

Chapter 2

Financial Literacy Education in a First Nation Community in Canada: Educating for Agency



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Abstract This chapter reports on the findings from a case study that took place in a First Nation Community in Canada. Personal reflections from the author's experience working with First Nation youth to build financial capabilities are also shared. Revealed in this chapter is how conventional financial literacy education promotes individual wealth accumulation practices and focuses on an individual's ability to be responsible for their own financial circumstances. A praxis approach to financial literacy education looks beyond the individual, considers what influences financial decision-making, and acknowledges the unique circumstances individuals enter this world with. This approach also exposes the role of social structures and barriers that continue to perpetuate inequities and what affect that has on an individual's ability to improve their financial circumstances. In this chapter, an exploration of financial literacy education practices within a First Nation Community are shared to understand the relevance and importance of financial literacy education in this context. Educating for agency is discussed by designing financial literacy education based on the needs of some Community members. Identified are some examples of oppressive financial practices occurring inside and outside of the Community that may enable and constrain financial practice at both an individual and Community level. Recommended are ways to overcome oppressive financial practices that First Nation peoples may encounter by developing financial literacy education that focuses on increasing agency, not financial wellbeing, in a financial context.

Introduction

Education occurs in both formal and informal settings. In this chapter, I describe how financial literacy education was established in an informal setting in a First Nation Community in Canada. As a member of this Community, I was able to focus on the financial literacy education needs identified by some Community members based on previously conducted research (Blue, 2016). This Community is located on a First

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Nation reserve and has a primary school. Young people wishing to complete high school must enrol in a high school on the mainland. Boarding in town during the harsh winters becomes a necessity when transportation between the mainland and the reserve becomes limited, infrequent and completely cut off at times. Thus, education that occurs in this site beyond primary school follows the “fly in fly out” model, where individuals from outside the Community (including Community members who live off-reserve) come into the Community to deliver education. Informal education provided to Community members by other Community members living on the reserve also occurs.

It has been argued elsewhere “that education always occurs in local sites and that changing education, no matter how it is imposed or encouraged, always sets in train processes of ‘site-based education development’” (Kemmis, Wilkinson, Edwards-Groves, Grootenboer, & Bristol, 2014, p. 205). The research project explored the financial literacy education practices in the Community as a case study. Identified during the research was the need to build financial capabilities in three areas: understanding financial statements, learning how to complete the budgeting section of grant applications and developing financial awareness for Community members before they embark on higher education.

Being financially literate may contribute to individuals developing agency in a financial context. Agency of this kind is required to overcome the oppressive financial practices occurring both inside and outside the Community. By “oppressive financial practice”, I am referring to the deliberate use of tactics involving financial transactions and/or financial decisions, to adversely impact on the individual and/or their Community. An oppressive financial practice on an individual level could be ignoring a request for a direct deposit, issuing a cheque instead. At the Community level, an oppressive practice could include limiting access to the audited financial statements of the Community’s trust funds and/or not adequately consulting Community members as to how funds are spent.

The theory of practice architectures (Kemmis et al., 2014) is used as a theoretical lens to understand how the sayings, doings and relatings enable and constrain oppressive financial practices. Examples are used to demonstrate how social structures and barriers continue to perpetuate inequities, and how these structures and barriers constrain an individual’s ability to improve their financial circumstances.

Financial practices occurring both inside and outside the Community may be oppressive. I argue that financial agency¹ is an outcome of financial literacy education rather than financial well-being. Examples of how to build financial capacity through financial literacy education are discussed as ways that may enable an individual to be comfortable asking financial questions, resulting in greater agency in financial decision-making.

¹I argue that agency in a financial context refers to an individual’s ability to feel comfortable asking questions and demanding answers about finances relating to their own financial circumstances and also their Community’s finances.

Not All Wealth Is Created Equally

The income disparity gap between Indigenous (including First Nations, Métis and Inuit) and non-Indigenous people in Canada is massive and is the legacy of colonization (Wilson & MacDonald, 2010). For many Indigenous people in Canada, poverty continues to be a real challenge. Understanding the historical reasons for continuing poverty among Aboriginal (used interchangeably with Indigenous) people can help to better inform educational practices and funding initiatives. Government funding is also required to address the underlying causes of poverty among Canadian Aboriginal people (Wilson & MacDonald, 2010). More Aboriginal people being educated at post-secondary levels will help to resolve this income disparity gap, but it is not a silver bullet to a complex problem (Wilson & MacDonald, 2010). Furthermore, an inability to acquire intergenerational wealth through inheritance remains a challenge, with land on reserves often deemed to have no value by financial institutions.

Land ownership on reserves ensures that Aboriginal people have somewhere to build a home. Having a home also assists in providing for a family, being able to study and maintaining employment. However, the reserve's island location with ferry access was set up for survival only during the assimilation era. It is not ideal for maintaining employment off the reserve.

The Crown retains the legal title of land on reserves. A certificate of possession can be transferred, but this certificate requires approval by the Minister of Indian Affairs and Northern Development (Flanagan, Alcantara, & Le Dressay, 2010). Land owned on reserves in many parts of Canada remains problematic when it comes to building wealth through property ownership. In particular, issues about land possession continue to be an area of struggle for families with grandmothers who were forced to give up their rights as "Status Indians"² when they married a non-Indigenous person. Having a certificate of possession instead of fee simple ownership of land means that financial institutions do not see value in the land or property on reserves. Not having the value of land recognized by mainstream financial institutions results in Indigenous people being unable to secure loans and/or to access equity in their homes. The end result is that there is no intergenerational transfer of wealth through property ownership for First Nation families living on reserves.

First Nation Land Management Act

Many First Nation communities are trying to establish their own First Nation Land Management Act (Government of Canada, n.d.), but this is not without its faults (Flanagan et al., 2010). One issue with the First Nation Land Management Act is that each First Nation Community under this Act must establish their own system

²The Government of Canada defines "Indian status is the legal status of a person who is registered as an Indian under the Indian Act". More information can be obtained from <https://www.aadnc-aandc.gc.ca/eng/1100100032463/1100100032464>.

of property rights within their own Community. “Taken to the extreme, this could lead to 630 different First Nation land codes in Canada, each with uniquely defined property rights—a nightmare scenario for developers interested in doing business on Indian reserves” (Flanagan et al., 2010, p. 121). Whether having diverse land codes among First Nations communities in Canada helps to limit interest from outside business enterprises approaching multiple communities and is best for the individual Community is unknown. The First Nation Land Management Act relies on trust. Therefore, the Act is only as reliable as the Band Office³ and the committee that maintains the register and is responsible for managing and enforcing the Act. The First Nation Land Management Act has the potential to affect the balances of social power by removing the Canadian Government’s power and restoring power to First Nation communities. Within First Nation communities, there is the potential for an imbalance of power to arise between Community members. Two groups emerge: First Nation members who are responsible for enforcing the First Nation Lands Management Act and First Nation members who are not. To undermine the integrity of the First Nation Land Management Act, all that is required is for a Community member associated with enforcing the Act to engage in corruption, intentionally or unintentionally. To overcome such risk, moving from centralized ledgers (record books) to distributed (shared) ledgers is required. Shared ledgers that use block chain⁴ technology do not rely on a trusted central group of individuals to maintain and validate that the records of land are transparent and secure. Nevertheless, without wealth generated from property inheritance, the massive wealth gap between Indigenous and non-Indigenous people in Canada will remain.

Financial Literacy Education Is not the Silver Bullet to Acquiring Wealth

Oliver and Shapiro (2013) argue that individuals who own financial wealth are the individuals who “... will inherit wealth, property, position, and power” (p. 69). Understanding the role inherited wealth, property, position and power has on being financially well off reveals that education is not key to acquiring wealth. Thus, despite financial literacy education being an important initiative, it is problematic to view financial literacy education as a way to resolve wealth disparity gaps.

Financial literacy education is a way to educate the masses about effectively managing personal finances at various life stages (Lusardi & Mitchell, 2013). The conventional approach often focuses on the individual and what they can do to improve and/or maintain their financial status, while ignoring the responsibilities of banks and governments (Davies, 2015). The critically compassionate approach to financial

³A Band Office is set up in First Nation communities that are subject to the Indian Act. It is a structure of government that usually includes an elected Chief and Council.

⁴Block chain technology is a secure, decentralized, transparent, distributed, digital ledger that works by a consensus system.

literacy education is premised on care and compassion for others and acknowledges that individuals do not choose how they enter the world nor the socio-economic status (SES) of their family (Lucey, Agnello, & Laney, 2015).

Blue and Grootenboer (2019) built on Davies (2015) and Lucey et al. (2015) alternative conceptions of financial literacy education to argue that a praxis approach to financial literacy education includes full attention to:

- comprehending how financial decision-making impacts others and self;
- acknowledging that some life decisions are not financially rewarding but often valuable and necessary;
- understanding that improving financial mathematics skills and capabilities may not equate to an increase in income;
- considering how SES impacts an individual's ability to save and maintain long-term savings; and
- recognizing the ways in which gender, culture, values, psychological state, socio-economic class and ethics shape identity and what impact these factors have on an individual when faced with a financial decision. (Blue & Grootenboer, 2019, p. 763).

Focusing on the impact of financial decision-making on self and others brings attention to how First Nation communities manage the Communities' finances.

Enabling Agency in a Financial Context: Educating the Individual for Engagement with Community Finances

Exercising financial authority or power may be an attempt to oppress others in order to maintain unjust conditions. In Canada, the First Nations Financial Transparency Act was established in 2013 (Government of Canada, 2013). Although in 2015 the Minister of Indigenous and Northern Affairs issued a statement that the department ceases all compliance measures related to this Act (Government of Canada, 2017a), many First Nation communities continue to send their Band Office's audited financial statements to the Canadian Government. First Nation communities in receipt of land agreement settlements also have funds held in Trust accounts. Trust fund expenditures are separated from the Band Office financial statements.

In 2017, the Canadian Government commenced engagement with First Nations leaders, members, organizations and institutions about "a new approach for mutual transparency and accountability between First Nations and the Government of Canada" (Government of Canada, 2017b). Although the Government is not enforcing the Act, the need for transparency remains critical. This lack of transparency and accountability is referred to in the petition Charmaine Stick, an Onion Lake Cree Nation member, delivered to the Trudeau government seeking enforcement of the First Nations Transparency Act (Bernard, 2019).

Being accountable to Community members through financial transparency provides an opportunity to encourage members to be involved in financial decision-making and reviewing financial statements. Communicating with members about the release of audited financial statements may also help members to review the statements and pose questions. Questions such as What financial accounts exist in the Community? Where are the financial statements kept? What accounts are being audited? Where are the signed and dated audited financial statements? How long has the auditing firm been employed? Why is this auditing firm only auditing some of the Community funds (i.e. Band Office accounts not all of the Trust accounts)? What concerns did the auditors find? What improvements to practice have the auditors recommended? How have the recommendations from the audit been implemented?

To assist with engagement in financial statements issued by First Nations, the Canadian Government has produced an annotated guide to reading financial statements (Government of Canada, n.d.). This guide provides a description of the financial statements and additional information available for individuals wanting to delve more deeply into the subject area. How widely this resource is accessed is unknown. Nevertheless, learning the capitalist tools of the oppressor may help to challenge oppressive financial tactics and make visible unjust financial practices inside and outside Communities.

Being and/or becoming financially literate may result in Community members developing agency in a financial context. Gutstein (2003), who was influenced by Freire and Macedo (1987), explained the importance of high school students (individuals) believing that they can make a difference through understanding the power relationships in society and questioning how these operate. “Helping young people develop a sense of personal and social agency can be an important step towards achieving equity” (Gutstein, 2003, p. 39). Here, agency refers to an individual’s ability to feel comfortable asking questions and demanding answers about finances relating to their own financial circumstances and their Community’s finances. When educators adopt a pedagogy for social justice in formal and/or informal educational settings, overcoming oppressive financial practices may be enabled. “Thus, a pedagogy for social justice has three main goals: helping students [individuals] develop socio-political consciousness, a sense of agency, and positive social and cultural identities” (Gutstein, 2003, p. 39).

Gutstein’s (2003) work also considers how critical mathematics involves reframing the mathematical relationships that define society. The legacy of colonization impacts the power relations between Aboriginal people in Canada and the Canadian Government from a financial perspective. Community members are able to access government funding to attend post-secondary schooling, funding that is a result of historic treaties. Funds from modern treaties or land claim agreements have also been awarded to First Nation Communities. Understanding the historical context behind the development of the Community’s financial activities could illuminate ways to transform oppressive financial practices.

Shanks (2019) found that having a critical vision of society helps to move towards transformative educational practices. Research undertaken in high school economics

classrooms explored how economics could be used as a lens to understand past injustice and move towards a more just future. Murrel (1997) contended that teaching for social justice involves developing positive social and cultural identities, valuing language and culture, and teaching the truth about history. Thus building financial capabilities with Indigenous people begins by valuing Indigenous knowledges, language and culture and by sharing the truth about how the effects of colonization persist today.

Education Based on Needs—Research Design

Most financial literacy education for individuals is based on assumed need. Moreover, financial literacy education is often developed from a deficit perspective instead of being designed based on the needs of the participants (Blue, 2016). Introducing financial literacy education into the curriculum in compulsory school settings was a deliberate move to undo the financial troubles revealed in the global financial crisis (Pinto, 2009).

As mentioned earlier, the “fly in fly out” approach to informal education is common practice in this Community. A national financial literacy organization delivered a train-the-trainer workshop prior to the first research project I conducted in this Community. This train-the-trainer workshop failed to gain traction, as no attendees volunteered to become trainers (Blue, 2016). I interviewed 19 Community members in order to understand their financial literacy education needs. Semi-structured interviews were used to explore the relevance and importance of financial literacy education in this context.

A needs perspective has the potential to shift an educator away from a one-size-fits-all curriculum. Site-based education development was employed in this Community. Kemmis et al. (2014) defined site-based education development as:

the development of education and educational practices to be appropriately and effectively responsive to the local needs, opportunities and circumstances of students, schools and communities in diverse and different local situations—at each local site (p. 213).

Site-based education development enables innovation and the responsive education practices that address the diverse needs and circumstances of both the individuals and the site (Kemmis et al., 2014). Furthermore, Wellenreiter (2012) argues that coordination is required “...between curriculum policymakers and infrastructure policymakers to provide for economically inclusive environments” that ensure “...the gap between what is learned in school and what is experienced in communities” is diminished (p. 28).

Financial Literacy Education Within a First Nation Community

Blue's (2016) study identified three areas of need for financial education: awareness for Community members attending post-secondary education; understanding financial statements produced in the Community; and learning how to complete the budgeting section of grant applications. Although the three issues had an individual focus, the connections to policies and procedures in the Community were also evident. Attending post-secondary education includes understanding Community education policies and procedures in order to access funding allowances. Understanding how to read Community financial statements as part of financial literacy education also extends to how "others", such as the Band Office and Trust Office, make decisions about the Community's finances. Last the need to learn how to complete the budgeting section in grant applications was connected to researching the grants available in the Community and to Community members.

Indigenous Needs, Exploring What Enables and Constrains Financial Practice—Theoretical Framing

Identifying participant's needs is achieved by listening to the issues raised by participants and other Community members with respect to financial practices. Financial literacy education that is framed based on an understanding of financial needs within a First Nation Community is a needs-based approach. There is nothing particularly Indigenous about the activities in a needs-based approach; rather, it is about obtaining knowledge of the Community's policies and the allowances provided to Community members that might make an activity relevant. An example of such an activity is connecting the Community's post-secondary education policy and focusing on awareness of the policies conditions and benefits including the monthly allocation each student is provided. Then connecting real-life financial dilemmas students are facing as activities, including making decisions about housing (on for off campus), transportation, as well as buying food and phones, obtaining childcare (if applicable), and participating in social activities.

Understanding the Community's financial practices and financial reporting is also critical in developing awareness of how funds are spent within First Nation communities. Knowledge of financial compliance reporting mechanisms enables Community members to act when compliance is lacking. Oppressive financial practices occur both inside and outside First Nation communities. Therefore, it could be meaningful to design financial literacy education that is connected to how funding allocations, income and wealth distributions within Communities occur as a result of historic and modern treaties.

The theory of practice architectures (Kemmis et al., 2014) was used to identify what enables and constrains financial practices in a First Nation Community.

Financial practices are both individual and social. There are three elements to practices—sayings, doings (Schatzki, 2010) and relatings (Kemmis & Grootenboer, 2008). This theoretical lens identified the sayings in the cultural-discursive dimension (in semantic space) that are understood through language. Doings are experienced through activity within the material-economic dimension (in physical space-time) and the socio-political dimension (in social space) and are realized by power and solidarity (Kemmis & Grootenboer, 2008). Once realized through the mediums of language, activity, power and solidarity, the practice architectures that enable and constrain practices can be understood. The practice architectures are found in, or brought to, a site through the cultural-discursive, material-economic and the social-political arrangements. Practice architectures that enable one individual’s practice may constrain another individual’s practice.

Figure 2.1 illustrates how practices are interactionally secured in sayings, thinkings, doings and relatings. All these are realized in turn through language, work, power and solidarity. The practice architectures enable and constrain practices through social interaction. The intersubjective space, which is located between the individual and social space, is where practice and dispositions come together in semantic space (where meaning is made cognitively), physical space and social space.

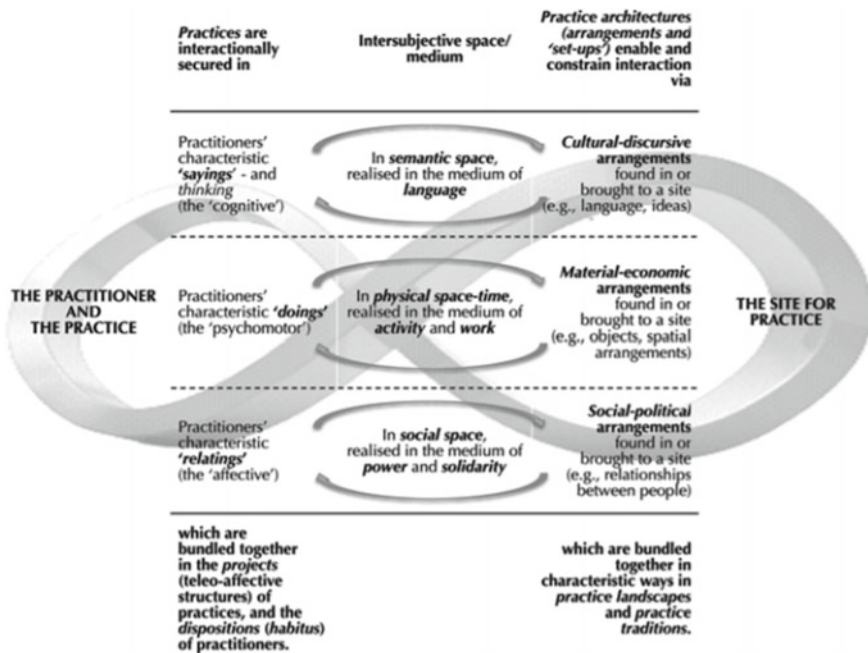


Fig. 2.1 Theory of practice architectures (Kemmis et al., 2014, p. 38)

This theoretical lens was used to explore some oppressive financial practices occurring inside and outside the Community. Gaining an understanding of the oppressive financial practices may help to expose the unjust financial practices. Educating for agency in a financial context may help to transform oppressive financial practices.

Oppressive Financial Practices Within Communities

Oppressive financial practices occur within First Nation communities. Ignoring this reality allows oppression to continue, and prevents the needs of Community members from being met. Examples of oppressive financial practices may include deciding on behalf of Community members what their needs are (instead of listening to the majority of the members' views), ignoring and/or delaying payment requests, and not paying invoices for work completed by members until they were queried. All of these issues require someone with agency to challenge why these types of decisions have been made and why some Community members are being ignored or denied a voice.

A lack of financial transparency within the Community oppresses Community members who do not know how Community funds are spent. Although the Band Office's financial statements are readily available, other Community financial statements were not immediately accessible. Hence, the focus of the financial literacy education activities to develop agency should have a focus on what financial statements exist and their location.

To combat the oppressive tactics within the Community, a peaceful protest occurred during my time on the Reserve (see Mendler, 2019). My decision to speak at the protest (that I did not organise) was to stand up for democracy and amplify the voices of other Community members who could not speak on the day. As the only Community member with a PhD relating to financial literacy education practices, my expertise were called upon by some of my relatives.

Table 2.1 details the sayings, doings and relatings based on my personal reflections about the decisions made by some Community members in power that other Community members were speaking publicly about. The protest (activity) brought Community members together to voice their understanding of unjust practices. By coming together, the individual becomes connected to other individuals with similar thinkings and sayings about the injustices being experienced. A collective is also formed where a shift from "I" to "we" occurs, and momentum builds as more and more injustices are shared and discussed.

Oppressive Financial Practices Outside the Community

Oppressive financial practices occurring outside the Community include the process required to use a tax-exempt card by a First Nation person when purchasing goods

Table 2.1 Practice architectures within Community

Individual	Practice arrangements	Collective
<p><i>Sayings and thoughts</i> I don't think this is right? Why aren't my concerns being heard?</p>	<p><i>Cultural-discursive arrangements</i> Voicing and thinking about the injustice</p>	<p>We know this is not right The voices of many should not be ignored The voice of many coming together and sharing stories of unjust practices</p>
<p><i>Doings</i> Starting a petition, requesting a meeting, organizing a protest</p>	<p><i>Material-economic arrangements</i> Petitions, meetings, protest</p>	<p>Act of resistance by carrying out a peaceful protest at the Band Office Signs, sounds, chairs and water</p>
<p><i>Relatings</i> Individual Community members with a shared vision for democracy joining together</p>	<p><i>Socio-political arrangements</i> Hierarchical politics with those elected making decisions for other Community members instead of listening to the majority of the members</p>	<p>New connections formed based on a shared need for democracy</p>

or services outside the Community. First Nation Canadians have what is referred to as a status card. This card permits the individual to make “tax-free” purchases. For example, the Ontario portion of 8% of the harmonized sales tax (HST) is exempt but the 5% of GST still needs to be paid. Individuals must present their status card when making a purchase at a store. This action signals an alternate process at the checkout, as the Canadian Government or provincial government requires certain paperwork to be completed when the card is used. The status cards can expire, despite individuals’ heritage never changes. If the expired card is not renewed, the store can deny the individual the tax saving. The purchasing process can be time consuming and may result in employees questioning the First Nation Canadian’s rights and/or denying access to the exemptions those rights allow.

Dental work provides another example of oppressive financial practices occurring outside Community. A First Nation person with a status card has treaty rights to dental work. However, the process for determining whether a certain procedure is covered is not transparent and is left in the hands of the dental office. Unfortunately, this can result in individuals being incorrectly informed that a certain procedure is not covered. The process of questioning and/or complaining is not well advertised to First Nations people.

Educators need an awareness of the injustices Community members face in order to develop questions for discussion and/or address the financial dilemmas individuals are exposed to. For example, a financial literacy education workshop that focuses on dental procedures covered for status indians may not be an obvious choice without such awareness. A positive outcome about providing a dental-related financial awareness workshop is the potential to enable agency among the participants. Table 2.2

Table 2.2 Practice architectures outside of Community

Individual	Practice arrangements	Collective
<p>Sayings and thinkings I don't think this is right? Why did another Community member have their procedure covered?</p>	<p>Cultural-discursive arrangements Voicing and thinking about the injustice</p>	<p>We know this is not right</p>
<p>Doings Paying the bill, seeking answers from the dental clinic, peers and the government department Deciding not to go through with dental procedures if eligibility is checked first with dentist prior and coverage is denied</p>	<p>Material-economic arrangements The bill/invoice, the ineligibility notice</p>	<p>Questioning the dental procedure and reporting the organization</p>
<p>Relatings Does anyone even care? Does anyone else question this practice?</p>	<p>Socio-political arrangements Hierarchy in the relationships. Someone else deciding what they think you deserve/do not deserve</p>	<p>Having agency as a collective to put an end to unjust financial practices</p>

outlines the sayings, thinkings, doings and relatings involved in having a dental procedure cost denied when it should be covered. Since the process of determining eligibility is not transparent, the individual may pay the bill or decide not to go ahead with the procedure. Questioning the care received and deciding to change dentists may occur as an act of resistance. As a collective approach, individuals who have the procedure approved may join individuals who were denied the procedure to report the unjust practice to the government. The relationship with the dental clinic will change as individuals acquire agency and are not afraid to question transactions.

Recommendations for Overcoming Oppressive Financial Practices

Educating to overcome oppressive financial practices warrants exemplar stories shared by participants that illustrate their personal knowledge of unjust financial practices. Through personal experience and experience working with some Community members, I became aware of unjust financial practices.

This chapter has attempted to provide educators working in informal settings with examples of how financial literacy education can be used to create financial agency. The importance of meeting participant's needs by connecting content to local policies demonstrates an approach used for teaching financial literacy from an Indigenous

perspective. The following recommendations offer five steps to constrain oppressive financial practices and enable financial agency using an ignored request for a direct deposit as an example.

First, identify the oppressive financial practice. These can be identified where there are insufficient reasons for the inconveniences caused by the practice. In this case, the individual has no choice but to collect a cheque from the office, when a direct deposit is easier for all concerned.

Second, explain what makes the practice oppressive. Ignoring the direct deposit request allows the oppressor to assert power over the individual, forcing them to come to the office. Those oppressing then control the nature of the relationship with the individual who is seeking payment. Having to collect a cheque allows others to question the cheque's purpose and assert their authority in locating the cheque.

Third, demonstrate how to overcome the oppressive financial practice. In this context, ask for an explanation as to why the initial request was disregarded. If requests are continually ignored despite assurances that direct deposit is an option, then the oppressive practice needs to be explicitly described to the individual responsible for the oppressive practice.

Fourth, identify steps to transform the financial practice. Repeat the requests for direct deposits if the requests are ignored, ask why. Follow up and request that all payments be made via direct deposit. If requests continue to be denied, demand that the payments be processed by another area of the organization and/or that the option for alternative payment methods reflects the actual options.

Fifth, transform the financial practice. Uncovering the unjust practice and showing how to change it allows transformation to occur. The importance of persistence in trying to transform the financial practice is essential for undoing unjust practices, as is collective action to overcome unjust practices. Sometimes, collective powers are required to come together for more just practices.

Concluding Comments

Some First Nation communities in Canada are acquiring wealth through modern treaty settlements, yet poverty persists for many members living both on- and off-reserve. For individuals living on low incomes, the simplified notion that acquiring financial skills and knowledge will achieve financial well-being is a myth, not a reality. Understanding the needs and experiences of both on- and off-reserve members helps bring Indigenous perspectives into financial literacy education practices.

Financial literacy education *with* First Nation peoples instead of financial literacy education *for* First Nation peoples means educators working *with* participants to understand their interests and needs *then* designing content that reflects an understanding of the context or site. Education *for* is about educators deciding that they know what participants needs are, paying little attention to participant's interests and using generic content. A key difference between financial literacy education, *with* or *for* participants, is the development of activities that are designed based on needs identified by Community members.

Financial literacy education can play a critical role in developing participants agency in a financial context. Further research is required to see how developing financial agency could develop through financial literacy education. Financial literacy education can be used to combat oppressive financial practices both inside and outside First Nation communities. However, for financial practices to be transformed (from oppressive to rationale and just), the practice architectures that make these oppressive practices possible must also be transformed.

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