

# The Art of Relating Moral Education to Financial Education: An Equity Imperative

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## *Abstract*

*To achieve a fully participatory society, all participants should receive equal opportunities for understanding the processes of acquiring, managing, and developing financial resources. The author argues that financial education processes do not meet the needs of all children, because they do not account for differences in child development prompted by various economic contexts. He contends that these contexts prompt judgment patterns among individuals having economic differences and that efforts toward social equity necessitate the exploration of moral issues related to personal finance. He recommends use of the arts to enable student discovery and reconciliation of financial judgments so that students may construct understandings of the social issues that prompt financial inequities and may explore ideas to challenge them.*

## **Introduction**

The ongoing philosophical clash among standardized curriculum advocates and diversity-minded multiculturalists represents an academic conversation that will persist for some time. Meeting students' individual learning needs in an assimilative system represents a formidable challenge for social educators.

Because of its remarkably popular nature, an important element of this political and pedagogical struggle fails to gain publicity. The issue of financial illiteracy (poor understandings of income, money management, savings and investment, and spending and credit tenets) in American youth represents an emerging topic of interest; however, efforts to increase children's

financial knowledge generally stem from efforts of the economic and financial communities.

Personal finance (the basis for financial literacy) represents a subdiscipline of economics. While there does not appear to be much literature about elementary educators' financial knowledge, this group generally lacks the content understandings to teach candidates the tenets of economics in general (McKenzie, 1971; McKinney, McKinney, Larkins, Gilmore, & Ford, 1990). This situation presents a challenge requiring social education focus. Social educators, particularly those in elementary schools, should realize the importance of defining both the content and methodology for teaching financial tenets.

By professional definition, teachers should possess the pedagogical knowledge to impart such concepts and skills among their students. Although students learn economics more effectively when teachers have the college training (Bosshardt & Watts, 1994; France, Summary, & Vasegh-Daneshvary, 1989), studies (e.g., McKenzie, 1971; McKinney et al., 1990) indicate that elementary-school educators lack strong knowledge of economics, which includes personal finance. Efforts to affect a substantial financial education curriculum necessitate a teaching force that both understands the content and employs best instructional practices.

In this paper, I argue that social educators should examine the nature of teaching personal finance to affect equitable financial learning. This interpretation begins with a discussion of the difficulties with financial education. Afterward, I consider the contextual nature of financial learning and differences in students' financial learning needs. Explorations of relationships between economic postures and moral interpretations ensue, after which I provide a theoretical framework for moral financial education and offer art-making as a process for considering related topics.

### **Challenges to Financial Education**

Financial education does not meet the needs of all students because the learning occurs too late in children's development to prompt needed changes in financial behavior. Schug and Birkey (1985) conclude from their interviews of 70 randomly selected, urban elementary school children that economic knowledge develops through experience and argue that formal economic instruction should begin at the "upper primary or the intermediate grades" (p. 41). Despite literature (e.g., Laney & Schug, 1998) indicating that such learning can occur, classrooms of early grades do not properly prepare children for financial practice. Brenner (1998) documents the developmental inappropriateness of formal efforts to teach coins and values in Kindergarten. Holst (1999) describes early childhood susceptibilities to corporate advertising. Martin and Oliva (2001) argue the need to address children's financial illiteracy in early childhood. Mundrake and Brown (2001) argue that students should make spending decisions and explore career paths at an early age. If elementary classrooms fail to employ appropriate instruction in tenets of personal finance, children will depend on their domestic experiences to support learning in higher grades. Social educators should recognize that lifelong efforts towards sound financial practice likewise begin at an early age.

### **Contextual Challenges to Practice**

One of the difficulties with financial education involves children's limited connection of curriculum and instruction to personal contexts. For example, teaching young children the concept of saving and related discipline skills presumes that children live in households having

surplus funds to accomplish such behaviors. Although, just like adults, children have the potential to receive recurring (e.g., allowances) and nonrecurring (e.g., holiday or birthday gifts) income, the amount and regularity of this income differ among children. Students of different economic contexts have different financial learning priorities, thus teachers should have prior understandings of their learners' backgrounds in order to modify curriculum for meeting individual needs.

Theory and research indicate that financial interpretations, practices, and priorities involve contextual foundations. Payne's (1995) popular framework characterizes populations of poverty, moderation, and affluence as employing different ideas, habits, and perceptions. While Gorski (2006) provides a scathing rebuttal to Payne's framework, Moschis (1985) synthesizes many ways that households affect financial learning, and Varcoe et al. (2001) find that teens of various socioeconomic contexts express different financial priorities. Research indicates that students enter classrooms with different patterns of financial understandings and preference.

It is possible to build upon these differences to develop appropriate curricula. For example, Crites, Behal, Haldeman, and Bennett (2001) report successes of home-education programs in improving families' financial behaviors, while Varcoe, Martin, Devitto, and Go (2005) describe their successes in developing curricula based on teens' financial priorities. To foster successful financial education practice, social educators should build upon these needs and employ appropriate instruction strategies to affect students' learning of personal finance, as appropriate for learners' contexts.

However, contexts not only affect patterns of financial learning needs, but they also prompt interpersonal patterns of individual and group judgments. For example, relationships occur among self-esteem and perceived financial status in adults (Hira & Mugenda, 1999), among financial dispositions and personal interactions in college-aged adults (Taylor & Overbey, 1999), and among perceptions of personal characteristics and economic status by college students (Cozzarelli, Wilkinson, & Tagler, 2001). Income differences affect peer judgments of adolescents (Trzcinski, 2002). Research indicates that students come to classrooms making uninformed judgments of others based on financial differences. Contextually relevant financial education should facilitate opportunities for students to understand how to acquire, manage, and develop resources, as well as enable their awareness and response to the human effects of their financial decision-making. Classrooms should provide opportunities for discussions about these differences, prompt students to examine their bases, and explore their dispositions and behaviors.

### ***Recognition of Different Financial Learning Needs***

Children's domestic contexts relate to financial socialization development. Furth (1978) contends that children develop their own theories (without influences of others) and argues that thinking occurs in an organized manner. Jahoda (1979) finds that communication (through social systems) represents the key determinant of extra-experiential understandings. Churchill and Moschis (1979) report that families provide children with discussion opportunities to dialogue about consumption concepts encountered outside the home; however, their findings lack consideration of differences among families occupying different structures, such as nuclear, extended, single parent, and same-sex households. Teens also exhibit different financial patterns and priorities depending on their social contexts, considering money important to buy needed goods or services but valuing these goods or services differently depend upon their life conditions (Varcoe et al., 2001). Likewise, socioeconomic differences occur among teens'

possessions of savings and investments and preferred venues for financial education (Varcoe et al., 2001). By high school, youth possess economic understandings, behaviors, and dispositions learned through their individual patterns of interactions with society. Financial education curricula should address these contextual relationships and encourage dialogues to broaden student discussions of these issues.

***Economic patterns.*** Economic illiteracy occurs among urban students who occupy lower economic circumstances (Bristol, Weed, & Boger, 1979), and Lucey and Giannangelo (2006) argue for cooperative learning processes as methods of challenging competitive environments. While a model of lower economic populations' financial strategies exists (Beverly, McBride, & Schreiner, 2003), the model derives from a study involving a largely homogeneous (White) convenience sample. According to Markow and Bagnaschi (2005), socioeconomic differences in financial knowledge widen as people age. If education represents a device for fostering societal parity, then social educators should intelligently discuss these issues with their students.

### ***Contexts Influence Moral Interpretations***

Financial differences prompt varying societal interpretations among children. Clear differences in explanations of economic differences based on age and culture occur (Furby, 1979). However, children appear able to distinguish moral behaviors and economic conditions at early ages. While Sevón and Weckström (1989) demonstrate that understandings of the potential for conflicts over economic resources occurred in children and observe that moral judgments may evolve through socialization processes, children in the fourth grade are able to recognize that morality is unrelated to entrepreneurial ability (Siegler & Thompson, 1998). Children understand conflicts over scarce resources and recognize that moral behavior and economic success are not mutually related. In a society experiencing increasing degrees of diversity, social educators should reexamine these cultures' values systems and recognize the importance of guiding children toward moral decisions on humanistic, rather than economic, bases.

As it becomes increasingly wealth focused, society employs patterns of personal judgments possessing economic and financial bases. According to Bobbitt (2002), the early 21<sup>st</sup> century witnesses the early transitions from conceptualizations of nation states (where community depends upon geography) to market states (where community depends upon economy). He asserts that this situation prompts government's involuntarily loss of societal influence to economic-driven market systems and may result in market forces challenging retention of individual and cultural identities. The adverse consequences of economic-based identities that discount other cultural influences in the name of "fairness" should be evident in the curriculum and instruction practices affected by standardized testing processes (Kozol, 2005).

Educators in grades K-4 recognize the importance of teaching students moral tenets in financial education; however, they tend to advocate teaching matters of conduct more than integrity. Lucey's (2004) study, involving 194 educators, find that respondents agree the most with an item concerning behavioral expectations (i.e., "Children should be courteous and polite when buying things") and least with items involving economic-related value judgments (i.e., "The products purchased should not affect one's human worth" and "Entrepreneurs should be more concerned with honesty than profits"). While early elementary settings focus on shaping student behaviors, the teaching of values influences the ideals that prompt these behaviors. Loewen (1995) describes how the mythological depictions of historical heroes shape the

mindsets of students by illustrating virtuous behaviors that society values. For example, textbooks portray industrial-age moguls such as Carnegie, Rockefeller, and Ford as American heroes because of their financial successes; however, these same textbooks fail to disclose these same icons' collaborative efforts to educate African Americans in servile labor (Anderson, 1988). Similarly, if and how classrooms present tenets of financial morality affect patterns of student response.

It is not difficult to find adverse consequences resulting from policies that lack meaningful input from all interested parties. Kvasny (2005) describes how contextually inappropriate efforts undermined technology training for underrepresented populations. Likewise, financial education efforts lack the contextual relevancy for all students, perpetuating a system of wide income disparities between rich and poor. From 1967 to 2001, the average income of the lowest quintile of the population declined from 9.06% to 6.94% of the average income of the highest quintile (U.S. Department of Census, 2001). An equitable financial education effort should acknowledge the different financial priorities in society, develop processes that are consistent with these education needs, and employ cooperative experiential processes to create the awareness of the human consequences for financial decisions. Social educators should explore the moral issues in financial education by fostering classroom dialogues, modeling pedagogies toward equality, and lowering resistance to conversations about the economic injustice.

Interpreting moral issues in financial education requires both behavioral and intellectual considerations. Students should both understand and practice principles of moral conduct. Such processes both develop the ideals necessary to foster respectful attitudes towards all societal members and encourage the processes for supporting them.

### *Financial Contexts Affect Curricula*

Increasing physical and theoretical distances between education boards and classrooms occur through consolidation processes. These conditions impair teachers' creativity through standardization processes that streamline educational production and confound attempts to address individual learning differences (Lucey, 2003). While teacher educators have moral obligations to prepare teachers to challenge this system (Lucey & Hill-Clarke, in press), such behaviors are easier for teachers to consider than practice. Minnameier (2004) argues that an economic model should be employed to reconcile the differences between influences on individual and group behaviors. However, McDonald (2005) supports arguments that teacher education programs should provide their candidates with practical, rather than conceptual, tools for successful implementation of social justice efforts. A top-down standardized approach to education that emphasizes conceptualizations, rather than applications, jeopardizes the preparation of citizens who can think critically about social issues and respond to unjust situations.

This approach also provides a conundrum for financial education. Curricular emphases on economic education force students to consider resource management from the perspective of the societal whole, rather than an individual. For example, New York's state economic standards emphasize content about macroeconomic concepts (content involving economic patterns associated with population groups) (Joshi, 2004). Personal finance involves tenets of basic money practice and receives less emphasis. This curriculum framework focuses on population groups, desensitizing students to individual financial needs of others. Financial education

curricula should enable students’ higher-level thinking to facilitate conceptualizations of financial complexities and to modify their behaviors appropriately.

**Address Financially-Based Judgment**

Efforts to relate morality to economic theory have occurred for some time. Adam Smith (1776/1986) recognized that economic development adversely affects human dignity. In a more contemporary vein, Boulding (1969) argued that the concept of welfare economics failed as a moral theory because the underlying principle failed to consider an element of value judgment. Maccoby (1976) described the gaming process necessary for corporate advancement. Morris (1997) called upon corporations to recognize the relevance of the four dimensions—Intellectual, Goodness, Spiritual, and Aesthetic—to human fulfillment in business practice. Social educators should prepare their students to consider the various dimensions of morality and teach them the social skills for constructing their reconciliation.

A first step requires enabling teachers to analyze and evaluate generally accepted financial principles in order to synthesize new meanings. Commercially produced classroom materials generally may not encourage such critical thinking. Consider the NCEE’s *Financial Fitness for Life* curriculum, which fails to encourage significant degrees of higher-level thinking among its student audience in grades K-12. Table 1 depicts the limited opportunities for higher-level thinking and problem solving provided by these materials.

Table 1  
*Financial Fitness for Life Curriculum*  
Number of Activities Meeting Higher-Level Thinking Standards/Total Resource Activities

	Pocket Power (Grades K-2)	Steps to Financial Fitness (Grades 3-5) <u>Language Arts</u>	Shaping up Your Financial Future (Grades 6-8)	Bringing Home the Gold (Grades 9-12)
Conduct research by generating ideas & questions, and by posing problems.	1/16	1/15	Undisclosed	Undisclosed
Use technology & resources to gather & synthesize information and to create & communicate knowledge.	1/16	2/15	Undisclosed	Undisclosed
Participate in knowledgeable, reflective, creative, & critical critical members of a variety of literacy communities.	5/16	12/15	Undisclosed	Undisclosed
		<u>Math</u>		
Build new mathematical knowledge through work & problem solving.	1/16	Undisclosed	Undisclosed	Undisclosed
Solve problems that arise in mathematical & other contexts.	2/16	4/15	5/17	Undisclosed

Communicate mathematical thinking coherently & clearly to peers, teachers, & others.	4/16	1/15	1/17	Undisclosed
Recognize & apply mathematics in areas outside mathematics.	n.a.	5/15	4/17	Undisclosed
Managing financial difficulties.	0/16	<u>Personal Finance</u> 1/15	1/17	0/22
Evaluate alternative investment decisions.	0/16	1/15	3/17	2/22

(Flowers & Gallher, 2001; Hopkins & Wright, 2001; Morton & Schug, 2005; Suiter, 2005)

The above resources present harmful pedagogy for child development by deemphasizing higher-level thinking. A comprehensive financial education process should employ an abundance of discovery-oriented, problem-solving activities to allow learners to examine financial and societal relationships.

Research (Schug, Wynn, & Posnanski, 2002; Schug & Butt, 2006; Schug & Niederjohn, 2006) documents the successes of training teachers to teach students about their personal finances. These studies attest to the successes of training teacher efforts; however, the programs appear to involve assessments closely aligned with program content, rather than objective measures of financial literacy. Such challenges connect to Lyons, Palmer, Joyaratne, and Sckerpf's (2006) findings of weak accountability in program evaluation endeavors. The social education community should become informed about financial education successes that employ sound research tenets.

Providing a framework for evaluating financial literacy programs, Fox, Bartholomae, and Lee (2005) argue that the challenge in financial education lies in determining the patterns of effects among financial literacy efforts. This process (they argue) could foster a standardized approach to financial literacy that benefits all. Admirable as this effort is, it ignores the contextual influences on financial literacy, the resulting financial priorities, and the associated societal judgments.

### ***Educational Importance and A Framework for Moral Practice***

The preceding literature indicates that financial education currently conditions children to follow the competitive procedures of a capitalist-oriented society. Yet research (Lucey, 2004) indicates that educators of grades K-4 agree with hypothetical components of a moral component to financial education. Educators conceptually grasp the idea connecting morality to financial education; however, they should both teach tenets of financial education and facilitate dialogues about associated moral issues.

While Greenspan (2005) argues that financial education provides children with information that allows them to respond to unscrupulous sales efforts, a related moral imperative remains unaddressed for both sales-forces and for the children. The dimensions of financial education are currently limited to learning tenets of the four established areas: income, money management, savings and investments, and spending and credit. A complete financial education curriculum involves more than providing young consumers, creditors, and investors with financial strategies; it should explore the human connections it lacks. This process requires that

teachers facilitate student-centered processes to encourage dialogues which examine the dishonest and inaccurate judgments related to financial differences.

Pursuing structural modifications of financial education curricula and instruction may affect meaningful change. Banks’ (1995/2000) categories offer the complimentary breadth to the four financial literacy areas because they provide dimensions of multicultural education as vehicles of educational (social) change. Table 2 depicts a posited framework for understanding a social justice (moral) framework for financial education.

This framework interweaves morality into the areas of financial education. If we interpret morality as respect of others parties’ basic material and psychological economic needs, morality cannot be distinct from the four financial areas but should underlie the tenets. While it might be argued that standards already consider moral elements, this argument ignores the distinction between morality and social convention. Social convention requires that borrowers repay their loans according to contract. Morality requires that lenders exercise restraint from marketing credit cards to students who lack income to repay. It also encourages students self-discipline to avoid loans without understanding all financial consequences.

Table 2  
*Moral Framework for Financial Education*

	<b>Income</b>	<b>Money Management</b>	<b>Savings and Investments</b>	<b>Spending and Credit</b>
<b>Content Integration</b>	Facilitate understandings of opportunities for all income and career choices among all students.	Conduct open discussions about money management issues among different socio-economic groups.	Use math formulas to develop understandings of different investment products and the patterns of returns.	Investigate the origin or production of goods/services purchased and related social consequences.
<b>Knowledge Construction</b>	Examine the processes for developing businesses and becoming employees of different types of businesses.	Foster constructivist processes enabling discovery of innovative money management strategies.	Discuss the risks and rewards of low-risk/high-risk investment alternatives and appropriate strategies.	Eplore the opportunity costs of excessive short-term credit and the reasons why people acquire it.
<b>Prejudice Reduction</b>	Recognizing the right of all people to equal employment opportunities and equal compensation.	Examine socio-economic patterns of money management, bases, and consequences.	Examine investment patterns among socio-economic groups, bases, and consequences.	Examine consumer credit laws, lending discrimination, and residential segregation.
<b>Equity Pedagogies</b>	Advocate equitable income opportunities for all students.	Encourage parent participation in discussions of different money management strategies.	Examine patterns of corporate pollution and patterns of community involvement.	Examine patterns of consumer loyalties to businesses and associated issues.
<b>Empowering School/Social</b>	Provide students with school opportunities to	Foster conversations about corporate	Encourage community participation in school	Communicate with schools of

<b>Structures</b>	manage school-related businesses.	responsibilities and consumer rights.	investment choices.	other contexts. Discuss savings and credit strategies.
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### *Use of Art*

An underutilized strategy for developing students' awareness of the human issues associated with financial literacy involves the use of art. Financial and economic education literature (Laney 2005, in press; Mandell, 2006) advocate exposing students to various art forms (i.e., paintings and drama, respectively) and providing interpretive instruction. Similarly, literature (Carter, 2003; Palmer, 1998) supports music usage in instructional processes. The [History Alive](#) curriculum employs both art and musical elements to foster simulations of historical events.

Social educators should consider the benefits of art's instructional employment. Booth (1997) argues that art consists of three actions: art making (creating things with personal meaning), art exploring (interpreting others' art works and making connections with those we make), and art encountering (observing daily experience in art with the depth of those we make and connect). Employing these actions as a framework, social educators might employ constructivist art appreciation processes to enable student learning. Shapiro (2006) points out that these processes allow the release of feelings that professional (e.g., classroom) environments tend to discourage, and he argues that they employ allegories and spontaneity to abstract connections enabling development of users' self-awareness.

The success of these processes depends upon one's interpretation. Booth (1997) points out that the "original Latin parent-verb, *succedere*, [meant] to go under, go up, come close after, go near" (p. 144). He argues that over time, society developed a possessive slant on the definition of success: one conjuring a restricted interpretation from the original meaning. While art making provides opportunities to broaden interpretations of various societal phenomena such as financial ownership and related human issues, society's tendencies towards specialization discourage exploration of these issues. As Booth observes,

People often feel they don't know "how to get into" an unfamiliar world. They stand in front of a masterwork as if before an impregnable fortress, feeling small and incapable. They "would like" to be engaged but don't know how to start. (p. 201)

This passage describes the challenge that social educators face. Because financial education is largely limited to specialists in business, financial, or economic (education) research and their professional institutions, the nature of associated content, standards, assessments, and associated pedagogies are limited to the frameworks considered acceptable to this community of specialists. Educators stand in front of this financial education picture, trying to figure out how to get into this unfamiliar world.

By employing artmaking as a tool for discovering and constructing new connections to financial understandings, social educators may facilitate students to gain innovative perspectives in this content area. In so doing, they may enable their students build from "artmaking" processes (e.g., artistic drawing, drama development, and musical composition) to developing human connections to securing financial education. Lucey and Giannangelo (2005) provide

examples of classroom music strategies that enable thinking about social justice issues, and Lucey (2007) reports that musicmaking provides opportunities for connecting human relationships to economic and/or financial contexts. Art making and related interpretations provide vehicles for enabling students’ development of social connections within financial education.

**Classroom applications.** One may find successful classroom art employment by heeding Booth’s (1997) reminder of classical understanding of *succedere*. Social educators should facilitate students’ exploration of the four financial education areas—income, money management, savings and investments, and spending and credit—by using the five art forms—music, visual art, drama, dance, and music—to enable students’ creative understandings of personal finance and related social issues.

Social educators may engender student creativity through simple processes. For example, Laney’s (1996) *Discipline-based Art Education Model* provides a structure for developing lesson plans by enabling students’ education about various art works then allowing creation of their own art to express original ideas. McCaslin (2006) and Rozmajzl and Boyer (2006) explain how students’ creativity may be stimulated through the simple beating of a drum. Laney and Lucey (2007) provide an example of how scaffolding art-related activities for students lowers barriers of resistance for conversations about difficult or sensitive financial topics, such as classism. Table 3 provides examples of activities for use, organized among the four financial education areas and the art forms. The reader may customize these activities for the developmental levels of his or her students.

In interpreting and assessing students’ products, the reader should remember that art products represent inherently subjective creations. With regard to visual art, Ganesh (2007) points out, “The analysis. . . is challenging—interpretations are limited to context. . . The possibility of multiple explanations. . . make the analysis. . . complex and inclusive” (p. 160). Art products are not matters of right or wrong; they are matters of personal expression that portray the results of the artist’s thoughts and feelings at a particular time. Judgmentally labeling discounts the creativity of the artist, thereby disrespecting his or her humanness.

Table 3  
*Strategies for Using Art to Teach Financial Education*

	<b>Income</b>	<b>Money Management</b>	<b>Savings and Investments</b>	<b>Spending and Credit</b>
<b>Music</b>	Compose melodies expressing different types of employment.	Listen to and discuss the song <i>If I were a Rich Man</i> (Bock, Harnick, & Stein, 1964).	Interpret a chart depicting the history of the stock market as a musical score. Add the histories of other markets.	Listen to and discuss the song <i>Sacrificial Culture</i> (Lamm & Van Eps, 1999).
<b>Visual</b>	Develop a collage depicting standards of Blue Collar and White Collar prisons.	Draw a picture illustrating the meaning of opportunity cost.	Use paper maché to depict a valued investment.	Develop a mobile depicting the concept of credit and its positive and negative effects.

<b>Drama</b>	Using “Self as Other” (Pedelty, 2001) as a guide, develop skits about people who earn different incomes.	Invite students to list 10 things they like to do and dramatize how to manage funds to accomplish them.	Make “money cards” listing amounts, purposes of funds. Have students portray a securities representatives selling an investment for money.	Compose a pantomime describing the different amounts of credit interest.
<b>Dance</b>	Develop a routine differentiating recurring and nonrecurring income.	Develop routine depicting corporate influences on personal money management.	Develop a routine depicting the risks and rewards of different investment products.	Observe several television programs that feature characters who dance. Discuss the relationships among the natures of the dances, the places in the ads, and the messages about the products.
<b>Literature</b>	Compose a newspaper editorial describing how to support the unemployed.	Write a story about what happened to a sum of money after it was received.	Read Dickens’ <i>Great Expectations</i> and discuss the investments of Magwich.	Analyze the accuracy of claims expressed in advertisements of commonly-read magazines.

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### Conclusion

Financial education currently fails to meet the needs of all children. Social educators should fill the curricular gap by devising art-based curricula to enable students’ exploration of moral issues in personal finance. Such investigation represents an important step in developing human accountability for financial decisions.

In a world that connects identity to financial status, social educators should implement financial education processes that promote human values. Such processes require curricular and instructional responses to the current patterns of financial practice and personal judgments and develop healthy learning environments worthy of all children. By employing art as basis for exploring issues addressed in the proposed moral framework, social educators may facilitate new understandings of financial practice that realize the human compassion society needs.

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