

Life Skills On-Line Sustainable Money Management Module

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One of the challenges of Life Skills Development is the training of the facilitators to modify the Life Skills curriculum for Personal Development and Employment Enhancement so that it can be presented in more interactive than traditional ways and use the media that the target has become accustomed to from entertainment by television and other visual means. A further challenge is the dearth of trained Life Skills tutors to service the post secondary training programmes that offer this livelihood facilitating course.

BACKGROUND

Life Skills teaching is of particular interest to the Government of Trinidad and Tobago. Having noted the need for a holistic approach to developing and equipping citizens with healthy attitudes, positive work ethics, and the tools to be productive and responsible members of society, Cabinet agreed to the development and implementation of a Life Skills Curriculum to be part of all post-secondary, tertiary education and training programmes. As part of the 2020 developmental process and outcomes, Life Skills will be available to everyone including citizens not involved in any programme through open and distance education, and the media.

The Third International VUSSC Boot camp, held in June of 2007, in Trinidad and Tobago hosted 19 Subject Matter Experts from small Commonwealth States who collaborated in programme planning, content development, delivery and support services for e-learning in the area of "Life Skills". This event made possible the compilation, transfer and online publication of the developed Life Skills Curriculum on the Commonwealth of Learning (COL)'s WikiEducator.

Life Skills

The World Health Organisation and the United Nations Inter-Agency Meeting in April 1998 generated a broad definition of life skills and its outcomes respectively:

"Life skills are abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life" (WHO, 1997).

"Life skills education is designed to facilitate the practice and reinforcement of psychosocial skills in a culturally and developmentally appropriate way; it contributes to the promotion of personal and social development, in the prevention of health and social problems, and the protection of human rights" (UNESCO, 1998).

The development and implementation of a Life Skills curriculum has increasing significance for Trinidad and Tobago; a society which is on the threshold of social and economic transformation and committed to improving the quality of life of its people. Life Skills training creates an opportunity for the inculcation of fundamental life skills for operating successfully in the world of work, as well as fulfilling the demands of a changing society.

Trinidad and Tobago faces several critical social challenges that the Life Skills Curriculum for Personal Development and Employment Enhancement aims to meet. These include:

- Rise in youth unemployment;
- Increasing levels of crime and various types of violence;
- Early onset of sexual activity among young people;
- High rates of sexual and physical abuse;
- High rate of functional illiteracy among young people
- High incidence of HIV/AIDS;
- Widespread alcohol and substance abuse.

Resolving these social issues incur a high cost to society in terms of both direct expenditure and shortfall in productivity. To reduce the associated costs, primary prevention strategies such as the implementation of the Life Skills Curriculum by trained tutors must complement existing intervention measures.

The implementation of the Life Skills Development programme is therefore essential for:

- The preparation of the citizenry for changing economic and social circumstances;
- The promotion of healthy personal development through the building of resilience and psychological capital;
- The primary prevention of critical social problems (e.g. spread of HIV, STDs, crime and violence);
- The promotion of functional literacy and a love of learning.

Research suggests that a well-articulated and efficiently implemented programme that incorporates the principles of the Life Skills curriculum could successfully address a number of societal issues and pressures. The Life Skills Curriculum acts as a direct investment in the nation's human capital. Important life skills are literacy and communication and our tutors for this holistic programme need to be able to address all life skills in an integrated way, with literacy, communication and computational skills infused in all the Life Skills themes.

The Ministry of Science, Technology and Tertiary Education has embarked on the development of a National Life Skills curriculum that focuses on three (3) broad areas

- **Occupational and Livelihood Skills** - developing capabilities and opportunities to pursue personal economic goals;
- **Psychosocial Skills** - personal development and cognitive skills, which are aimed at encouraging individuals to make informed decisions, communicate effectively and develop coping and self-management skills that assist them in leading productive lives;
- **Societal Skills** - directed toward providing the individual with an awareness of the community and respect for laws and norms.

Accordingly, the skills the curriculum seeks to develop include:

1. Coping Skills (self-monitoring, healthy self-management,)
2. Social Skills (communication, assertiveness, interpersonal relations, negotiation, collective action, advocacy)
3. Cognitive Skills (critical thinking, creative thinking, problem solving, decision making, advocacy).

The modules and units through which the skills are developed are as follows:

- Intrapersonal Relationship Skills
 - Self Esteem and Self Improvement
 - Values Clarification
 - Goal Setting and Time Management
 - Wellness and Self Care: Nutrition, Fitness and Stress Management
 - Say No to Drugs
 - Heritage
- Interpersonal Relationship Skills
 - Parenting
 - Gender and Relationships
 - Human Sexuality and Sexual Health
 - Maintaining Good Interpersonal Relationships in the Community
- Communication
 - Forms and Barriers to Communication
 - Barriers to Communication
 - The Gift of Listening
 - Conflict Resolution
 - Public Speaking
 - Leadership
- Financial Life Skills
 - Money Management
 - Saving and Investment
 - Entrepreneurship
- Employability Skills
 - Communications and Securing Employment
 - Ethics in the Workplace
- Managing the Environment
 - The Economic and Social Environment
 - Understanding the Physical Environment

THE PILOT

The Distance Learning Secretariat and the Life Skills Unit of the Ministry of Science, Technology & Tertiary Education, have partnered to pilot a Life Skills Tutor Guide of Online Lesson Plans in Financial Life Skills. As an initiative of the Life Skills Learning Resource Project which aims to provide 'learners and tutors with appropriate information and materials to allow them to manage their progress', the aim of this project is the eventual development of a Financial Life Skills Module which builds upon existing learning materials and blends Open and Distance Learning resources for on-line delivery and activities.

A fundamental element in the nature and delivery of Life Skills is the very 'people-intensive' feel and approach afforded by the physical classroom setting. Role-play, lively discussions and debates are currently crucial learning activities to the imparting of subject matter content. Additionally, in considering the socio-cultural context of Trinidad and Tobago, traditional face-to-face contact (a familiar model for both learners and tutors) works well. Local Life Skills Experts have expressed concern over a decrease in face-to-face contact and the removal of the tutor in time and space as seen within an online environment. They question the levels of learner engagement and of a successful Life Skills learning experience and claim that the interactivity of traditional classroom sessions cannot be adequately addressed by the virtual communication. However there is a dearth of trained Life Skills tutors to service all the programmes offering this training.

The Ministry of Science, Technology and Tertiary Education is collaborating with the Commonwealth of Learning and in particular its Virtual University of Small States of the Commonwealth (VUSSC) in the delivery of educational training and services. In June 2007, VUSSC in collaboration with MSTTE hosted a Life Skills Boot Camp for local and international practitioners. The basic material used by Commonwealth participants was our Life Skills curriculum materials donated for on-line collaborative authoring. Further collaboration has continued with international peers who are customising and using the VUSSC materials in Life Skills and other courses at their institutions.

At MSTTE, Life Skills in collaboration with the Distance Secretariat has been producing a Content Repository in web space. In addition to workshops geared towards training and further enrichment of the Life Skills curriculum, we have been working and piloting an electronic role playing game called 'Destiny X' and the Life Skills On-line Project with Life Skills tutors and course writer fitting Life Skills material into the on-line environment and piloting this with selected trainees. Karen Rosemin and I have written abstracts on these two projects and these have been accepted by the PCF5 Programme Committee to be presented as papers and workshops.

Web-Awareness Workshop

Online Lesson Plans for Money Management: A capacity-building pilot for tutors

The web-awareness workshop which began in February 2008 is one of a capacity-building series involving a specific focus group. The focus group comprising selected trained Life Skills tutors combine their experience, understanding and knowledge of the target audience, core content from Financial Life Skills Curricula and newly acquired internet skills to engage, create and sustain their interest groups in a virtual environment.

During this phase 1 stage (February -December 2008), tutors are exposed to web technologies and online tools and resources. Using the World Wide Web as their virtual playground they research, collaborate, build and share information resources related to Financial Life Skills. Tutors are introduced to the use of audio graphics, creating movies, slide animation, combining useful web services, pod casting, slide casting, slide karaoke, web logs, embedding videos, widgets, audio conferencing, video conferencing, chat, whiteboards etc.

For each skill they acquire and as their skills subsequently grow, they document the development of the online process they followed in the format of an online lesson plan. At the end of 2008, these lesson plans based on the Life Skills Curriculum for Personal Development and Employment Enhancement, and developed for online use will be available for other tutors to follow, test and adapt to their own needs.

The Objectives

- to assess, build, strengthen and increase the capacity, skills and comfort levels of Life Skills tutors with regards to online environments.
- to highlight, track and document the developmental process of the online lesson plan.
- to motivate Life Skills tutors to fully exploit and investigate the virtual tools and resources available on the World Wide Web in planning, developing and enhancing content for Financial Life Skills.
- to share knowledge and participate in the strengthening and sustainability of the online learning experience through collaboration with a wider pedagogical community.

First Steps

At this introductory and rather elementary stage, the focus group was exposed to the world of web logs. Apart from being used as a research tool, blogs are being used to promote interactivity, provide opportunities for active learning and provides opportunities for diverse perspectives both within and outside the classroom.

Due to the fact that this is a test pilot, the creation of a virtual collaborative space was fulfilled at www.vox.com a free personal blog site with powerful privacy controls, hundreds of beautiful designs. An immediate success in terms of engaging the tutors, VOX is a great place to build an intimate online neighborhood and provides seamless integration with popular web services like Flickr and YouTube, a built-in editor etc. easily combining words, images, video and audio.

The use of the web log is but one of the important tools that tutors will be expected to master. For a test pilot such as this, VOX allows tutors to gain familiarity with web concepts that have become second nature to many of their learners while still allowing them to enjoy the teaching process. In every way, they themselves have become learners in this new environment and though the process which has been frustrated by technical difficulties, efforts from tutors are commendable.

Tutor Gains

Gains to the tutors who had basic computer skills and benefited from further basic training in:

- basic internet awareness and functionality. (navigation, password verification, online registration for web services standard practices, standard web security settings, managing personal web services and accounts, phishing, embedding, code vs. text, widgets, uploading etc.)
- chat culture (personal greetings, irrelevant or additional information) vs. blog culture (a consistent, prepared body of work)

Outcomes

The tutors selected two units of the Money management module to focus on.

- Tracking your Spending
- Budgeting Your Money

The first teaching/learning plans had to be improved as they were originally too traditional and through our discussions on line, livelier and more audio visual methodologies were used.

Tracking Your Spending has a race track game which focuses on the major activity of tracking each item that is spent. The track begins with the wallet of money and has one example of a purchase and the spaces on the track are to be filled in as each purchase is made on that date.

Budgeting Your Money begins with an audio of two relevant local calypsoes, 'No Money no Love' by the Mighty Sparrow and 'Spend wisely or die poor' by Lord Kitchener. This is followed by a video made with a digital camera by the tutors. It portrayed friends at a party spending money freely. Then two of the friends speak to one another at the end of the party after paying all the money in their wallets to the owner of the establishment. They regret not paying the landlord and the grocer first. The final scene has the same two persons looking at some forms to assist in the process of budgeting and assisting one another to make their budget. The elements of a budget were highlighted.

Challenges

The challenges have included:

- The difficulties in accessing internet access. Often the local provider has difficulty in providing internet for long periods of time to some areas. Some of our tutors in this pilot had only dial up type of internet access and this proved inadequate and did not allow the use of on line resources that are available for our purposes. This was particularly so where the tutor was trying to download video and other visual resources. The solution would be for the Government to make wireless and unlimited internet available to tutors at reduced rates.
- Time constraints were a constant challenge as these were busy tutors who had to do this pilot work in their spare time. A solution to this problem would be to provide paid periods for selected tutors to focus on material development for the benefit of all tutors.
- Candice Sankarsingh conducted the training sessions in teaching practical skills. A major problem was the computer card being switched off by the Information Technology management at the Ministry. This meant that the demonstration of how to download videos and make this part of the Money Management activity was thwarted.

Way Forward

The way forward includes improving on the work of the pilot of Money Management and then continuing the process with the other twenty-three units of the Life Skills curriculum for Personal Development and Employment Enhancement. Networking and collaborating with our partners, the Commonwealth of Learning would reinforce the positive gains of this pilot and assist us to meet the challenges with success.