



Teachers' Experiences of Teaching the Financial Literacy Component to Enhance Learner Performance in Economic and Management Sciences

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ABSTRACT

A few studies have been conducted to understand how secondary school teachers made sense of quality teaching and learning and assessment in general, and particularly in the financial literacy component of Economic and Management Sciences (EMS), a subject outlined in the South African Curriculum Assessment Policy Statement (CAPS). Learner performance in the financial literacy component of Economic and Management Sciences (EMS) has been poor, hence the reason for exploring the experiences of teachers teaching the financial literacy component. The study adopted an exploratory case study design qualitative approach within an interpretivist paradigm. Data were collected through semi-structured interviews with teachers, departmental heads and Subject Advisors considered experts in teaching, in addition to classroom observation. The collected data were analysed by means of thematic analysis. The study findings revealed that many factors influence the teaching of the financial literacy component of EMS. It was recommended if these factors were addressed it could enhance learner performance. In addition, the notional hours allocated to EMS should be increased and it is suggested that projects and case studies should be done away with as forms of assessment as they do not give a true reflection of learner performance. Learners should only be assessed with controlled tests and examinations so that a true picture of their performance could be determined, and proper intervention strategies mapped out.

KEYWORDS

Assessment; content knowledge; financial literacy; performance; professional development.

INTRODUCTION

Economic and Management Sciences (EMS) is a practical subject that equips learners with entrepreneurial skills, financial knowledge, and real-life skills for personal development and the development of the community (DBE, 2011, p.8; Modise, 2016). In addition, EMS prepares learners for the transition to Further Education and Training (FET) subjects such as Accounting (Schreuder, 2009). The teaching of EMS in the General Education and Training (GET) and Senior Phases led stakeholders to have expectations that learners would gain immensely in terms of acquiring different competencies, as indicated in the curriculum, referred to as the Curriculum Assessment Policy Statement (CAPS) (DBE, 2011). However, the introduction of CAPS brought tension between policy and practice (Maddock & Maroun, 2018), because policy does not take into account the reality of what is happening in the schools (Schreuder, 2009) in terms of poor infrastructure, large numbers in classes, lack of resources including textbooks, wastage of teaching time and lack of qualified and competent teachers (Schreuder, 2009). In many cases, these factors have been identified as having an effect on poor learner performance and outcomes.

The introduction of financial literacy could help to sharpen the skills of learners and possibly lay a good foundation for Accounting in high school and at tertiary level (Strydom et al., 2012). However, learner performance in financial literacy, as a component of EMS in the Senior Phase, has seen a downward trend. Poor performance in this component seems to be the cause of a steady decline in the number of learners taking up Accounting in the FET phase. Generally, most research ascribes poor performance by learners to lack of motivation, absence of a culture of teaching and learning, lack of discipline in many schools, lack of guidance by parents, under-qualified teachers, lack of resources, teacher relationships, lack of clearly defined learner support system and poor attendance of learners, (Greenberg & Wilner, 2015; Skhephe & Mantlana, 2021; Wilmot & Merino, 2015). Poor performance by learners could also be ascribed to a lack of adequately trained teachers, particularly in new subjects introduced with the implementation of the Curriculum Assessment Policy Statement (CAPS), limited notional hours, and inadequate support from curriculum officials. This shows that there are both learner-related factors and teacher-related factors that could positively or negatively influence learner performance (Akiri, 2013).

According to the CAPS policy document, learners acquire and develop knowledge, skills and attitudes. The content of the financial literacy component is divided into modules focusing on savings, budget, income and expenditure, accounting concepts, accounting cycle, source documents and financial management and keeping of records (DBE, 2011, p. 8). The skills that learners acquire and develop include accuracy, thoroughness, orderliness and neatness (Fry et al., 2009; Rossouw & Greeff, 2020). In addition, learners are trained to think critically, analytically and logically, to have sound judgment and ethical behavior (DBE, 2011). Of concern is that research, which investigated learner performance in the FET band, particularly grade 12,

has exposed glaring irregularities and serious shortcomings in the teaching of financial literacy as part of the EMS subject in the GET band (Qhosola, 2015).

A solid foundation in the basic concepts of accounting is necessary for learners to competently proceed to Accounting in the FET phase. Quality teaching in financial literacy is vital so that learners acquire foundational knowledge and skills before they transition to Accounting in Grade 10. Therefore, there is need for an improvement in the quality of teaching and learning to enhance performance in financial literacy as a critical learning area, particularly in the GET band (Rossouw & Greeff, 2020).

Research Question

Taking the above background into account, the research question for this study is: *What are teachers' experiences of teaching Financial Literacy to enhance Grade 9 learner performance in EMS?*

Research Objective

To understand the experiences of teachers in teaching financial literacy to enhance Grade 9 learner in EMS.

LITERATURE REVIEW

Teachers play a critical role in the teaching of the financial literacy component of EMS in South African schools. Making informed financial decisions has become paramount in an increasingly complex society (Organisation for Economic Cooperation and Development [OECD] International Network on Financial Education [INFE], 2011). This makes it vitally important for learners to be equipped with the necessary financial knowledge and skills.

The teacher is responsible for interpreting the intended policy and implementing it by conveying the information in the form of knowledge to their learners (Letshwene, 2014). It should be noted that, for this to happen, teachers should be well-versed in the subject content, also known as subject content knowledge (Shulman, 1984; Zhubi & Ismajli 2022) in such a way that they are able to instill high-level thinking skills in their learners (Schreuder, 2009). Coetzee (2016) asserts that teachers are guided by what they know about the subject and their interpretation of the curriculum. In addition, as noted by Coetzee (2016), the manner in which teachers execute their role in the classroom, also known as pedagogical content knowledge (Shulman, 1986), is determined by their perceptions of their learners, learners' participation in the learning process, and the learners' background knowledge of the subject content.

The introduction of EMS into the curriculum as a subject brought with it a range of challenges. At the time, very few teachers had undergone formal training to teach the subject (Schreuder, 2009). Despite being inadequately equipped to teach all the aspects of EMS, the teaching of this new subject was allocated to Accounting, Business Economics or Economics teachers in the Senior Phase (Schreuder, 2009). Most of the teachers tended to spend more time concentrating on their areas of expertise and in most cases, the component that was compromised was financial literacy. This was confirmed by Letshwene (2014) who noted that

Grade 10 Accounting teachers were challenged by learners who had had limited exposure to financial literacy at the Grade 8 and 9 levels, which lays the basis for Accounting.

Effective curriculum delivery depends on the support of all stakeholders. The responsible authorities should ensure a conducive environment where teachers are able to effectively teach and receive training where necessary. This was particularly important with the introduction of new subjects and the CAPS policy, and, as Klapwijk (2012) recommends, teacher training should clearly enunciate the link between new subjects, new methodologies and the CAPS curriculum. It has been noted that teachers were concerned about the lack of training in CAPS when it was first implemented (Sosibo & Nom-lomo, 2014) as well as lack of ongoing support from other role players such as school administrators, the School Management Team (SMT), and Subject Advisors (Schreuder, 2009). It could be argued that higher education should take a leading role in ensuring that teachers are adequately trained, particularly in new subjects such as EMS and vital components, such as the area of financial literacy.

Dhingra and Manhas (2009) contend that learner performance depends on the execution of policy by teachers. In other words, the research concludes that learner performance is greatly influenced by how the policy is translated into action and principles based on the practice during teaching. However, Bonney (2015) is of the view that teachers are responsible for the attainment of educational goals which means that teacher performance and learner performance both internally and externally, determine the learning outcome.

Schreuder (2009) noted that some teachers no longer hold the accounting profession in high esteem because of lack of support, even at school level. Hence, the shortage of chartered accountants in South Africa (ManpowerGroup, 2018b). Teachers thus need support to lay a proper foundation in financial literacy in Grades 8 and 9 which prepares learners for the transition to Accounting in the FET Phase.

THEORETICAL FRAMEWORK

The theoretical underpinning of this study is derived from Piaget and Vygotsky and constructivism as a learning theory but has implications on how teachers approach their teaching. The two psychologists believe that learners, given the opportunity, are able to construct knowledge by transforming, organising, and re-organising previous knowledge (Brown, 2019; Kaplana, 2014). Therefore, this study was grounded in a constructivist conceptual framework.

The framework revolved around the premise that teachers' experiences play a major role as they help to unravel the complexities of teaching and learning if grounded in a constructivist approach. Understanding the challenges of teachers in teaching the financial literacy component of EMS would lead to teacher development initiatives and constructivism as a learning theory and would influence the way teachers conduct their teaching in terms of their teaching methods, strategies and practices (Moloi et al., 2023; Powell & Kalina, 2009; Richardson, 2003;). In addition, through the constructivist theory, teachers gain insight into how

learners acquire knowledge, thus providing a guide on the selection of appropriate teaching methodologies that construct rather than transmit knowledge (Pillay, 2014; Sparks, 1994). In other words, the methodology chosen should take into account the learners' realities, perceptions and experiences as a group because knowledge is constructed through their interactions with each other.

Kalpna (2014) avers that teachers need to adapt to the new order where they are required to jointly work with the learners to construct knowledge. Thus, constructivism marks a paradigm shift from rote learning and memorization of facts to conceptual learning that gives effect to meaningful analysis and application of knowledge (Yilmaz, 2008). The teacher is expected to be flexible in developing lessons that incorporate the experiences of learners in the classroom (Modise, 2016). In other words, the teaching and learning environment should be democratic and learner-centric which gives learners leeway to experience meaningful learning, with the teacher playing a facilitatory role. The constructivist theory further assumes a classroom where learners become deeply engaged in experiences that provoke them with opportunities to enquire, imagine, interact, act, and intervene for purposes of developing understanding, finding meaning, and creating knowledge (Brown, 2019). Therefore, teachers need to understand how people create knowledge and meaning based on their prior knowledge, own life experiences, conceptions, and interpersonal environments.

METHODOLOGY

Research Design

This study is qualitative in nature and is nested within an interpretivist paradigm guided by an exploratory case study research design (Merriam & Tisdell, 2015). The study is exploratory as it sought to understand the experiences of EMS teachers in teaching the financial literacy component of EMS to Grade 9 learners. The reason for selecting the exploratory case study research design was that the researchers sought to explore an unexplored situation regarding teacher experiences of teaching financial literacy to gain some insight (Creswell, 2014). EMS is taught in primary schools and learners continue with the subject in Grades 8 and 9, the Senior Phase. The teachers involved in the study were teaching the subject at the time of the research, while the departmental heads and subject advisor had previously taught the subject but were supervising and monitoring the teaching and learning process.

Sample and sampling procedures

To obtain rich data on the phenomenon, small samples are usually preferred (Creswell, 2010). The sample size of eight participants comprising, two Accounting Subject Advisors, two department heads (DHs), and four EMS teachers was therefore considered appropriate for this study. The subject advisors were female, and there was one male and one female department head. Three teachers were female and one male. Ages of the sampled participants ranged from thirty-five to fifty-five years of age. The teacher participants have lived experience of teaching the subject for more than two years; however, they have limited subject content background in

the Accounting subject as a basis for teaching financial literacy. This study used purposive sampling to select the study participants from the population. The idea was to obtain quality data from the people expected to have the experience and expertise that would provide deep insights into the research problem (Denscombe, 2010). In this case, the selection of potential research participants was intentional.

Data Collection

Face-to-face semi-structured interviews, guided by an interview schedule, were conducted with Subject Advisors, DHs, and teachers at their workplaces, i.e., DHs and educators were interviewed at their schools and Subject Advisors at the District offices. The interviews took forty to sixty minutes, enough time to allow the researcher to obtain the views, understandings, perceptions, interpretations, and experiences of teaching financial literacy (Richards, 2020).

Non-participant classroom observation was conducted using an observation checklist showing what aspects to observe, what to write down or record as well as what is heard and experienced during the observations (Maree, 2019). This helped to develop a clear understanding of the context of the research problem. It should be noted, classroom observation was done with four teachers prior to conducting the interviews which allowed for to follow up questions and queries that emerged from the observations. Only one observation per teacher was done for 40 minutes. This study was undertaken in 2020 and 2021 during the COVID-19 pandemic and was guided by pandemic protocols.

Analysing of Data

The interview and observation data were analysed using thematic analysis (Braun & Clarke, 2006; Merriam & Tisdell, 2015). All qualitative data collected were arranged and thoroughly checked to ensure authenticity before analysis. Data categories were developed from the analysis of data emanating from the pattern displayed in the data (Creswell, 2017). Ultimately, this then resulted in the identification of themes and sub-themes (Braun & Clarke, 2006).

To ensure the trustworthiness of this study, the researchers engaged with participants for a prolonged period in order to enhance credibility. Moreover, an intensive engagement with the data collected was done to demonstrate clear links between the data and interpretations. For instance, the use and indication of verbatim examples of participant responses reflected the range and tone of the gathered responses. The findings of this study were triangulated through literature sources and data were also verified with some interviewed participants, as suggested by Creswell (2014). Interviews were digitally recorded and stored for reference at a later stage and to check for consistency of data analysis and the initial recordings. Sharing this information with participants improved trust between the researcher and participants (Lincoln & Guba, 1985).

The research adhered to the ethical guidelines outlined by the university. Ethical clearance (ref: 2021/11/10/30472598/AM) was obtained from The Ethics Research Review Committee at the College of Education at the University of South Africa and permission was sought from the Department of Basic Education to conduct the research in the schools. All the

sampled participants were invited to participate and were informed about the research and thereafter gave informed and written consent. The study strictly adhered to anonymity and confidentiality rules throughout the study.

FINDINGS

Participants, four interviewed teachers (T1 to T4), two departmental heads (DH1 to DH2), and two subject advisors (G1-G2), were given the opportunity to share their overall experiences and views regarding the teaching of financial literacy. Four dominant themes emerged from the analysis of data providing a guide to the discussion, and conclusions to be drawn in this study. The following are the themes that emerged.

Teaching the financial literacy component

Most participants acknowledge the value of teaching financial literacy as a component of EMS. T4 said *It's a good experience teaching kids how they can save money, how they can be entrepreneurs, and how they can become investors*. The DHs also felt that teaching financial literacy would prepare learners not only for Accounting in Grade 10 but prepare them for their financial lives.

Of concern was that learners in Grade 9 were not performing well and not achieving the required outcomes: *Learner performance is below the expected standard* (T1). Most teacher participants were dissatisfied with the performance of the learners in financial literacy which had an effect on the assessment of EMS as a whole.

According to the Subject Advisors, poor learner performance is primarily caused by teachers with no background in accounting. *Learner being taught by teachers who didn't specialize in accounting; as a result, the focus is on Business Studies and Economics* (F1). It seems that in many of the sampled schools, most of the teachers allocated to teach financial literacy were not trained in the subject. *Some schools allocate teachers without a background in commerce to teach financial literacy* (T4), which means that most teachers in this study are teaching EMS with no Accounting content knowledge.

As previously mentioned, teachers need to have acquired and developed subject content knowledge as well as pedagogical content knowledge; however, it seems that the sampled teachers are lacking in conceptual and pedagogic practices, as pointed out by Gold (2016). Therefore, quality teaching was not possible because most of the teachers allocated to teach financial literacy were not trained in the subject.

The findings revealed that the teachers experienced major challenges when teaching the financial literacy component of the EMS curriculum. The reason could be that financial literacy is not taught as a module at university and in most cases, it is infused in other subjects. As noted by Nabi et al., (2017), in addition, there are no set standards of what constitutes financial literacy standards or financial literacy education, particularly in the early grades, making it challenging for both teachers and learners to understand the subject.

Subject Advisors indicated that teachers with experience in teaching Business Studies and Economics also struggled to teach the financial literacy component. The findings revealed that teachers who excel in teaching financial literacy were those who were teaching Accounting in Grades 10-12, had majored in accounting and so had the necessary subject content knowledge. In this research, 60% of the teachers were equipped to teach the financial literacy component. As a specialised subject, EMS which leads into Accounting, should be taught by teachers who are qualified to teach it.

A teacher's stance on teaching influences the way they conduct their teaching in terms of their teaching methods, strategies, and practices (Richardson, 2003; Powell & Kalina, 2009). The CAPS policy suggests that a learner-centered, inquiry-based approach is most appropriate. In this research, the teachers used one or two teacher-centered methods preferring the direct instruction and the question-and-answer approach: *I prefer the direct instruction method as well as the question-and-answer method, even though I sometimes employ cooperative learning, depending on the topic to be covered and the classroom situation* (T3). Classroom observation revealed that the learners were not seated for effective learning to take place. Group work would have been most suitable, but because of social distancing compliance, learners were not allowed to work in groups.

Learners need to be engaged and take responsibility for their learning. This could be achieved if the learners show interest and enthusiasm in the subject through class discussions, group learning, inquiry-based learning, game-based learning, expeditionary learning and technology-based learning. This has not been the case with the teaching of the financial literacy component. Classroom observation revealed that learners were disinterested and did not participate in the lessons, perhaps as a result of the lecture-based instruction being used in the classroom. It was noted that many learners find it hard to understand financial literacy due to a lack of basic arithmetic skills taught in the GET phase. Such basic arithmetic skills are a prerequisite for better performance in financial literacy in Grade 9. Of concern, is that foundational concepts are not being developed to form a good foundation for the transition firstly to EMS in the Senior Phase and Accounting in the FET Phase.

Mentoring and support

The aspect of mentorship emerged from the analysis of data. Teachers were not mentored as novice teachers at the start of their teaching careers. There was no induction into the culture of the school and guidance of what was expected of them in their role. This meant that they had to discover things on their own, making it a challenge. Experienced teachers should mentor new teachers and, in this study, lack of mentoring by and collaboration with experienced teachers, could be seen as a serious impediment to the effective teaching of the financial literacy component of EMS. This is supported by Ngwenya (2014), who revealed that, generally schools do not make provision for the induction of new teachers. It was further noted that there is a general lack of support for new teachers in the form of lesson observations, mentoring, team teaching, and collaborative planning. Only a handful of elite schools still employ supportive and

collaborative approaches to teacher development to enhance teaching and learning (Mukeredzi, 2013).

The Subject Advisors explained that the support for teachers should come from the DHs and the Principal: *The most effective support teachers get is from the DHs who have specialised in Accounting, Principals do support teachers even if they don't have a financial literacy background* (F1). Although the school is solely responsible for teaching of the financial literacy component, Subject Advisors are there to provide professional support, workshops and content training. However, DH1 reported that: *Curriculum support from the Subject advisors is lacking particularly in the GET band. Teachers sometimes require classroom support, but this is not forthcoming from the Subject Advisors who should mentor them. As a Departmental Head, yes, my work is also to provide curriculum support and ensure that the ATP is adhered to but the Subject Advisor should be visible.*

Teachers indicated that Departmental Heads monitor curriculum implementation and help in terms of identifying the gaps in the teaching and learning process and recommending interventions. In other words, the DHs are doing their work. The missing link is the Subject Advisor, as indicated above.

However, teachers are being supported outside the classroom setup through professional development activities, as arranged by the Professional Support Forum (PSF): *Yes, we get support through cluster meetings. The meetings help a lot since planning is done at the cluster level* (T1). T4 acknowledged the need for professional development particularly as: *the curriculum keeps on changing and new things continue to be introduced in the curriculum, attending meetings helps individuals to be always in the know of what is happening and how they can apply it in the class.*

In the context of the PSF, teacher attendance is facilitated with meetings online: *Most of the teachers do manage to attend though it is difficult to manage it as we are in different places, and some would just log in and do their things whilst the meeting is continuing* (G1).

Teachers acknowledged that to be effective in the teaching of the financial literacy component of EMS, they need to ensure that they are fully equipped with the knowledge and skills either through support from the school, the Subject Advisors, collaboration with other teachers in cluster meetings or independently through attendance at online courses and professional development activities.

Lack of Resources

The teaching of any subject is supported by relevant teaching and learning resources. According to the CAPS policy document, teaching and learning materials required for Economic and Management Sciences include a textbook and a calculator. Learners in Grades 8 and 9 should each have a Cash Journal exercise book, a General Ledger exercise book and a normal exercise book and teachers should have a textbook with a teacher guide (DBE, 2011, p.10).

The findings of this study revealed that the quality of teaching was negatively affected by the lack of instruments and books that the learners need in the classroom: *a textbook, one*

Cashbook one General Ledger exercise book, and a calculator (G1). T2 reported that: As teachers, we face a problem of not having enough resources to use in the classroom. Learners do not have enough books to read and write on. In most cases, they have to share textbooks. T1 also commented that: There are not enough teaching aids even though some participants were of the view that schools were doing their best in terms of ensuring that teachers have resources to use in class and that teachers stick to the requirements of CAPS. (T3).

Effective quality teaching was negatively affected by the lack of instruments like calculators and other material resources that the learners need in the classroom, as also reported by Dikgale (2012) and Chonjo, (2018) in their research. It should be noted that teachers need adequate resources for them to effectively carry out their teaching mandate. Relevant textbooks and teaching aids should be in place. It is also important to note that having educational resources at home helps learners to practice what they have learned at school, thus completing classwork and homework. The availability of educational resources such as books, electronic resources such as TV, computer, study desk, and table for their own use, and the general academic support by parents at home are of paramount importance. Research has shown that learners who are exposed to such resources perform better than their peers from poor backgrounds (Modise, 2014; Ngwenya 2014). The argument is that those with resources are always well-informed and ahead in terms of having access to the latest developments while those from poor families lag behind, yet they sit for the same examination (Chonjo, 2018).

Schreuder (2019) noted that one factor influencing the teaching and learning process and thus learner performance, is wastage of teaching time. The Subject Advisors reported on the importance of adherence to notional hours, which according to CAPS, is 2 hours per week (DBE, 2011, p.7). G1 highlighted that: *Effective teaching is when learners per week are at least taught for an hour and have a textbook, one Cashbook one General Ledger exercise book, and a calculator.*

A major challenge in the teaching of the financial literacy component of EMS is the allocated time. The one hour per week allocated for the subject in some schools is not adequate. Participants argued that EMS should be allocated the same notional hours as subjects like Mathematics (4.5 hours per week). This could give teachers more time to deal with both the theory and practical aspects of EMS, thus developing a solid foundation.

Effective and quality teaching has to do with teaching that would ensure learning and learner development. This entails having the necessary resources and other support structures in place and using the notional time to its fullest extent.

Classroom factors influencing affecting quality teaching and learning

It emerged from the data that classroom factors were considered the most important factors that influence learners' academic performance in financial literacy. Two issues arise here – the infrastructure and size of the room itself and the learner-to-teacher ratio (LTR) (Schreuder, 2009). Overcrowding of learners in the classroom or the large number of learners in a classroom came out as a pertinent issue. All teachers reported that teaching in an overcrowded class made

the teaching and learning process challenging: *The teacher-to-learner ratio is too high with some Grade 8 and 9 classes having over 50 learners in one class* (T1). According to policy, the LER should be 35:1; however, the classes observed did not follow the specified ratio as the high learner enrolment in each of the schools resulted in classes that were overcrowded. This posed a negative impact on teaching and learning because it was difficult to give individual attention to learners and teachers found it challenging to give learners timely feedback that would inform further learning.

Masitsa (2008), Milondzo (2013) and Savage (1999) contend that it is very difficult for the teacher to move around in an overcrowded classroom, maintain good discipline, attend to individuals and offer support and monitor learners whilst they are writing classroom activities. In contrast, small classes can give teachers the opportunity to give personalized attention to their learners (Dikgale, 2012; Douglas & Straus, 2016).

CONCLUSIONS

In order for effective teaching and learning of the financial literacy component to enhance learner performance in EMS, teachers need to be qualified and experienced in order to be equipped with subject content knowledge and pedagogical content knowledge. They need to be equipped with a variety of relevant resources and employ a range of teaching approaches, methods, and strategies to cater to the diverse learning styles in the classroom. Teachers should be supported by the principal, the SMT, and Subject Advisors and have the opportunity to attend workshops, training sessions, cluster meetings, and online programs to ensure their continuous professional development. Factors that hinder the delivery of quality education and affect learner performance need to be addressed. These include a lack of suitable infrastructure, lack of resources, classroom sizes, overcrowding in classrooms, and a high LER rate.

Recommendations

It is suggested that the EMS CAPS document should be amended by the Department of Basic Education to increase the notional hours in line with subjects like Mathematics which has 4.5 hours per week. It should be noted that as the financial literacy component of EMS is a practical subject, it requires more time to complete the activities. Teachers need to have more contact time with learners in order to build a solid foundation for the learners to transition to Accounting in the FET level.

In addition, it is recommended that assessment via projects and case studies should be reconsidered as they do not give a true reflection of learner performance. Learners should only be assessed via controlled tests and examinations so that a true picture of their performance could be determined, and proper intervention strategies mapped out. It is also recommended that initial teacher training should include EMS subject content knowledge and pedagogical content knowledge to thoroughly prepare teachers for the teaching of the financial literacy component of EMS.

Limitations

One of the limitations of this study was the size of the sample. Due to the small/unique sample available for the study, results cannot be generalized beyond the specific population from which the sample was drawn. The sample size consisted of eight participants comprising, two Accounting Subject Advisors, two Department Heads (DHs), and four EMS teachers.

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