

**THE LIFESKILLS CONSUMER AND FINANCIAL
LITERACY PROGRAM:
ENABLING FACTORS, BARRIERS TO
IMPLEMENTATION AND BENEFITS**

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1. INTRODUCTION

The increasing complexity of consumer and financial decision-making has been identified as a key challenge facing Australians of all ages (Financial Literacy Foundation, 2007a; Worthington, 2006). The Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA) acknowledged this in 1999 when it developed its *National Consumer and Financial Literacy Framework*, which focused on educating children and young people in the area (MCEETYA, 1999). This Framework is supported by the more recent *National Consumer and Financial Literacy Professional Learning Strategy* (Financial Literacy Foundation, 2007b). State and Territory Governments have also taken up the education challenge. For example, the NSW Department of Education and Training (DET) have the *Consumer and Professional Learning Program* (see <http://www.financialliteracy.edu.au/home.html>).

In 2008, the DET commissioned researchers from the University of Newcastle to undertake a study into the implementation of the Lifeskills consumer and financial literacy program in nine public schools in NSW. The Maitland Lifeskills Program (hereafter Lifeskills Program) was developed in 1997 by Mr Steve O'Mara, now of East Maitland Public School. Maitland Public School is a co-educational primary school located in a regional area. It operates by setting up a school-wide economy, where students take responsibility for generating income through a variety of activities, including recycling of aluminium cans and the sale of crayfish and worm castings. In this economy, students apply for jobs such as can crusher or bank officer and they earn income paid in "mutuals" (a currency supported by a local building society). Students are able to spend the money they earn at auctions and market days, and in some shops in the local community. The economy is regulated through its own structures and through the school parliament (for a full description of the program see Financial Literacy Foundation and Australian Government Quality Teaching Program [2008, pp18-19], and *Appendix 2* of this report).

The DET commissioned research aimed to document the scale and scope of Lifeskills implementation in the specified schools in NSW, as well as identify enabling factors and barriers to its implementation. Another focus of the research was to identify any negative impacts or benefits of the program. In-depth interviewing, a qualitative research method, was used to elicit the views of teachers. This research focused on capturing the perspectives of teachers as they were the ones dealing with the "nuts and bolts" of implementing the program, and were in an ideal position to evaluate its impacts.

2. STUDY DESIGN

2.1 Aims of the study

There were two aims of the study:

- Provide a snap shot of how the Lifeskills Program is implemented in nine schools in NSW, with a focus on the scale and scope of implementation;
- Identify enabling factors and barriers in implementing the Maitland Lifeskills Program in nine NSW public schools. The focus here was to identify issues at both the initial (establishment) stage and in the on-going running of the program

2.2 Methodology

2.2.1 *Sample and recruitment*

The DET supplied a list of nine schools currently implementing the Lifeskills Program. These were:

- Maitland East Public School
- Maitland Public School
- Marks Point Public School
- The Junction Public School
- Rutherford Public School
- Maryland Public School
- Oatley West Public School
- Milperra Public School
- Irrawang High School

Principals and teachers involved in implementing the Lifeskills Program were invited by email to take part in an in-depth, semi-structured interview with the researchers. Eight schools nominated one teacher to participate in a semi structured interview. One interview involved both the principal and a Lifeskills teacher. Interviews were conducted in March-May 2009.

2.2.2 *Method*

In depth semi-structured interviews were undertaken with a teacher from each school and one principal (n=10). Participants nominated a time when they were available to be interviewed. Six interviews were conducted face-to-face. Three interviews were conducted over the phone as this was considered most convenient for teachers and the researchers.

Interviews were conducted according to an interview schedule (see *Appendix 1*). The face-to-face interviews were audio recorded. In-depth notes were taken during the phone interviews by the researcher. Interviews lasted between 30-60 minutes.

Teachers were assured that the information they provided during the interview would be confidential and that it would be made anonymous in the final report. That is, no comment would be ascribed to an individual, and that organisation, place and personal names would be replaced with pseudonyms. In the findings section of this report we have used the generic descriptor Lifeskills program rather than the name individual schools give to their programs to ensure anonymity. This was considered important in order to prompt frank and open discussion. In addition, a form (profile table) was emailed to the teachers prior to the interview with a request to email or fax it back to the researchers. The purpose of the form was to provide a snapshot of how the Lifeskills Program operates in each school. Teachers understood that these would be reproduced as an appendix to the final report (*Appendix 2*). These profile tables were used, along with the interview data, to analyse issues of scope and scale of implementation of the Lifeskills Program.

2.2.3 Analysis

As audio recorded interviews were not transcribed, the research team jointly listened to the sound files, reviewed the written notes and the profile tables in order to identify key themes and issues. The carefully structured nature of the interview schedule aided analysis of the data as the interview flowed according to the main aims of the study. Appropriate quotes were identified by the research team to illuminate the issue at hand. A consensus between the researchers was sought before the interpretation of the theme or issue was considered apt and quotes selected. This collective process of checking, questioning and consensus assists in establishing the validity of the interpretation of qualitative data (Kvale, 1996).

2.3 Ethical considerations

Ethics approval was sought from the University of Newcastle under its *Human Research Ethics Committee Quality Assurance Guidelines*.

The following ethical implications were considered:

- Interviews were conducted according to informed consent protocols, with participants signing a consent form giving permission for the information to be used in the final report.
- Information divulged by teachers during the interview was confidential. Only the research team would have access to the audio files;
- For the section of the report using interview data, all person, place and organisation were anonymised with pseudonyms used. No comments were ascribed to identifiable individuals. Only the profile sheets have identifying data and these were filled out by the teachers themselves to ensure accuracy of representation;
- Sound files are to be kept on a secured hard drive for twelve months after submission of the report. After this time the sound files will be deleted.

3. FINDINGS

3.1 Overview

There was a great variation in the timeframe that Lifeskills had been operating between schools. The longest period of operation was seventeen years. The shortest period of operation was a two months. Overwhelmingly, teachers commented on the positive aspects of the program and its benefits for students and teachers alike. No real negative impacts were identified. Perhaps the closest negative aspect that was identified was the potential workload burden Lifeskills can place on some teachers. The findings section of this report details the following:

- The differing scale, foci and mode of operation of Lifeskills in various schools;
- Enabling factors and barriers to initial implementation;
- Enabling factors and barriers to ongoing implementation
- Benefits of the program for students, teachers, the school as a whole;
- Advice on establishing and sustaining the Lifeskills Program.

3.2 Scale and focus of different Lifeskills Program

The most singular feature of the Lifeskills Program is that it is flexible in terms of the scale, focus and organisation of its implementation. There is no set implementation formula, rather there are common foci which are learning about, in action, financial literacy and responsible consumer behaviour, and facilitating children's own ideas for innovative enterprise. Regardless of the scale and focus of Lifeskills, all teachers recognised its value in "bringing to life" learning activities across Key Learning Areas (KLAs).

The scale of implementation varies considerably. Some teachers choose to implement the program only at the level of their own class. Single class implementation usually has closely focused business opportunities and a whole class governance structure. There are some schools which choose to implement a macro school economy, where students are invited to join in, and the governance structure is linked to a special board of directors or the school parliament. For a few schools there are also links out to the broader economies of their local communities. That is, in some cases, there are arrangements made local financial institutions and businesses to trade with students. Usually teachers start with their own class and move to a broader roll-out of the program once they build their experience and confidence, and they garner the support of their principal and colleagues. This "start small and work up" approach was commonly cited as the best way to implement Lifeskills:

"We started with two classes...then moved to the whole school. It is totally voluntary. When children join up each year they get an employment package document that explains all jobs they can apply to do. They then fill out their job application form and apply for a job like in the real world. Jobs are also advertised in the schools newsletter. One way they can earn the schools currency is through jobs, the other way is

through bringing in recyclables and collectables. The collection of collectables is run on a Thursday and Friday morning only - 8.30am to 9.am due to other time constraints on my part as the teacher.”

One teacher offered this observation on how to grow the Lifeskills Program:

“It’s so easy and the kids get so much out of it. And that’s what you want. Big impact. Minimal amount of organisation. Great Outcomes for the kids...A lot of schools do this (anyway). Like they collect cans. We’ll the next step is give the kids something in return for it’s not a great big step from what at lot of schools are already doing. It just another step that you need to put in but the outcomes are just great for the kids.”

Whole school involvement was possible, even when the program was run in only one or two classes. This occurs through market days where children devise business opportunities, create products and sell to their peers:

“Children have to apply for a business licence to operate on market days, documenting how much can be made, profit, and how much it is going to cost. If working as a team (they need to show) how they are going to share (profit and their) advertisement approach etc...They also have to let their parents know (what’s happening).”

As well as variation in scale, there are considerable differences in the focus of Lifeskills programs across different schools. Some teachers prefer to operate a one or two enterprise scheme, whereas others have economies that are based on evolving business opportunities devised by students and staff. A number of schools have reoriented Lifeskills to give it an environmental focus.

The organisational model for the program varied from school to school. In most cases, there were one or two teachers driving the program. Principal support was considered vital. There were differential levels of parental involvement. Mainly, the emphasis was on children powering the Lifeskills economies through their ideas (innovations), work ethic and the business opportunities they devised. Parents were considered to provide a supportive rather than pivotal role.

From an organisational perspective, there was considerable diversity in the distribution of the economic benefits. In some schools, profit was distributed to those that worked the hardest. For example, the more you worked at your Lifeskills job, and the better your business ideas, the more money you earned. This was put in a special Lifeskills bank book, administered internally (some schools had an electronic banking system while others have paper banking without electronic records).

Alternatively, there were some schools where the profit was split between individuals and the governance structure (class or board/parliament). In this way “public good” activities could be carried out, such as using the board money to improve school gardens. Some classes and schools preferred to pool the money in a collective bankbook where decisions on how to spend it

were also made collectively. Some teachers used this collective approach for younger children (Kindergarten and Year 1) where a class bankbook was common.

3.3 Initial implementation of Lifeskills Program

3.3.1 Enabling factors

Teachers, identified a number of factors which facilitated to setting up of Lifeskills in their class and school. A primary motivator for establishing Lifeskills, was seeing the program in action. Connecting with a teacher or a school which has established the program was considered of primary importance. As one teacher remarked: "Seeing it in action helps!" This collegial connection not only allowed "the passion for the program to rub off" but allowed teachers new to the program to ask "nuts and bolts" questions of more expert teachers. In-service professional development on Lifeskills was also considered to have a positive impact:

"(At the) end of last year, two members of staff came back excited about the program after doing a course and are taking it up...(in their own) classrooms. They began by using (their own class) dollars. They are now playing a larger role in the whole school program."

Almost all of those interviewed suggested that the best way to begin Lifeskills was to "start small and work up." That is, to start at single class level before rolling it out. One teacher suggested that this was a financially more viable model as there was "minimal financial input by the school due to starting the program in one class before moving towards inclusion of all." Another teacher commented that this gradual approach meant that personal enthusiasm for the program did not diminish:

"You need to make sure it is not too big at first so that I can handle it, and gradually expand so that the enthusiasm does not wane due to work overload."

Support for the program was considered an important "start-up element." Teachers sought the support of their principals and generated interest amongst their colleagues, parents and, in some cases, the broader community:

"(We) had a school competition to name our dollar, which helped to advertise the program school wide and generate interest from parents and other teachers that may not feel involved or understood what the program is about."

This positive publicity created vital good will and even donations of goods used to kick start the program. For example, parents in one school supplied gravel and plant cuttings; while at another, local business supplied breeding yabbies and can storage containers. In some schools the P&C and the

canteen supplied supervisory support or facilities to assist the students “Lifeskills work.”

Teachers, who had run the program for some time, remembered the importance of “seeding funds” supplied by the Department. This start-up money provided the initial injection of funds required to get the Lifeskills economy going:

“(We were) lucky enough to start up at a time when Lifeskills was just growing wings...Funds were provided by the (DET). (We) initially got money of \$3,000. I think that you need initial funding of real dollars to get the thing rolling along.”

“It was good to have start-up money initially, to buy the stationary, such as withdrawal, deposit slips and the package. Interest rate slips and funds for auction items. Then as the program runs through it begins to support itself and you make funds to support itself.”

In one school, the issue of financial support is addressed by the principal and the finance committee allocating money from the English, Maths, HSIE & Science budgets to help fund the Lifeskills Program as the activities are linked with these KLAs. In one school, money was made available for teacher release.

3.3.2 Barriers

One of the main barriers to starting up Lifeskills were a lack of adequate storage space for the collectables and recyclables. On the subject of storage one teacher remarked:

“For two years I was in a demountable classroom and everything was done from the demountable room. So my storeroom was full of corks (and) the cans were everywhere. (I’ve recently) shifted rooms. There’s an actual storeroom at the end of my room that I’ve commandeered (and this makes for a better situation).”

A lack of start-up practical resources (to match student enthusiasm) was also commented on:

“(The) only barrier was for a lack of resources, shovels and wheel barrows, we do not have enough, and possibly never will.”

The amount of time and organisation required to start the program was also considered an issue by some teachers. There were documents to prepare (bank books, job descriptions etc) and processes to hone, especially in the early phase. Time and effort at this stage was considered to have “pay-offs” latter as the Lifeskills Program becomes “self-propelling.” This is exemplified

in the comments of one teacher who has coordinated Lifeskills for a long period of time:

“With Lifeskills it’s time and energy. It can be its making and its undoing...It’s capable of, once set up, running itself. It’s unstoppable.”

3.4 Ongoing implementation of the Lifeskills Program

3.4.1 Enabling factors

A key factor in sustaining Lifeskills programs, particularly those that extend beyond one or two classes, is building a small team of teachers who can take on different coordinating roles. There was usually a lead teacher and one or two colleagues who assisted. A few teachers thought that the energy and time involved in running Life Skills was too much for one teacher, especially if it involved the whole school. Others did not see an issue with one-teacher involvement. Generally when Lifeskills was rolled out beyond a single classroom, a team approach was considered best. Teachers commented that a team approach had a number of advantages:

“(You need) at least two or a team. At least two teachers per school or more to run the program if it is broader than a single class application. This assists if the lead teacher is away.”

“(In) hindsight, now I have had time to reflect. (It) needs to be run as a committee with different tasks such as to share the load as some other schools have done. (You need) one to buy auction items; and another staff member to run the day-to-day working; then someone else to run the banking. This would enable it much better, and when one leaves then there are others to continue it.”

Collegial support was considered vital in enabling the continuation of the program. This was particularly true where the special expertise of other teachers was called upon to enhance not only the coordination of the program but learning outcomes:

“(It’s essential to get) teachers involved – not only the teachers on my stage, but also teachers from other stages as well. Each have their own tasks and expertise and interests that they use to support the program. For example, the craft teacher (in) making jewellery.”

Ongoing communication with and support from teachers in other schools who are implementing Lifeskills, was considered essential. Teachers in other schools were a source of new ideas and as a resource for problem-solving. Inter-school interaction at the annual DET Literacy Challenge, also provided an injection of enthusiasm for teachers and students. Encouragement and practical assistance from the principal, administration staff, the canteen, parents, and in some cases, local businesses, were also considered important:

“Support from the Principal and other staff. It is all good will and a little help”

“The Principal being on board is very important to help give credibility of the program.”

In some schools, a concerted attempt has been made to connect Lifeskills to broader school activities (for example, school parliament) and plans (for example, environmental plans). This affirms the programs legitimacy, and integrates it into the “bigger picture” of how the school operates. Moreover, some schools have integrated Lifeskills in a broader community economic or environmental context, further cementing its credibility. This integration provides a mutual benefit as the following teacher explains:

“Half the (Lifeskills) budget goes to the individual and half goes to the school to conduct environmental projects...(It) fits into the SEMP (school environmental management plan). It fits into what we want to do with our school...We have our organic garden. We have our fish pond. We have an idea for a frog pond. We buy plants from the (Lifeskills) budget. And we are part of (a local environmental monitoring project) scheme.”

Smart communication mechanisms were considered vital in alleviating workload for teachers. Lifeskills is a program where, once established, students have substantial responsibility for monitoring and generating the system (economy). Teacher’s emphasised that they facilitated rather than managed Lifeskills:

“It has very little impact on myself (workload). I have set up a letter box system of communication where the students post me what needs to be done. (The letterbox is attached to a wall in the playground). I check the letterbox (each day). If there’s nothing in the letterbox then I don’t need to do anything and that’s fine...No kid needs to come and see me.”

“All I need to do is every now and then I’ve got to pep up the students with applying for jobs. Because I get a rush on them (and) then all of a sudden it will drop off.”

This student-centred approach, where “kids power the economy” is a strength of the program. Indeed, there was such enthusiasm for Lifeskills that it is often students themselves who push to start it up each year. One teacher remarked that a “sibling effect” is one factor that has sustained the program:

“Brothers and sisters encourage siblings to join the Lifeskills Program in our school.”

Finally, teachers remarked that ongoing promotion of Lifeskills as a positive force both within the classroom and the entire school environment needed to occur. This happened through school wide events such as market days; in recognition of the program through education and community awards; and in

the way the program was physically positioned within the school. For example, setting up the recycling and banking process in the playground on specific mornings before class, positioned Lifeskills as central to the school's learning culture and created interest amongst students and parents alike.

3.4.2 Barriers

A few barriers to ongoing implementation of Lifeskills were highlighted. These included the disheartening impact of tokenistic support from other teachers; the "time and energy drain" Lifeskills can cause if not set up well; and, in some cases, the age of the children involved:

"Twenty to thirty percent of Year Six's are doing it (Lifeskills). There's an issue there with it's not cool to do it (Lifeskills)...There are those (Year Six) kids that still do it and nobody's any the wiser. But there's the other side 'No I'd rather flit around the playground (than do Lifeskills)."

One of the benefits of Lifeskills, its emphasis on innovative enterprise, can in some cases, create problems. Interviewees did not consider these insurmountable, but rather valuable learning experiences for both teacher and students:

"(W)hen the yabbies escaped around the school, and they got a bit smelly, which meant that staff complained and maybe we had too many yabbies. There were too many hot days and I am learning how to manage the tanks, and had to move them, but we now have fish. It is a live and learn experience. I didn't know about yabbies and found out that they died because I didn't have the air filter in only the water filter, so we had 100 or so dead yabbies. We have now learnt how to manage the fish tank."

3.5 Benefits of the Lifeskills Program

3.5.1 Students

Teachers highlighted the learning benefits Lifeskills brings, with its emphasis on authentic learning experiences. Teachers considered that Lifeskills more than met its objective of increasing financial literacy and promoting an understanding of consumer choices:

"Instead of using a photocopy of a bank book to show kids how banking works- a lot of kids don't understand how banking works- getting them to use their (Lifeskills) bankbook weekly, it's got to rub off on some kids how the banking system works. And they can get a better idea about money. We have some kids with two million (school currency) dollars and they are hanging out for the auction to get an Ipod or something else. They are saving and saving and being very particular about what they want from their auction."

“(Children learn about) supply and demand. When selling items on market day (if) too much is left over towards the end of the day then students need to drop the price of their goods.”

“(Students learn) how to manage money; making own decisions, such as being the highest bidder on auction day might mean I spent all my money and have nothing left for the following week. (It) allows the children to make their own decisions - what to sell, what to buy, ownership over their own mistakes and learning how to be innovative and crafty.”

Teachers indicated that the Lifeskills Program instilled a strong work ethic and the value of responsibility on the job:

“If they have a (Lifeskills) job they know what time they have to be here. They know what they are responsible for and (other students know this). (They say to their peers) ‘Hey that’s your job. You need to do it.’ They take a job, it’s not a half hearted job. It’s the full amount.”

“Children take on responsibilities that mirror the real world, if they do not fulfil their job then there are consequences”

Teachers considered Lifeskills an excellent fit with the curriculum. As one teacher remarked the value of Lifeskills is that it does not overcrowd the curriculum, but rather enlivens it:

“I hope that I was able to convey that the Lifeskills Program is a vehicle for teachers to address a variety of outcomes and indicators from a variety of Key Learning Areas in a context that has relevance to the real world. It is not another add-on to our crowded curriculum. Once teachers see the program in action and through staff training and development sessions, they are able to see how they can use aspects of the program in their daily teaching and learning experiences, for example, Maths.”

Teachers mentioned numerous examples of how they use Lifeskills in different KLAs, including Mathematics, Science, Human Society and its Environment (HSIE) and English. Examples in Mathematics include, teaching children about weights and measures using the yabby enterprise and calculating interest in bank books and borrowings, as well as adding and subtracting with money earned and spent as part of Lifeskills. Applications in English include:

“I find for English, all writing in Lifeskills is for a purpose. There is always an audience that is going to read it and the kids are very aware of that. They know there will be a result from their writing...Whether it’s for (an application for) a new bank book or a job application, something will happen with their efforts in literacy.”

“In filling in the job application form (it) asks what their qualities are for that particular job. (For can crushing jobs, younger students write) ‘My legs are strong’, ‘I’m reliable and have good strong shoes.’ They sell themselves.”

Students creative, design, technical and science skills are developed in producing goods for market days and in science quests associated with Lifeskills. Problem-solving is key to Lifeskills as economies shift, as they do in the real world. For example, the price of aluminium cans has recently fallen, prompting students to devise other revenue raising opportunities.

Teachers noted that there are a number of personal and social benefits that Lifeskills bring. With its student centred approach, Lifeskills values “kid power” or the potential of children to take real control of the economies they drive through their work in collecting recyclables, banking, building businesses, undertaking environmental projects, rostering, spending wisely, problem-solving and decision-making:

“It is a lot of fun and rewarding especially allowing the children to run it and you get to see the children in a different way as you are giving children ownership over what is happening.”

“(It’s) very child orientated – every child has their say. The children are the coordinators of it, even though I am named it as such.”

“We have enjoyed it, and have kept it going, we thought it was going to be just for a year, but the students wanted to keep it going. Even the parents that thought this would not work and seeing the benefits of what the children can do.”

In some cases, students are so excited by the program that they continue to connect with it, even after they have moved onto high school:

“Even students that left the school 4 years ago still come in and help out at working bees, so we often have a fair amount of contact with high school students that were part of the program.

Teachers indicated the Lifeskills can also build the self-esteem and confidence of students because each member is a valued worker and consumer within the economy:

“Self esteem building - it’s good for that. You get the bossy ‘Beryls’, but those that know (their job say) ‘Hang on I know what my job is.’ And those that aren’t so bossy standing up for themselves...They become the peer tutor for next person (who’s applied for the job).”

“You see the pecking order, and how this changes due to strengths of the students (when they do their Lifeskills job).”

Some teachers pointed out that it can also building relationships, prompting children to connect with those younger and older than themselves, and bringing together children that would “not normally play together.” In addition, some students develop a healthy assertiveness and pride in their achievements. In whole schools programs, Lifeskills acts as “the great leveller where all are welcome.” It can provide valuable links between students in the general population and children who are separated from their peers, for example because of disability. One teacher saw great benefits for these particular students:

“It gets the kids to see that they can do little things to make money and participate in society, or take up as a hobby that could help earn them more money. Mini enterprises that they can be involved in.”

Moreover, some teachers stated that it was particularly good for students from disadvantaged backgrounds in that it not only built their consumer and financial literacy but their resilience:

“The need’s there...With our pupils they have a lack of financial literacy, a lack of enterprise. They are really not very resilient when they start the program. And that’s the beauty of it. It builds resilience. You can take a knock or two and pick yourself up...For many it’s their first bank account and their first attempt at managing, not just tuckshop money, but large amounts of money that they’ve saved themselves. They have to make financial decisions about what to do with their money. Some of them develop a plan and how they want to use and spend their money throughout the year.”

Similarly, certain teachers suggested that Lifeskills is a positive extra-curricular activity for those children who are lacking in a focus after school. Some thought that this was true of students from disadvantage backgrounds whose parents could not afford to provide them with expensive extra-curricular options.

3.5.2 Teachers

The benefits of the Lifeskills Program for teachers were considerable. For some, involvement in the Program literally reinvigorated their teaching and created renewed interest in their job:

“I was about (a long time) out of University. I was just plodding along...and I was looking for something new. Rather than turning up everyday and knowing what was going to happen (with Lifeskills) there’s something new happening every day. I think it really enthused me. It has pushed me along...The kids are always coming up with something new...We have won environmental prizes. The buzz the kids get out of it. (It) lifts you along as well.”

“(It) gives me purpose (and) sustains me as a teacher, seeing the excitement of the children when they want to be involved, wanting to know when their next market day is, and learning skills that they probably don’t even realise. Their engagement in learning without them realising it.”

The “thrill of solving problems with the kids” is matched by the benefits of stronger collegial relations. Teachers valued the connections they had made with teachers at other schools who are implementing the Lifeskills Program. In some cases, Lifeskills had opened up a new world of collegial relationships:

“It’s opened up the environmental world (sector) for me. Colleagues sharing ideas, mooching off each other and...I adapt (their ideas) to fit back here. It opened up a little bit more, that particular world (the environmental sector).”

3.5.3 Whole school benefits

Whole school benefits were identified by those implementing Lifeskills on a large scale. Engagement with parents, even when limited, was considered positive. This included parents helping out on market days, transporting recyclables and assisting with garden and environmental projects. So too engagement with the broader community, when it occurred, was considered beneficial.

In some schools, Lifeskills served to strengthening school structures and plans (the example of integration into the SEMP is given above). For example, there was a “cross germination” between Lifeskills and the school parliament, as one teacher explains:

“(There is a) massive amount of reward. Some things that you don’t imagine possible become possible...Just an example, we’ve linked (Lifeskills) to our school parliament. It’s cross-geminated...The Treasurer in the Parliament keeps track of our Lifeskills funds. The Minister for the Environment is now planning the garden outside with his father. The Minister for Welfare runs the school disco and makes sure we have our Lifeskills market day. They (parliamentary student body) also vote on ways to spend Lifeskills money.

3.6 Advice from teachers on establishing the Lifeskills Program

The research team asked teachers what advice they would give to teachers thinking about establishing Lifeskills in their school. The following points encapsulate this advice:

Starting up

- Gauge student interest in Lifeskills - Ask them if they would like to do it.

- Gain the support of your Principal.
- Extend on what you are already doing - Grow it from your existing recycling or environmental program.
- See Lifeskills in action first – seek out colleagues already doing it and learn from them.
- Start small with your own class and then work up to a larger scale roll-out once you understand how the program works.
- Find storage space for collectables/recyclables and other resources needed to run Lifeskills.
- Have a plan before you start and be organised.
- If your working at more than a class level, co-opt at least one other teacher in the program.
- Attend in-service training on the Lifeskills Program – these are fun and practical.

Keeping it going

- Maintain a small team of teachers to run Lifeskills – this helps lessen the workload and keeps the program happening should a teacher go on leave or transfer
- Maintain contact with colleagues doing Lifeskills in other schools - they will support you and help you problem solve and innovate.
- Co-opt a few parents into the program. They can help do some of the practical tasks e.g. transporting cans to the recyclers; running a BBQ etc.
- Run your recycling and market activity in “break times” before school at lunch so it doesn’t impinge on class times. Other teachers appreciate this.
- Promote what you are doing – Position activities in the playground and if you have time enter the Program in competitions. This positively integrates the program into the school and creates enthusiasm amongst Lifeskills participants. It also generates interest from students who might want to join in.

4. CONCLUDING REMARKS

In conclusion, interviews with teachers implementing the Lifeskills Program were useful in identifying enabling factors and barriers to implementation, and positive impacts of the Program. The main enabling factors include starting off on a small scale (classroom level) before moving to larger (whole grade or school) implementation. Principal and collegial support was also considered important, with a team approach valued for larger scale implementation. Some participants stressed that there was value in seeding the program with start up funding, others described using the school KLA budget to facilitate the ongoing running of the Program. Devising smart communication mechanisms for students, parents and staff assisted in the smooth implementation of the program. Finally, teachers valued the ongoing support and inspiration they received from other teachers involved in the Program.

Some of the main barriers to establishing the program were; time, lack of storage, lack of practical resources to meet demands, and the fact that occasionally new enterprises presented challenges for students and teachers alike. These were, however not considered insurmountable. There was positive support for the Lifeskills Program, with teachers mostly talking about positive rather than negative aspects.

The positive impacts of the program were numerous. For students, these included development of consumer and financial literacy skills and involvement in authentic learning experiences integrated across the curriculum. Teachers emphasised that Lifeskills does not overcrowd the curriculum but enlivens it. The Program's emphasis on inclusiveness promotes positive relationships between students and, for some, improves their self esteem and resilience. The child-centred approach integral to Lifeskills empower children as they are rewarded for their commitment, work ethic and ingenuity.

For teachers, Lifeskills offers new and interesting challenges that, for some, reinvigorated their interest in the profession. They stated that the Program allows them to interact with their students in different ways: They saw themselves as facilitators of creative enterprise in a "kid-power" world rather than the authority in charge of decision-making. Teachers marvelled at students renewed engagement in learning and the development of their problem-solving skills. At professional level, for many teachers collegial connections across school were enhanced by Lifeskills. Furthermore, for some, Lifeskills had opened new learning opportunities in other sectors, mainly in the environmental area. Some teachers spoke about broader benefits where the whole-school and local community linked with the program.

Finally, the beauty of the Lifeskills program appears to be in its flexibility. It can be implemented on a small or large scale. It values the contribution of all students, no matter their age, ability or background. It can concentrate on one type of activity (such as gardening) or can accommodate a wide and ever evolving range of enterprises. This adaptability means that Lifeskills can be adjusted to suit local conditions, teacher's strengths and students' interests.

5. REFERENCES

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APPENDIX 1: Interview schedule

- When and how was the Lifeskills Program implemented?
- Can you identify any factors that enabled the programs initial implementation?
- Can you identify any factors that enabled the programs ongoing implementation?
- Can you identify any factors that may have acted as a barrier during the initial phase of the program?
- Can you identify any factors that act as a barrier during the ongoing or current phase of the program?
- Can you identify any negative impacts or benefits of the program for:
 - Students
 - Teachers
- What advice would you give teachers thinking of setting up Lifeskills in their school?
- Are there any other comments you would like to make?

APPENDIX 2:
Profiles of Lifeskills Program in nine participating schools

Profile 1: Maitland East Public School

What do you call the Life Skills Program in your school?	The Lifeskills' Society
How long has it been running?	12 years
What does your Life Skills program involve (brief description)?	<p>It involves the establishment of a student driven society that provides benefits for both its membership and the wider community.</p> <p>The Lifeskills' Society enables students to generate financial capital for themselves in the way of <i>Mutuals</i> (the local school currency). These funds may be invested in the Lifeskills' bank, spent at the school's retail Lifeskills' outlets, spent at weekly auctions at school, donated to charitable causes, spent at special events or used at local commercial retail outlets.</p> <p>Students come to realise that their income hinges upon their own personal endeavours within a financially healthy and well managed student society.</p>
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	<p>Crosses all KLAs.</p> <p>Integration across KLAs are extensive, Steve Omara is currently working on documents for the DET that demonstrate this.</p>
Classes that are involved.	K-6
Number of total students involved.	350
Number of teachers involved in implementing the program.	4
Are there any resource implications in running the program in your school (if so what describe these)?	<p>The society can only spend what it earns, hence there are no monies assigned to the program from the school's budget. The school budget does however provide \$2 000 for teacher release.</p> <p>Storage of recyclables (aluminium cans, mobile phones etc) can be a problem. Storage space comes at a premium. Securing teacher support can be difficult due to the high level expectations demanded by their daily classroom practice.</p>
Is there appropriate community support (if applicable) and what does this involve?	<p>Community support can be harnessed to great effect, eg: preparing the annual distribution of new bankbooks, maintaining the banking database, assisting at technology events and market days, encouraging student participation. Community organisations are invaluable in hosting inter school events. The local business chamber can be a valuable advocate, the local building society can assist with the transmission of the school currency and local retail outlets can provide alternative points of purchase when they accept the school currency.</p>

	Students' society income can be grown through successful sponsorship partnerships.
Further comments.	<p>The principal's support of the program is pivotal.</p> <p>Acknowledgement of teacher contributions to the support of the society is most important.</p> <p>Expansion of the program across the school should be staged and measured.</p> <p>Running the program over a discrete period of time, eg: a term / semester could be a more appropriate model, rather than running it all year, every year.</p> <p>The provision of an information package and infrastructure to run the program is seen to be important.</p>

Profile 2: The Junction Public School

What do you call the Life Skills Program in your school?	Enviro-Skills
How long has it been running?	This is the third year but first where it is across the school
What does your Life Skills program involves (brief description)?	<p>This program is a variation on the original due to our school taking a walk down Environmental and Recycling avenues.</p> <p>Children bring in the respective recyclable materials for financial re-numeration in their bank books. Students calculate items into totals, other students act as bank tellers.</p> <p>Students apply to become interest managers and calculate interest to be added to bank books.</p> <p>An auction is held fortnightly for the students to bid using their hard earned money.</p> <p>Money is called Junction Eco-Dollars but no real money is used (As in a devised currency)</p>
Does your Life Skills program cross curriculum areas (or KLA's)? Please describe the links that are clearly evident.	<p>Environmental Perspective</p> <p>Literacy</p> <p>Numeracy</p> <p>Student Welfare agenda in self-esteem/character building</p>
Classes that are involved.	K-6
Number of total students involved.	Approx. 450
Number of teachers involved in implementing the program.	One supervisor and 2 others plus GA
Are there any resource implications in running the program in your school (if so what describe these)?	<p>Photocopying needs for bank books, job application forms and vouchers.</p> <p>Storage room for large items and the sheer volume that can come in any one week.</p>
Is there appropriate community support (if applicable) and what does this involve?	<p>The wider school community are indirectly involved as their children become more aware of what can be recycled and what they start to collect around the house and on outings.</p> <p>The school P&C gave us an initial amount of money to kick-start the program.</p>
Further comments.	Once initial set up done running is minimal. Have a great GA with big van to transport items – cans especially

Profile 3: Maitland Public School

What do you call the Life Skills Program in your school?	Life Skills Economy
How long has it been running?	17 years
What does your Life Skills program involve (brief description)?	At the moment our economy is in hiatus. Prior to this it involved the students getting "jobs" paid in Mutuals which revolved around the school recycling program. Students also participated in a variety of market days both in school and with other schools.
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	MATHS- money, addition and subtraction PDHPE- Interpersonal relationships (market interactions + jobs), personal development (responsibilities, self motivation) SCIENCE- Living things (yabbies, native fish, chickens, food chains) HSIE- Environments
Classes that are involved.	All
Number of total students involved.	102 students
Number of teachers involved in implementing the program.	1
Are there any resource implications in running the program in your school (if so what describe these)?	Primarily the biggest implication is the labour intensive nature of running the program. The role involves such a wide range of tasks such as giving jobs to students, ensuring the jobs are done, organising recyclable collection, organising auctions/market days, contact with other schools, checking for fraud and overseeing the banking procedures and many other small tasks which add up to an incredible amount of a teachers time.
Is there appropriate community support (if applicable) and what does this involve?	Previously there was plenty but it seems to have diminished. It is harder to get donations from businesses and it is becoming more expensive to run. Student numbers have also dropped as students have lost interest in the program.
Further comments.	While it is a very worthwhile program it really needs a driving person to run it and make it their own. It also needs that teacher to have few (if any) extra roles within the school.

Profile 4: Rutherford Public School

What do you call the Life Skills Program in your school?	Grinning Gardeners Eco Group
How long has it been running?	6 years
What does your Life Skills program involve (brief description)?	Running a small scale plant nursery
Does your Life Skills program cross curriculum areas (or KLA's)? Please describe the links that are clearly evident.	Health – grow, cook, eat our products Maths – Financial literacy Arts – Marketing English – Letter writing Environmental Education – enviro impacts Science & Tech – Planning
Classes that are involved.	K-6
Number of total students involved.	58
Number of teachers involved in implementing the program.	1
Are there any resource implications in running the program in your school (if so what describe these)?	Items constantly needing replacement
Is there appropriate community support (if applicable) and what does this involve?	Schools P & C Association fully supports our initiatives Local businesses give us great deals & free products

Profile 5: Marks Point Public School

What do you call the Life Skills Program in your school?	Life Skills
How long has it been running?	9 Years
What does your Life Skills program involve (brief description)?	In school economy based on the East Maitland P.S. model Pupils earn "MARKS" through employment, enterprise and recycling. Pupils may save or spend at weekly auctions, market days or end of year raffle.
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	Maths – Addition, subtraction, percentages, valuing, money, currency, exchange rates etc. Literacy – Reading, talking/listening/writing for an audience HSIE – Environmental issues, values etc. S&T – Environmental issues, design & make, challenges Art – Creating, painting, modeling, craft etc. PE/PD/H – Physical work, healthy eating.
Classes that are involved.	Years 3 – 6 (4 classes)
Number of total students involved.	Approx. 70
Number of teachers involved in implementing the program.	2
Are there any resource implications in running the program in your school (if so what describe these)?	Nil. Life Skills is an independent program which supplies all its own resources. Life skills is an extra curricula activity which occasionally relies on good will of the school staff and time.
Is there appropriate community support (if applicable) and what does this involve?	The Marks Point community is very supportive of life skills and have embraced the concept it is an extra curricula activity where the pupils are responsible for its outcomes.
Further comments.	Life Skills opens up many opportunities for pupils in a disadvantaged area. It teaches financial literacy, values & attitudes and rewards effort. Our motto is "success comes after failure" which builds resilience in pupils who face many challenges.

Profile 6: Maryland Public School

What do you call the Life Skills Program in your school?	Lifeskills
How long has it been running?	12 years
What does your Life Skills program involve (brief description)?	Using a school currency and learning outcomes linked to the six key learning areas taught in schools in N.S.W. students are given an insight into the real world by running their own micro society the students are provided with a context for learning. Students are able to earn the school currency at a weekly auctions and market days or donate to charities. They are able to design and make products. Students learn to manage money, look after the environment and give to others.
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	Literacy: towards English RS3-5, RS3-6, WS3-9 WS3-11, WS3-12, TS3.2, TS3.3 Students read Employment manual, a variety of text types e.g. procedures to make items to sell at market days, read collectables, list. Students write: complete employment forms, advertisements to sell items at market days, complete deposit, withdrawal, interest banking slips. Maths: towards NS2.3, NS3.2, NS3.3NS2.4(a), NS2.4(b) NS4.3, WM2.1, WM2.6, MS2.4, MS3.4 Calculating the cost of collectables, depositing and withdrawing school currency from student bank accounts, calculating interest on student savings, calculating profits Sc & Tech: UTS3.9, S3.1, PS3.5, DMS3.8, LTS3.3, ESS3.6, TS10, TS14 designing and building saleable products and involvement in technology quests. HSIE: "Who will buy"- SSS2.8, SSS3.8, SSS2.7, SSS3.7, ENS3.5
Classes that are involved.	K-6
Number of total students involved.	Varies but about a quarter of the student population
Number of teachers involved in implementing the program.	1
Are there any resource implications in running the program in your school (if so describe these)?	Space- to store collectables until they are sent off to the beneficiaries We have no spare classrooms at Maryland and as I've been in a demountable classroom for the last 12 years. It is difficult to set up Lifeskills shops e.g. science, craft bead. Two ventures operated- selling money twice a week from a

	stall outside my classroom and I had several fresh tanks as our yabby farm in the classroom.
Is there appropriate community support (if applicable) and what does this involve?	Parents support the program. As our currency was only a photocopied school based production. There was no sponsorship from financial institutions. The currency had no real value so we couldn't develop partnerships with local businesses.
Further comments.	The program needs to have support from the principal and run by a committee so that the load of running the different aspects of one program is shaved

Profile 7: Milperra Public School

What do you call the Life Skills Program in your school?	Lifeskills
How long has it been running?	Approx. 10 Years
What does your Life Skills program involve (brief description)?	We run a school currency (Milpy dollars) which can be earned by Year 5 and 6 children for doing a variety of jobs and activities. Eg. Banking jobs, government jobs (incorporates SRC), recycling and community activities, private business. They can spend this currency in a variety of situations, including auctions, businesses, track fairs and charity. The program is underwritten by a series of methods of earning money for the good of the Lifeskills community eg. Recycling, sale of made produce etc.
Does your Life Skills program cross curriculum areas (or KLA's)? Please describe the links that are clearly evident.	Maths, English, HSIE, PDHPE, and especially Science e
Classes that are involved.	Year 5 and 6
Number of total students involved.	Approx. 60 children
Number of teachers involved in implementing the program.	2
Are there any resource implications in running the program in your school (if so what describe these)?	Mainly use of paper for printing of Milpy dollars and bankbooks etc.
Is there appropriate community support (if applicable) and what does this involve?	P & C support the Lifeskills program

Profile 8: Oatley West Public School

What do you call the Life Skills Program in your school?	Life Skills
How long has it been running?	2 months
What does your Life Skills program involve (brief description)?	Money system ("Redbacks") and banking (Treasury, supervisors, bankers etc..) Recycling system (Aluminium cans) Yabby farming Craft groups Gardening Board of Directors (Governance) Stages 2 & 3 involved at the moment: employment opportunities in above areas Children starting own businesses in preparation for market days – Auctions and Planned Market Days
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	Mathematics (eg. Calculating interest in bankbooks)/transactions Writing for limited no. of students eg. Board: newsletter/minutes/advertising Creative arts – Craft and artistic work Thinking skills - enterprise
Classes that are involved.	Years 3,4,5,6 (9 classes)
Number of total students involved.	265 students
Number of teachers involved in implementing the program.	6
Are there any resource implications in running the program in your school (if so describe these)?	Time: We seem always to be very busy and many are sacrificing many lunchtimes each week (playground duty is additional) Space: We are without 'spare' classrooms, so often places to run groups are 'doubling up' Staff: There is not full staff support at this stage as it is another 'voluntary' activity.
Is there appropriate community support (if applicable) and what does this involve?	Community has had a 'training' opportunity in terms of a workshop. Parents are supportive of the program in principle
Further comments.	We are very pleased & excited by the success of the program at this point. We are looking forward to the interaction with other schools in June and also for us, the next stage, which is introducing it to Stage 1 and Early Stage 1, thus incorporating the whole school in 2009.

Profile 9: Irrawang High School

What do you call the Life Skills Program in your school?	Life Skills
How long has it been running?	2 years
What does your Life Skills program involve (brief description)?	<p>Teaching life skills to IO class using yabby , canteen sales and can recycling to finance class projects/ students' bank accounts.</p> <p>Students raise bait yabbies in class and sell to home school and feeder primary schools. Take responsibility for feeding, packing and marketing.</p> <p>Students make jellies, mousse and popcorn for canteen. Profits ploughed back for expenditure and into student's bank accounts.</p> <p>Students collect aluminium cans, primarily from local stores. Crush, collect rings for charity and place in wiz bin for drop in at recycling centre.</p> <p>Attending East Maitland PS. Market days. Selling of popcorn etc. Students purchase foods from other stalls using Maitland Mutuals.</p>
Does your Life Skills program cross curriculum areas (or KLAs)? Please describe the links that are clearly evident.	<p>Crosses number of areas. English- reading recipes, directions for canteen food. Printing signs for yabby sales. Speaking appropriately to others when selling and informing others about products. Reading information re: care and maintenance for yabby raising.</p> <p>Maths- handling money, giving correct change, recognising different denominations, counting money/totalling/banking. Understanding % (GST)</p> <p>Measuring ingredient quantities weight/volume/temperature</p> <p>Social skills- learning to cooperate as team, relating to others in public</p>
Classes that are involved.	Junior IO
Number of total students involved.	6
Number of teachers involved in implementing the program.	One plus help from East Maitland PS
Are there any resource implications in running the program in your school (if so what describe these)?	<p>Financial- require assistance to set up tanks, purchase of yabbies and food ingredients.</p> <p>Space- limited in classroom.</p> <p>Lack of support from some staff</p>
Is there appropriate community support (if applicable) and what does this involve?	Support from local primary schools (students, teachers, parents). Enthusiastic re: enterprise.