they can't explain why postsecondary education is not free. When financial education tasks focus on perspective taking, assessment of options, leadership, etc., they promote participatory citizenship. Hence, citizens can, for example, compare purchasing behaviors, those that are respectful of the environment and beneficial to the local economy, and argue in favor of their chosen option. As we have shown, this posture is rare but present in the financial education curriculum and in its textbooks. Yet, nothing found in the educational materials promote justice-oriented citizenship, the type that portrays citizens as consumers and workers who question the status quo, find, analyze, and advocate against the root causes of social, economic, and political issues. For example, justice-oriented citizens wonder what the structural causes of household debt are and give thought to the structures responsible for reproducing poverty.

With this in mind, textbook activities that invite students to take position on their possible integration of the workforce during their postsecondary studies (CEC, pp. SA-39; Chenelière, pp. 198–199; Grand Duc, p. 114) limit the extent of the variables to consider when choosing the best options (the desires and needs experienced as consumers, the cost/benefit relationship to time investment, academic success, medium-term budget planning) and exclude other variables (socio-demographic limitations, family backgrounds, differing socioeconomic positions). Similar parameters confine the activities on issues of taxation that guide students through the discovery of the merits of this cooperation system, social burden, individual responsibility, etc. (ERPI, p. 187) whereas several aspects could enrich the growing debate – since the financial crisis of 2008 – on fiscal injustices, unstable social cooperation, taxation of large fortunes, etc. (AFP, 2019).

We have yet to examine further layers of the implementation of the curriculum and its textbooks. We do not have data on teacher representations and use of financial education materials. Do teacher practices bring students to wield their intellectual autonomy, to manifest critical thinking, to consider the social determinants of individual issues? Do educational materials support or challenge certain teacher practices? To answer those questions, we must focus on the use financial education teachers make of the four Ministry-approved textbooks and other educational materials. The latter are made of all the workbooks, the lesson plans created by the RÉCIT and the RÉCIT-US (a national service supported by Québec's Ministry of Education), educational materials produced by financial institutions and organizations (Autorité des marchés financiers, Commission des normes, de l'équité, de la santé et de la sécurité du travail, Éducaloi, Office de la protection du consommateur).

5 THE COMMONALITY OF ALL FINANCIAL EDUCATION CURRICULA

Citizens' deliberative vertu – pertaining to social issues in social studies disciplines like geography, history, and citizenship education – has been in the Ministry's lens for more than 15 years (Québec, 2004, 2017, 2018). Like elsewhere (Braxmeyer, 2007; Elgin, 2013; Robertson, 2009), Québec's curriculum entrusts the training of independent citizens capable of critical thinking to all school disciplines. However, the core of this undertaking is endowed to the social studies. Their programs often include occurrences of the word citizen and its derivatives (citizens, citizenship) (Éthier, 2007; Éthier & Lefrançois, 2010, 2018; Lefrançois & Éthier, 2008). Those disciplines could teach students to question social phenomena and reflect on them, to weigh arguments on controversial issues and take position, to debate with tolerance (Hess, 2009; Hess & McAvoy, 2015; Ho et al., 2017; Misco, 2013; Sant, 2019) and to recognize that human action is the motor of history (Barton, 2012; Éthier, 2001; Éthier et al., 2013; Pagès & Santisteban, 2011; Tutiaux-Guillon, 2019). However, social studies disciplines do not inherently aid critical citizenship education for it rests on the goals that are set and the means put forth to reach them.

Empirical research (Avery et al., 2013, 2014; Gronostay, 2016; Hess & Posselt, 2002; Ho & al., 2017; Kuhn & Crowell, 2011; Misco, 2019; Parker, 2010) supports the idea that discussions of controversial issues contribute to the development of critical intellectual abilities. For many (Blue & Pinto, 2017; Lucey et al., 2015; Szukala, 2015), such issues are plentiful in financial education. Like others (Hamilton & Darity, 2017; Neumann, 2015), Lucey (2019) recommends classroom use of financial issues of inquiry ('How may this good or service and its production demean women, people of color, or other non-dominant cultural groups?' [p. 36]) and deliberation ('What efforts are made to provide discounted credit opportunities for low-income customers?' [p. 41]). This said, quality discussions seem to require authenticity. For Hess (2009), classroom discussions must explore real issues. Moreover, Gronostay (2016) showed that the outcomes on the skills of argumentation were greater when students were allowed to defend their real perspective than when they were assigned a position to argue by their teacher. At least since Breslin (1982) and Johnson and Johnson (1985), different studies (Avery et al., 2013, 2014; Ayers, 2019; Hess, 2009; Kuhn & Crowell, 2011; Panissal et al., 2016; Parker, 2010) intersect to show the merits – in terms of tolerance, communication skills, reasoning, democratic participation, disciplinary knowledge, intellectual curiosity, etc. – of authentic classroom discussions of controversial issues when they are structured and frequent. For Parker (2010), discussion brings students, especially those from marginalized groups, to understand that they are bound by the problems they need to face and solve together. Ergo, an ambitious financial education curriculum does not contradict research results, stemming mostly from the United States, on the teaching of social studies in high schools (Grafton & Grossman, 2015).

When asked, teachers speak favorably of classroom introduction of controversial issues by inquiry or discussion (Byford et al., 2009; Ersoy, 2010; Ho et al., 2017; Jahr et al., 2016;

Reinhardt, 2016; Swalwell & Schweber, 2016). However, something persists in teachers' conceptions: most believe that mechanisms of observation (direct or mediated by instruments) give access to facts that allow students to know, to describe and to explain what is true with objectivity. This contributes to the neutralization or to the erasure of controversy because issues are thought of as misunderstood questions that facts can solve (Dahlgren et al., 2014; Tutiaux-Guillon, 2011, 2015). Those conceptions seem to echo the paradoxical aims of schools (Hung, 2018; Jimenez, 2019; Maxwell et al., 2018; Maxwell et al., 2019; Misco, 2014): while encouraging the development of disciplinary heuristics, curricular prescriptions, textbooks, and their use in social studies classrooms perpetrate a positivist paradigm and erase controversial issues (McAvoy et al., 2014; McCully, 2006; Tutiaux-Guillon, 2011, 2015). Some found there are four ways teachers make use of educational materials (Boutonnet, 2013, 2018, 2019; Boutonnet & Brunet, 2016; Gullberg, 2010; Nokes, 2010): intensive, the textbook replaces the curriculum and takes the bulk of the allocated class time; extensive, teachers extract from the textbook and other educational materials the parts that support their perspective; methodical, the textbook supports disciplinary methods, but without problematization; critical, the textbooks support the practice of critical thinking skills. Research indicates that the first two are common – but they impede the teaching and learning of intellectual abilities and they convey an uncompromising perspective – and that the last two are rare (Afflerbach & VanSledright, 2001; Boutonnet, 2013; Braxmeyer, 2007; Haydn, 2011; Helgason, 2010; Karwera, 2011; Lebrun, 2009; Lebrun & Niclot, 2009; Lenoir, 2006; Levstik, 2008; Loewen, 2009; Mosborg, 2002; Therriault, 2008; Vinterek, 2010).

Research in the teaching of social studies field signals a great stability of transmission practices, marked by lecture-based teaching, retrieval and reproduction tasks and the scarcity of controversial issues, problematization and the use of disciplinary heuristics (Boutonnet & Brunet, 2016; Demers, 2012; Evans, 2006; Hess, 2009; Monte-Sano, 2011; Therriault, 2008; Tutiaux-Guillon, 2008; Van Hover & Yeager, 2007; Yeager & Davis, 1996). Several authors highlight this situation, anchored to a pre-established procedure that leads to an agreeable answer (Boutonnet, 2017; Demers, 2019). They reveal that most teaching practices mold themselves to the predefined structure of textbooks and to the linear perspective they put forth (Alridge, 2006; Lebrun, 2009; Linqvist, 2009), but also to the tendency to see textbooks as keepers of expert disciplinary knowledge (Boutonnet, 2018; Demers, 2012; Misco & Tseng, 2018; Moisan, 2019; Therriault, 2008). This can suppress debates and controversies from classrooms, despite their strong hold on social and scientific realms (Misco & Tseng, 2018; Tutiaux-Guillon, 2015). The stability of dogmatic transmission practices and the quelling of debates can hinder critical, deliberative, and intellectual skills and the development of agency and citizenship (Bouhon, 2010; Fridaky & Mamoura, 2008; Klein, 2010; Lebrun, 2009; Lenoir, 2006; Maggioni et al., 2009).

6 PROSPECTIVE RESEARCH

First, the questions we have placed in Table 1 (without the expertise of an external coder; without having asked someone to independently code the corpus with the same protocol to ultimately compare different categorizations) only represent 15% of all the questions present in the four textbooks. Evidently, this prevents any generalization or extrapolation, either partial or preliminary, of the results. Second, all we know of teachers and students' use of educational materials in classrooms is accidental or anecdotal. Therefore, we must now conduct individual and group interviews with teachers and students, but mostly authentic observations of classroom use of educational materials.

Semi-structured individual interviews will allow us to gather spontaneous statements (convictions, experiences, interpretations) which best describes teachers' representations of educational materials, their choice of educational materials and the criteria they use to decide, the use they make of their chosen educational materials as well as the way they think students should use them. Observations of didactic relationships between teachers and educational materials (textbooks, worksheets, online resources, etc.) could inform us on the classroom implementation of educational materials and the pragmatic link teachers keep with them. A research protocol-based on an observation grid of the possible educational materials uses-will allow us to analyze teachers' lessons and classroom discussions, as it has been the case with studies on high school history teaching (Boutonnet, 2013; Demers, 2012, 2019; Nokes, 2014; Reisman, 2012).

Are those uses critical? Do they incite students to mobilize facts, concepts, techniques, etc. broached in their financial education classroom to recommend and assess solutions to controversial financial issues? Do they bring students to problematize phenomena, that is do they recognize the gap between what they know and what they need to know to decide and act? In other words, what types of questions, sources, strategies, etc. support the development and the mobilization of the curriculum's sole competency: 'take position on a financial issue'? For the community of researchers in the field of social studies teaching, all of this leads to new research possibilities.

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ENDNOTES

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