

Chapter 9

Learning Practices: Financial Literacy in an Aboriginal Community

Levon Ellen Blue and Peter Grootenboer

Abstract In this chapter, we focus on the financial literacy education (FLE) practices in an Aboriginal community in Canada. We discuss the role of FLE in this Community and describe how a form of *site-based education development* occurred. The importance of *praxis*, the moral and ethical aspect of teaching by FLE practitioners is also explored. Next, we identify the ecological arrangements of FLE practices and Community members' financial practices. The enabling and constraining practice architectures encountered in the site are identified and explained. It is important to point out that the first named author of this paper is a member of this Aboriginal community and so in conjunction with fellow Community members, the approaches to learning and their felt needs were explored. Last, we will outline the implications for FLE practitioners/educators we identified working in this site.

Introduction

Occasionally when we are presenting our research about FLE in an Aboriginal¹ community, someone from the audience says something about FLE not being appropriate for Aboriginal people. This statement is usually made by someone who is not Aboriginal, or does not identify as Aboriginal when speaking with us further.

¹Aboriginal is the term used in Canada to described First Nations (status and non status), Métis and Inuit Aboriginal groups.

L.E. Blue (✉)

School of Education and Professional Studies, Griffith Institute for Educational Research, Griffith University, Mt Gravatt Campus, Mount Gravatt, QLD 4122, Australia
e-mail: l.blue@griffith.edu.au

P. Grootenboer

School of Education and Professional Studies, Griffith Institute for Educational Research, Griffith University, Gold Coast Campus, Gold Coast, QLD 4222, Australia
e-mail: p.grootenboer@griffith.edu.au

We are informed by these individuals that Aboriginal people share all their resources (not true), are not interested in the future (not true) and that Aboriginal people just are not interested in learning about personal finances (apparently too much of a neoliberal agenda that does not align with *true* Aboriginal values). Based on our research² conducted in this Aboriginal Community about their felt need for FLE, we disagree with all three statements. Indeed, FLE was sought by Community members in this site thus demonstrating a genuine interest in acquiring financial skills and knowledge. For example, a Community member (Female, CM1) stated “You know everyone wants to learn about money and everyone wants to, I guess, it’s like everything revolves around it right? It brings out either positive behaviours or negative behaviours that everyone sees especially in a small community”.

Community members interested in increasing financial literacy in the Community invited an established charitable organisation (funded by a big bank and a nonprofit organisation) to deliver their multiple day financial literacy ‘train-the-trainer’ workshop to Community members working for Departments located on the reservation. Our research began approximately one year after this FLE *train-the-trainer* workshop failed to gain traction in the Community. By focusing our research on a topic important to the Community, we began to explore with Community members how FLE is important and relevant in this site. Here we will share with you some findings based on the FLE practices occurring in this site, starting with how site-based education development occurred.

Site-Based Education Development

This Community (or site) is located on a Aboriginal reservation in Canada. It is a small community with members living both on and off the reservation. Travel to the reservation, which is located on an island, requires a trip by vehicle and ferry. There are high levels of unemployment and limited opportunities for employment in the Community, but there are a few Departments operating in the Community, such as an employment office, housing office, etc., and there is one community store and a primary school located on the reservation.

Collaboratively developing education specific to the needs of individuals in the site is at the heart of site-based education development. Kemmis et al. (2014) define site-based education development as; “when educators³ think together about how best to do this, in a particular school, for particular students and a particular community, they are engaging in site based education development” (p. 212).

²This chapter is based some findings from Blue’s PhD research in her Community (a First Nation Community in Canada). Interviews were used as the main research method during this research project as Blue returned to her Community twice during her PhD.

³In this case, the term educators refers to both researchers and community members who are collaboratively working towards education developments that are best for their site.

The need for a site-based education development approach to FLE was apparent after Community members shared with us their felt concerns and specific needs of the site. These site-specific needs included how to integrate financial awareness into a Departments' processes and also included discussions around FLE for students leaving the Community to attend post-secondary education. The need to also educate more members about how to complete grant applications and how to engage with and understand the Community's financial statements were identified.

Understanding these site-specific needs of the Community was what we regarded as the first step in moving towards more sustainable approaches for education development within the site. The next step in moving towards more sustainable education development involved having practitioners/educators along with Community members discussing and determining what the 'real' outcomes of FLE were (Blue and Brimble 2014) and what the 'real' outcomes of FLE were within this site. Importantly, we argue that recognising that FLE will not solve the issues of poverty Aboriginal communities face or easily remedy financial problems for Community members, was the first 'realisation' for FLE practitioners/educators to understand. This understanding of what FLE can and cannot do within a site is integral to the praxis of FLE.

The Importance of FLE Praxis

The dual purpose of education is that, it should be for the benefit of both the individual and society (Grootenboer 2013). To achieve this, it requires a *praxis* approach to FLE that highlights practitioner's/educator's role in developing their students' critical dispositions associated with their financial identities (Blue et al. 2014). This is consistent with the literature about mathematical identities (Grootenboer 2013), but it also incorporates a critical disposition that ensures that students are not mislead into thinking that FLE will solve all their financial troubles. And indeed, relevant here is that poverty is prevalent on a larger scale in this Community than in the rest of the Canada (excluding other reservations). With this in mind, it is essential that the practitioner/educator teaching FLE abandon deficit thinking (Dudley-Marling 2007; Gorski 2006; Pinto 2013) when exploring the reasons for poverty. By deficit thinking we are referring to "...the myth that underachievement is caused by deficiencies in students, their families, their culture, or their communities" (Pinto and Cresnik 2014, p. 47) "... rather than the deficiency in the system" (p. 50). We also argue the importance of the moral and ethical decision-making associated with FLE. That is an understanding that having a praxis perspective involves understanding what FLE can and cannot offer students, and it is the moral and ethical aspect that makes us think beyond ourselves to our Communities and what would benefit it as a whole.

Ecological Arrangements of FLE Practices

The ecological arrangement of the FLE practices is multidimensional. That is, FLE practices are ecologically arranged with many other practices in the site, and therefore, other related practices need to also be considered alongside the FLE practices. This includes identifying the ecological arrangements by understanding the five practices of the *Education Complex* (teaching, student learning, leading, staff development, evaluation) (Kemmis et al. 2014). For example, FLE teaching practices are ecologically arranged with students' learning practices; FLE staff development practices are ecologically arranged with educators' teaching practices; and, FLE leading practices are ecologically arranged to teaching practices and staff development practices; etc. However, FLE practices are ecologically arranged with other practices beyond the Education Complex. These include political agendas that influence the teaching, learning, leading, development and evaluation of FLE. Importantly here, FLE practices are ecologically arranged with the financial practices of Community members and groups.

The financial practices of personal budgeting appeared to be the take away 'skills' that Community members who attended FLE workshop were expected to 'learn'. This resulted in one Department adding a budget sheet into their internal systems to assist with funding requests from clients:

This is another personal budget sheet for them [name of the Community member] has incorporated in the system, we all have it, if a person comes in requesting assistance ... this is part of the application and it is already in our system and we just enter the numbers in. (Female, CM2)

Another Department in the Community explained how they work with individuals facing financial trouble through home budgeting. This seems to illustrate that the message of from the workshop is that 'budgets' will solve financial problems.

So if they start going into arrears one of our options before being evicted is to set up and do home budgeting with them to try and correct any problems that might come up. (Female, CM3)

These two brief examples of how FLE practices can shape Community members' financial practices and thus illustrate the ecological arrangement and influences in education practices. Identified and described below are the practice architectures with in the site that enable and constrain practice.

The Practice Architectures of FLE in the Community

As previously mentioned, this small Aboriginal reservation is located on an Island and has members living both on and off reserve. Some of the practice architectures; that is, the arrangements that enabled and constrained FLE practices in the

community, included: disadvantage, poverty, unemployment, health and well-being, education and identity. First, we describe and briefly discuss these broad conditions in turn, before outlining how they functioned as practice architectures to enable and constrain FLE in this Community.

Disadvantage

Two thirds of that last generation to attend residential schools has not survived. It is no coincidence that so many fell victim to violence, accidents, addictions and suicide. Today the children and grandchildren of those who went to residential schools also live with the same legacy of broken families, broken culture and broken spirit. (Chief Councillor Charlie Cootes, cited in Royal Commission on Aboriginal People [RCAP] 1996, p. 22)

Much could be said about how many First Nation Communities continue to struggle under the *Indian Act* (Holmes 1987) but that could be the focus of a whole other book. ‘An endless circle of disadvantage’ resulting in forms of family violence, educational failure, poverty, ill health and other violence (Gray 1997) is how Aboriginal communities have been described. What causes such disparity and tremendous underdevelopment? “The casual factors associated with Aboriginal (Native) underdevelopment are numerous and complex, including loss of land and sovereignty, cultural genocide, lack of education, and job market discrimination” (Kendall 2001, p. 45). Much of this injustice, disadvantage and underdevelopment can be traced back to the treatment of Aboriginal people at residential schools. Children who were taken from their families were often abused emotionally, physically and sexually (Chrisjohn et al. 1997; Fournier and Crey 1997; Grant 1996) and left with a broken spirit (Royal Commission on Aboriginal People 1996). Children growing up in these setting learned abusive behaviours and inappropriate ways of being which continues to have its affects in Communities today. Mental health problems are another obvious side effect of cultural oppression and marginalisation (Kirmayer et al. 2003). Indeed, the aftermath of residential schools as described by Grant (1996) involved an inability express feelings, confusion about both values and culture, negative views about religion, feeling inferior and difficulties with employment. All issues that were not problems in Aboriginal communities prior to colonisation and residential schools and the ‘intergenerational impact of residential schools’ is acknowledged “...as a root cause of poor health and social conditions such as poverty, addictions and violence...” (Smith et al. 2005, p. 41).

An endless cycle of disadvantage continues to have an impact on individuals ways of being and financial practice. These disparities can lock an individual and/or Community into certain ways of being that make it difficult to escape the conditions that foster living for the moment and prevent independent ways of being including planning for the future. Disadvantage resulting in dependency is very much linked to poverty, which is the next practice architecture to be discussed.

Poverty

Individuals living in Aboriginal communities in Canada face many financial challenges that affect their financial practices which are often magnified for Aboriginal people living on reservations.⁴ In North America, reservations were established as a place for assimilation and survival only, not success and well-being. With substantially lower income levels than the general population of Canadians. “In 2006, the median income for Aboriginal peoples was \$18,962—30% lower than the \$27,097 median income for the rest of Canadians” (Wilson and Macdonald 2006, p. 3) and Aboriginal people living on reserve receive the lowest of all wages at \$14,616 annually (Mendelson 2006). A lack of collateral in property on reservations further widens the income gap between individuals who inherit and distribute wealth through ownership of property and those that do not.

Both dependency and poverty mean that financial practices are focused on (i.e. enabling) living for the moment and constrain planning for the future. Of course, this is further compounded by a lack of employment, and this is the next aspect of the practice architectures and is discussed below.

Unemployment

Even with the lowest incomes on offer for Aboriginal people living on reserves, employment opportunities do continue to exist and are offered in the Community. We were informed about the lack of jobs within the Community during interviews and it is apparent when you spend time in the Community and hear about Community members looking for work. We are told that opportunities for long-term employment are rare, especially jobs that offer a wage higher than the monthly social assistance payment. An issue with short-term jobs as described to us was whether the position is a ‘real’ job with ‘real’ duties or just a ‘made up’ job. It was reported that often jobs are created with limited responsibility and that all this teaches is ‘bad habits’:

So that’s our big push we are trying to give these kids their first jobs. And then working with the youth [initiative for summer jobs] is my biggest push there was don’t hire anybody unless you have a real job for them if you are hiring them and all they are doing is sitting around. You are teaching them nothing but bad habits. (Male, CM4)

This issue of employment and creating ‘real opportunities’ is particularly relevant for the youth in the Community.

Another concern raised by some Community members was that some jobs in the Community were awarded to non-Community members which has resulted in some

⁴A reservation, or reserve, is land that has been allocated for the exclusive use for registered, or status, Indians (First Nation individuals registered under the Indian Act).

Community members having even less hope for the future. This lack of hope is connected to not seeing themselves or fellow Community members in positions to aspire towards. Sense of hopelessness due to unemployment can also manifest into other issues. This can affect an individual's health and well-being as they look to escape the reality they are confronted with including a lack of opportunities.

Health and Well-Being

Aboriginal people in Canada continue to face "... poorer health, higher rates of unemployment, incarceration, and youth suicide than non-Aboriginal people" (Cappon and Laughlin 2009, p. 1). Living in poverty can mean a choice between paying the rent or feeding the family (Miko and Thompson 2004). Financial stress and lack of access to affordable, adequate and safe housing (without molds and potentially hazardous construction defects) means social and academic development will continue to suffer (Miko and Thompson 2004). With lower life expectancy than the non-Aboriginal population, poverty results in poorer health and living for today instead of living and planning for tomorrow:

And when the youth see that the leadership is working for the youth then those youth are going to actually start moving forward and start to climb that ladder... Because right now the way I look at it, the youth here don't have anything. Nothing. (Male, CM5)

Another consequence of the "... powerlessness and hopelessness that has arisen due to the devastation of traditional cultural values" (McCormick 2000, p. 27) is addiction. Duran and Duran (1995) argues that, "alcohol use and even suicide may be functional behavioral adaptations within a hostile and hopeless social environment" (p. 193). This Community is not immune to these issues and where addictions are present there are a myriad of consequences and challenges, including financial ones, which are faced by the individual, their families and the community. Alcohol- and drug-related addiction adversely affect family life as money is used for these addiction which often place pressure on the household budget. Furthermore, and often relatedly, gambling can become an innocent past time that soon becomes an addiction as the individual attempts to win back the money spent on their other addiction. The embodiment of inequities especially the health inequities faced by Aboriginal Canadians compared to non-Aboriginal Canadians continues to be "... the underlying causes of disparities" (Adelson 2005, p. S45). These health inequities are directly related "... to Third World health status; those socio-economic determinants including infrastructure, housing, employment, income, environment, and education" (Adelson 2005, p. S45). With a health and education gap facing Aboriginal communities in Canada increasing retention rates in both compulsory and post-secondary education is viewed as part of the solution of enabling independency and self-determination.

Education

“While higher education is the way out of socioeconomic status, low socioeconomic status makes it less likely that higher education will be obtained” (Mendelson 2006, p. 9). Within this Community, it was reported that if an application for funding⁵ is not submitted on time an eligible Community member can miss out on the opportunity to leave the Community and attend post-secondary education.

And if they miss that deadline then they are out of luck and these people well they wander over to the welfare office and they notice that oh the money is free. Oh, okay then never mind my education. (Male, CM5).

We were told that too often individuals miss out, and for many individuals with future plans and aspirations, these go on hold because going on social assistance occurs instead of going off to post-secondary education.

Identity

As mentioned above, Aboriginal people in Canada who appear on the Indian Register are classified as Status Indians and are listed on Canada’s official record under the *Indian Act* (www.aadnc-aandc.gc.ca). Being a ‘Status Indian’ comes with certain rights and benefits according to Aboriginal Affairs and Northern Development Canada (AANDC), the Department who is responsible for maintaining the register. These rights and benefits may include access to on-reserve housing, education and exemption from taxes when you are employed on a reservation and exemption from provincial taxes off-reserve for Aboriginals with ‘status’. This government identifying system is not without its faults including discriminatory practices resulting in some family members being granted ‘status’ rights and others not despite sharing the same family tree. This failure to be granted ‘status’ rights can also have a negative effect on the individual’s sense of belonging and identity. Moreover, Aboriginal people have been awarded financial compensation for successful legal battles involving land claims and treatment at residential schools, as examples. Financial compensation awarded to Aboriginal people remains a controversial issue in the Canada between some Aboriginal and Non-Aboriginal citizens. This controversy usually comes down to not understanding historically what happened to Aboriginal people and the associated treaty rights and obligations the Canadian Government is required to pay. However, this felt resentment adversely affects individuals receiving this compensation or exemption from paying provincial taxes by showing a ‘status’ card when finalising

⁵Treaty rights relating to education exist in Canada for First Nation people who are deemed to be ‘Status Indians’ by the Canadian Government.

a transaction. This undercurrent of resentment and feelings of not deserving can manifest an uncomfortableness about having money.

So maybe there is a belief that it's not ours so if we get rid of it really quick then it means less. (Male, CM6).

Within the Community fellow Community members often help each other when in need. This generosity is demonstrated through extra meals cooked for those in need privately and during Community held events focusing around offered a hot meal, the 'Loonie'⁶ fundraising Auction, offering someone a ride into town, hiring someone in need and/or generously sharing resources are all examples experienced or observed during time in the Community. Having such a strong network of Community members to rely on can really have advantages when living in and around the Community and can prove to be very difficult when an individual leaves the Community and is accustomed to such a large base of people to call upon.

Enabling and Constraining Practice Architectures in the Community

The conditions noted above formed (part of) the practice architectures for FLE in the community, and as such they both enabled and constrained FLE practices. Of course, these can be experienced differently by different people (i.e. what enables practice for one could constrain practice for another and vice versa), but in this section we outline the identified practice architectures that both enabled and constrain FLE practices and financial practices in the Community as they emerged from the data. These enabling and constraining practice architectures of FLE and financial practice in the Community are discussed below.

FLE Practices

Previously FLE training was delivered in the Community by an invited charitable organisation that provides FLE train-the-trainer workshops around Canada. These generic FLE programs are aimed at individuals with low financial literacy levels, including Aboriginal people. Being the target of FLE programs often implies that you are lacking a certain set of financial skills and knowledge deemed to be effective for managing your personal finances (Humpage 2016). This deficit is thought to be remedied by learning how to budget effectively, through FLE programs focusing on budget management.

⁶A loonie is a gold coloured \$1.00 Canadian coin that often has a loon (Canadian bird) depicted on it.

In University there was some sort of quick, learn how to budget during orientation week... I think most of those budget things that I had attended, it was mostly just common sense stuff ... I didn't necessarily learn anything at them. (Male, CM7)

Thus, FLE was enabled in the Community, by Community members interested in financial literacy asking a well-established FLE training organisation to deliver a train-the-trainer workshop in the Community. In addition to this workshop, Community members communicated with the first named author of this paper (a fellow Community member) to be a part of the FLE initiatives in the Community. This connection enabled us to have a better understanding of the Communities interest and needs around FLE after exploring with Community members why this train-the-trainer workshop failed to gain traction despite interest in acquiring personal finance skills and knowledge.

The FLE practice, in this case, a generic⁷ one-size fits-all existing FLE workshop, was a constraining factor as the content did not suit the context. The content included a budget approach to FLE where teaching how to develop a budget is promoted as the key to overcome financial trouble, and this is a common approach in many generic one-size fits-all FLE programs around the world. This means, in the Communities were poverty, high levels of unemployment, and lower education levels are prevalent, the financial practices are taught with a deficit assumption. That is, an assumption that you are lacking these financial skills instead of determining what financial skills is required in the Community. Furthermore, these FLE programs aim to influence individuals' financial practices thus enabling effective money management behaviours such as spending less than you earn and saving a portion of your income. The focus is very much on the individual and how the individual can solve their financial troubles through discipline and careful attention to their spending.

I think the thought out there because they have an already restricted budget and can't go any further then what they have already been using it for [and] that they don't think there is any use [for FLE training]. If you only have a like a fixed budget then it gone, its already dedicated to either bills or food. They just don't seem to worry about it. (Male, CM8)

This individualistic wealth accumulation focus of FLE is often at odd with Aboriginal communities who may have reciprocal kinship obligations, where sharing financial resources is expected (Humpage 2016).

I think that it is important (financial literacy), but you have to keep in mind and consideration of a long history of tradition of wanting to share and look out for each other and not having this mentality of getting ahead of their neighbour. (Male, CM6)

In this small example of a FLE initiative in the Community we see that enabling factors include an interest in FLE in the Community, Community members working with an organisation and researcher on FLE initiatives, a Department in the Community commitment to provide financial awareness to their clients and,

⁷The charitable organisation that delivered the FLE 'train-the-trainer' workshop did consult with Community members about their modules and made some modifications to their content.

constraining factors include a generic program, and Community members not comfortable being ‘quasi’ financial experts after receiving this FLE workshop. Indeed, it was reported that no one who participated in the training was willing to become a FLE trainer; thus this training practice was not sustainable.

No, the majority that were there thought it was a pretty good course and gave them some awareness into financial literacy and what to look at and what to expect around budgeting and all that but they all agreed that or the majority agreed that they wouldn’t be willing to go out and teach people. (Male, CM6)

The relevance and appropriate of the ‘one-size-fits-all’ program for the practice architectures and conditions in this site are of concern and may be overcome with a praxis approach to FLE—an approach to consider the moral and ethical aspects of teaching in each context. In the next section, we will explore the enabling and constraining practice architectures affecting financial practices in the Community and how these relate to the conditions and arrangements⁸ identified in the site.

Financial Practices

In this section, we discuss some of the financial practices in the Community including budgeting, collateral, alternative sources of income, spending, lack of safety net outside the Community and access to financial institutions. Interwoven in this section is how these practices impact financial decision-making within the Community.

I’m just looking at the word financial and the word literacy and am thinking about the ones who can’t read and write. Can they count money? How do they value money? (Female, CM9)

Financial practices are both enabled and constrained by an individual’s source of income. Practices such as sharing the cost of a ride into town to purchase groceries and other items may be more prevalent at the beginning of the month. This is when some Community members receive the monthly social assistance payment and go into town. It was reported that offering Community meals towards the middle and end of the month were scheduled at this time for those Community members who might be out of funds and in need of a meal.

It is common practice for individuals with little money to be blamed for their poor choices and individuals with surplus funds highly regarded for their discipline and financial choices. This labelling of individuals for their poor financial choices or their effective financial choices is the focus of conventional FLE (Lucey et al. 2015). Indeed, in FLE workshops the importance of stretching funds over the month is emphasised and solutions such as either reducing expenses and/or

⁸The condition in the site include: disadvantage, poverty, unemployment, health and well-being, education and identity.

increasing income are offered as the solutions to financial difficulties. The financial practices promoted are effective and responsible use of funds, saving a portion of your income, reducing your debt, monitoring your spending and reducing your expenses on non-essential items. The covert assumption behind this budget approach (or conventional approach) to FLE is that there is something wrong with you and your financial practices. However, one component missing from these FLE programs is how to secure well-paying year round job that is located within the Community.

It may be true that many of us do not budget our money however, only the poor are thought to be lacking budgeting skills. Indeed it is assumed that the well-off are expert budgeters since they can shift their financial resources around to cover any over expenditure and seek additional funds such as loans to cover other shortfalls with ease. This ability to acquire additional capital is another financial practice that is difficult for Community members living on the reservation. Indeed, not being able to own your land on the Reservation means Community members are very much dependent on only their wage to earn money and are often faced with limited opportunities to build wealth and obtain collateral. With restrictions in place around land ownership on the Island, there is limited scope for Community members to earn equity in the land allocated to them. This can lead to situations where progress is difficult, where an individual remains at a standstill and where homes are not cared for as there is no sense of ownership. However, it also acts as a safety net to ensure that individuals remain with a roof over their head despite being unemployed as their homes cannot be sold off to non-Community members. Off the Island, Community members are afforded the same opportunities to build equity in a property they purchase, if they are able to save enough for a deposit, but this is something that may not be easily achieved since receiving inheritance from parents and relatives is unlikely. Therefore, receiving additional income through gambling such as lottery tickets, scratch tickets and BINGO affects financial practices in this Community. Gaining additional income through luck or gambling means that the dream of winning it big starts as an innocent past time but soon it can turn into a habit that is hard to break and can become expensive the more addicted or desperate the individual is for additional funds.

It was reported that there can be a sense of urgency to get rid of a financial gain received. Based on interviews conducted, this could stem from many things such as a sense of guilt that it is not really your money; feeling like you need to spend it before others come knocking to borrow from you; the great feeling you get when you are finally able to purchase something; historically being labelled as 'bad with money' and living up to the stereotype; not wanting to appear better off than others; and, never having enough money so when you finally have some money it is gone before you know it. Whatever the reason is this behaviour constrains financial practices such as saving and planning for the future.

Obtaining post-secondary education is a part of planning for the future. It was reported that when Community members attend post-secondary schooling (outside of the Community), it can be very difficult for the student to remain at school if they have run out of money. Without a financial safety net (wealthy parents) and

Community members nearby the individual often finds themselves dropping out of college or university back in the Community.

But they need to learn about managing the little money that they've got to make sure they are able to eat for the whole month. Instead of getting the money and going out and partying for the weekend and then they've got no money for food, they end up quitting school and stuff because they are not able to function because the money is gone and their haven't got any Community members to help them out with food. (Male, CM10)

Last, financial practices are also enabled by convenient access to financial institutions such as banks and constrained by only having access to one automatic telling machine (ATM) on the Island that dispenses money and does not accept deposits, Community members have to either travel off the Island to deposit cheques received or have their cheque cashed in the community store after spending the minimum required amount set by the store owner.

Summary of Practice Architectures

To summarise, the practice architectures that enable and constrain FLE practices and financial practice in the Community have been discussed. Overall enabling factors identified holding both FLE practices and financial practices together are: interest in acquiring financial literacy skills; having a Community member (also a member of this research team) working collaboratively with this Community; and, having a Department that wishes to provide financial education to their clients. The constraining factors present appear to be very broad with disadvantage, poverty and unemployment affecting all practices in the Community. In the last section of this chapter, we outline implication for FLE practitioners/educators.

Implications for Practitioners/Educators

Financial literacy is considered an essential skill for twenty-first century learners (Lusardi 2015). Therefore, increasing financial literacy levels of Community members is viewed as an important initiative, particularly to prepare the youth for a successful future. We argue that a praxis approach to FLE may reduce the risk of marginalised and/or vulnerable individuals potentially blaming themselves for not being able to easily change their financial circumstances after receiving FLE training. We believe that FLE practitioners/educators who comprehend the issues with disadvantage that exist including poverty and hopelessness in Aboriginal communities will instead acknowledge the social structures that exist to reinforce these conditions and with this knowledge transform their teaching practice by adopting a praxis approach to FLE. This praxis approach would include understanding: how an individual's financial decision-making impacts others; that not all

important life decisions are financially rewarding; that many individual's living on low incomes are unable to regularly save and/or maintain long-term savings; that an individual may be able to improve their financial management but this does not mean that they can increase their source of income; that your cultural and/or values such as being generous or being kind to others is an important aspect to evaluate when making a financial decisions. Furthermore, promoting site-based education development in the Community, with Community members, will help move FLE from an unsustainable 'imported' practice to a sustainable 'localised' practice. Last, it is the practice architectures in the site and the ecologies of practices that influence FLE provide insight into FLE as a practice and how FLE operates in sites of poverty and disadvantage. It was clear that the members of this Community were concerned about their finances and wanted FLE—both for themselves and their children. We have argued that a praxis approach to FLE that is developed in response to the needs of the local Community (as a form of site-based educational development) would lead to more appropriate and sustainable financial literacy and financial practices.

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