Youth Financial Leadership:
Developing a Sustainable Leadership Programme led by Youth for Youth to Develop Financial Skills

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LANA PURDON

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ABSTRACT

Youth leadership is an area that is continuing to grow in the education sector. However, most opportunities for youth leadership are still being constructed with traditional structures and have to be applied for by students, only to be achieved by a few. More research is needed on ways to authentically engage young people in leadership roles where they are encouraged to be active agents and own their student voice. This thesis was developed in response to the challenges that a changing economy and many complex pieces of financial information present young adults in their transition into adulthood. The purpose of the research was to explore youth leadership through the process of co-construction and peer mentorship.

This thesis presents findings from a research project involving eight Year 13 students on a leadership journey to co-construct a financial learning programme and then teach this through the use of peer mentorship to their fellow Year 9 students. It explores in depth the perceptions held by youth in regards to the importance of leadership opportunities, how relationships can impact the authenticity of co-constructing curriculum and the mutual benefits for both mentor and mentee of using peer mentoring to learn key financial literacy skills.

Student voice was a key part of this research as participants were involved in the planning of the programme, the facilitation of the content, and also the reflection of how it was delivered and any changes that could be made in the future. Using qualitative, action inquiry research and a positive youth development approach ensured that students were kept at the core of this research, believing that they are experts in their own lives and experiences. The main questions that guided this research were:

1. What are young peoples' perceptions and understandings of youth leadership and how might they engage these ideas as peer mentors when leading others?
2. What might a financial development leadership programme that is co-constructed with students and based on peer teaching look like?
3. How does participation in a financial development leadership programme influence a young person's knowledge, understandings and skills of financial literacy?

The findings indicated that the students who participated in this research had a wide range of beliefs about leadership however, all agreed that everyone had the ability to be a leader. The senior students wanted the opportunity to not only learn these leadership skills but to also help their younger peers throughout the process. Co-construction and peer mentorship were found to be successful methods of creating and facilitating a learning programme with youth. However, they were complex processes that relied heavily on time availability and the creation of positive, quality relationships. Overall, the participants understanding of both leadership and financial literacy were seen to be enhanced by their experience in the programme of learning.

This research is of significance to educators or anyone that is working with youth in a leadership capacity or peer mentorship role. It also lends support for new ideas on how secondary schools can attempt to encourage a more practical and low-risk approach to youth learning leadership skills and the content of financial literacy, with the scope to go broader. It supports youth to have a voice as to how they would like to prepare for leadership and learn the 21st century skills, such as, financial literacy that are needed to navigate adulthood.

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The completion of this thesis has been the most challenging thing academically that I have undertaken in my life so far and I have learnt a lot throughout this process. This thesis merges together two topics that are close to my heart: youth leadership and financial literacy skills. The discovery of these topics in more depth has allowed me to adjust some of my own current methods of teaching and I cannot wait to use the ideas gained in the classroom. This has been a rollercoaster of a year and would not have been possible without the following people:

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[1] Pseudonyms have been used to identify the school and youth participants for the research

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CHAPTER ONE

INTRODUCTION

New Zealand's Ministry of Education (2018) has the vision to be committed to all New Zealanders becoming active participants and citizens in a strong civil society and becoming productive, valued and competitive in the world. However, the journey towards adulthood can sometimes be described as an overwhelming and turbulent time, developing both physically and emotionally, while also learning a multitude of skills required to succeed. Young people are growing up in an ever-changing environment and the world is becoming more complex and demanding to navigate, especially financially, with changes in technology, environmental challenges and global interconnectedness (Bolstad et al., 2012; Maguire, 2020). As youth move towards adulthood they are involved in many different contexts, belonging to and interacting with a number of groups, such as family, church, community groups, sporting communities and the schooling system. With significant time dedicated to education, many researchers argue this is a powerful mechanism for influencing youth, imparting key skills into their lives and releasing hidden potential from learners (Reid & Ali, 2020). However, it could be questioned whether 'teaching and learning' within the schooling system has kept up with the complex navigation that young adults require in a 21st century life, including the need to know, understand and make sense of their financial and economic futures.

In recent years New Zealand has had several educational initiatives that have gained momentum relating to future-orientated learning (Abbiss, 2015). Future-orientated learning places the student at the centre of education decisions and is motivated by developing the student's capacity to participate in the future world (Ministry of Education, 2012). This has led to initiatives such as e-learning, personalised learning, flipped learning and project based learning. It is important that teaching and learning strategies continue to be developed so that youth can succeed in the 21st century environment. Bolstad et al. (2012) positions future-orientated learning as a way to educate learners by supporting them to be innovative, and to in turn, participate and contribute to society successfully in an economically competitive world. The movement towards future-orientated learning in New Zealand encourages more interactive and less transmissive models of teaching. It shifts the teacher-learner relationship from being

teacher centred where the teacher transmits information that the student absorbs, to a power sharing model where learners and teachers work together to create a knowledge building learning environment that encourages participation and community connection (Abbiss, 2015; Bolstad et al., 2012). This shift in pedagogical approach is a deliberate strategy to support the teaching of key skills required in the 21st century and suggests that the creation of curriculum is a shared activity between teachers and students.

This research offers insights into the experience of young people who were involved in co-constructing their own financial literacy learning through the use of youth leadership and engagement in peer mentoring. According to Cook-Sather (2020), student agency in education is important as it encourages students to be more engaged in school, allows them to feel recognised for their contributions and helps to prepare them to participate in adult life. One way that educators can encourage student agency and voice is to co-create curriculum with students. Research has found that when students are given the opportunity and supported to work with teachers to improve curriculum and discuss the content, they improve academically and gain better understanding of their own abilities and develop greater agency for their personal circumstances (Mitra, 2018). Another way that student agency can be encouraged is by involving young adults in peer mentoring. Peer mentoring can encourage students to become active participants in their own learning and helps to generate teachable moments within the mentee to mentor relationship (Willis et al., 2012).

The ability to pass on knowledge is important because it leads to authentic contexts of learning and opens up opportunities for students to engage effectively with enterprising activities and their wider community (MacBeath & Dempster, 2009; Ministry of Education, 2020). Given that 97 percent of all businesses in New Zealand are small businesses and employ 30 percent of New Zealand's working population, it is important that students are leaving high school with a knowledge of how to look after their money, budget and understand good/bad debt (New Zealand Government, 2016). These financial skills are one of the most important tools needed to be equipped for an adult life, having an awareness of financial information and how to apply it to a given situation (Collins, 2018; Widdowson & Hailwood, 2007). A young person with both the financial knowledge and the ability to communicate effectively what they know can

then open up opportunities for both themselves, their families and their wider community. Financial literacy learning was the vehicle for examining youth leadership in the case of this research.

Drawing on the work of Watkins (2005), the underpinning idea for this research is that true learning remains life-long when engaging in leadership opportunities. This moves from the idea that learning is 'being taught' towards learning is 'creating and sharing knowledge with others'. While there are many definitions of youth leadership, this research will refer to the findings of Mortensen et al. (2014), who found that youth believe leadership to be; available to anyone in any context, about creating change, involving a collective action, through modelling and mentoring and a strong character. There are also many ways to explain financial literacy; for the purpose of this research I will use the following, the ability to make informed judgements and decisions in regards to the management and use of money (Widdowson & Hailwood, 2007).

My Interest and the Background to this Research

While undertaking this research, I was on study leave from being Head of Commerce in a co-educational decile 3 secondary school in West Auckland, New Zealand. I have been teaching there for two years. Previously I taught at a co-educational decile 9 secondary school in Waikato, New Zealand and it was there that I first experienced students having a huge gap in their financial knowledge. During my time at both schools I have been involved in teaching Financial Literacy and Commerce subjects and have observed students who are receiving minimal preparation in their formal education setting on how to manage their own finances or make healthy financial decisions. These same students were also not being engaged or listened to when making decisions or planning the curriculum that they are being taught.

As a Commerce teacher, these two observations concerned me and this concern was increased after completing some online research on how much secondary school students in New Zealand feel they understand about the world of finance. The findings demonstrated that the demand for financial capability knowledge was high and both teachers and students agreed that it was an important topic to teach in schools. However, it also found that the provision of the current financial education in secondary

schools was not enough to match the demand and the main barrier to teaching more financial literacy was an already overcrowded curriculum combined with the current low status of the topic within schools (Neill et al., 2014).

The idea of youth being included in the planning process of a programme and having leadership over decision making and implementation was born out of observing students explaining different commerce concepts to each other within my classroom subjects. While preparing for external examinations one of the methods of revision used was the process of teaching each other about the topic and explaining concepts that the other person would then ask questions about. This exercise showed a result of increased understanding of the topic because when asked questions students needed to have a good understanding to answer them, otherwise the areas where they were not so confident were highlighted. This process enabled them to research the areas that they struggled in further, consolidating their knowledgeable. Knowing these practices were successful in the past prompted my curiosity to see if such an approach could be used in a more formal education setting to develop and teach in ways that met the needs of 21st century learners.

The Aim of this Research

This research explored youth creating curriculum through the process of co-construction and delivering their final financial literacy content through the use of peer mentorship. The intention was to observe how this process might be sustainable and influential to youth and their perception of leadership. It provided an opportunity to examine current youth leadership opportunities and practices for influencing curriculum development.

The project was founded on a collaborative partnership occurring at two levels: a student-adult partnership and a peer mentorship relationship. As the adult expert I worked with eight Year 13 senior students from a local co-educational secondary school to co-construct a financial literacy leadership programme. Once the content was decided on and the activities were created, this group of senior students then delivered the programme to a group of Year 9 students. Delivering the programme involved peer mentorship and teaching between the Year 13 and Year 9 students. Due to the constraints of research deadlines the programme ran for one school term, ten weeks and

involved eight Year 13 students and thirty-two Year 9 students.

The key questions that guided this research were:

1. What are young peoples' perceptions and understandings of youth leadership and how might they engage these ideas as peer mentors when leading others?
2. What might a financial development leadership programme that is co-constructed with students and based on peer teaching look like?
3. How does participation in a financial development leadership programme influence a young person's knowledge, understandings and skills of financial literacy?
    a. What are participant conceptions of leadership and financial literacy skills, prior to delivering the financial development leadership programme?
    b. Year 13 students' perceptions of how they are currently prepared for their financial responsibilities in life both current and future?
    c. How are participants' perceptions of leadership influenced by the financial development leadership programme?

The Significance of this Research

Youth are currently growing up in a volatile world that requires them to have the ability to adapt and at times become adults before they are ready (McLaren, 2002). With changes to how society is trading such as, closed borders due to Covid-19 and the creation of new currencies, it is important that youth are learning how to be adaptable (Dare et al., 2020; NZ Business, 2020). Not only is the skill of adaptability required but leadership skills and the ability to work collaboratively has also become more important. Continuing to investigate how students can experience greater agency and ownership in their learning is a key part to continuing to develop relevant teaching and learning programmes to foster 21st century skills in young adults.

This research has explored how to offer a programme that teaches both leadership skills while also developing key financial skills at the same time. With secondary school curriculum already being overcrowded, it is important to begin to find ways that students can take ownership of their own learning and decide what content is important

to them individually. In this research, the programme was developed by students for students and places the teacher in a role of facilitator. The practical nature of this programme and its development makes this research of significance to anyone who is working with youth in leadership positions and who has an interest in youth and ensuring leadership and financial skills are available to all.

Overview

This thesis is organised into six chapters:

Chapter One introduces the research and provides a brief description of youth leadership, co-construction, peer mentorship and financial literacy. It describes my personal interest in this research and gives a brief background of myself the researcher. An overview of the research is shared and the research questions are outlined. This chapter concludes with a summary of the thesis structure and chapters.

In Chapter Two the literature that is relevant to this research is examined and the findings are presented. I explore literature relating to the ideas of youth leadership, the process of co-construction, student voice, the use of peer mentoring, communities of learning and financial literacy within the New Zealand curriculum.

Chapter Three outlines the methodological approach and design process that was used in the research. It discusses how action inquiry is used with youth and introduces the location and participants of the leadership programme. This chapter also describes the data generation methods that are used, the data analysis that happened and any ethical considerations that were required for the research.

Outlined in Chapter Four are the research findings, starting with the initial perceptions from the youth involved on their beliefs of leadership and understandings of financial literacy learning. It also highlights teaching and learning views that were challenged throughout the co-construction process. It concludes by explaining the structure of the programme, suggestions for improvement and the findings relating to the impact that the programme had on the participants.

Chapter Five discusses the research findings that were outlined in Chapter Four and their implications for leadership opportunities in the field of peer mentorship involving financial literacy. The focus of this chapter is the importance of youth having the opportunity to lead through the creation of learning communities, the benefits of youth and adults sharing power and the significance of learning through teaching for young adults.

Finally, Chapter Six provides a conclusion of the research and the outcomes presented. It also offers recommendations that have arisen from the findings, notes limitations that arose while conducting the research and finishes by assessing opportunities for future research in this topic area.

CHAPTER TWO

REVIEW OF THE LITERATURE

Financial youth leadership is an area that remains overlooked in youth development literature. Being a topic which is so central to recent OECD goals (OECD, 2018) and the New Zealand Ministry of Education curriculum aspirations (for example, Ministry of Education, 2020; and Ministry of Youth Development, 2020), coming to understand the role financial literacy plays in the lives of young people and how they can develop financial leadership and agency in their lives remains a critical part of the youth development landscape. The focus of this research was to examine the nature and development of youth leadership through the teaching of financial literacy. Central to this research was the use of co-construction and peer mentoring. As such, this review of literature draws together the key threads 'youth leadership' and 'financial literacy'. These parts are all closely linked and do affect each other, however, to review through literature they were viewed as sub-topics; youth leadership, co-construction, peer-mentoring and financial literacy.

This research took place within the context of New Zealand secondary schools, however information specifically focused on this context is sparse in many areas related to the research. As such, academic sources beyond the New Zealand context are drawn upon to highlight key themes more generally. The search for literature used a range of databases, including the University of Waikato's online library and incorporated a range of journals that were accessed through online sources. The journals came from the areas of educational leadership, youth development, financial literacy, communities of learning, research methodology and peer education. Ministerial documents from the New Zealand Government and international policy from the United Nations was also accessed. Throughout the search for literature the search terminology used related to youth leadership, communities of learning, co-construction, peer mentoring, financial literacy and student voice.

This literature review is structured into four key parts.

The first part of the literature review investigates youth and leadership. It begins by viewing discourses about the concept of youth along with concepts of leadership and

how these have been linked together to form the concept of youth leadership more broadly. This foundation is then expanded on by exploring perceptions of what youth leadership is and can mean and concludes by situating these concepts into the New Zealand secondary school context.

Part two of this literature review explores the topic of financial literacy and different skills that are important for young adults to master, to be financially capable as they move into adulthood. Attention is focused on youth financial literacy and how financial skills and knowledge are currently being facilitated in the New Zealand secondary schools' curriculum.

Part three examines the concept of co-construction as an opportunity to support youth leadership development and the generation of relevant curriculum. This part of the literature review examines the value and challenges of creating learning communities and involving youth in developing learning programmes. In this part of the review, the use of youth-adult partnerships to construct curriculum and the inclusion of student voice in curriculum design are explored.

Part four extends the ideas presented in part two to examine literature relating to peer mentoring and creating a community of shared learning. The review presents different literature that explores the process of peer-mentoring and how this concept can be utilised to develop leadership amongst young people within formal school curriculum subjects, in this case financial literacy.

Leadership: The Case for Engaging Youth in Leadership

When examining the literature focused on 'youth leadership' it was necessary to first define each part separately, to allow for a deeper understanding, before then exploring current perceptions on the whole topic. The section below will first define 'youth' and then move on to defining 'leadership'. Once these ideas have been explored the review moves on to cover existing perceptions of youth leadership and finally identifies examples of current youth leadership engagement in the New Zealand secondary school context.

Defining Youth

The notion of youth has been described as a 'blurred category' that includes everyone from pre-teens to young adults (Carroll & Firth, 2021). Definitions range from a narrow age-bound period of biological life, to a broader definition of a socially constructed phase that stands between childhood and adulthood (Furlong, 2012). The nature of human development means that the transition between childhood and adulthood happens at different times for individuals and this is mirrored in the way that youth are defined across the world in different cultures. Adulthood in New Zealand and other Western countries happens gradually and can sometimes be defined when a person 'feels like one'. This definition compared to other countries that have rights of passage, is a very vague defining point (McLaren, 2002). According to Tait (1993), the concept of 'youth' was produced as a governmental object to help sort, differentiate and categorise individuals for legal, educational and medical reasons. It was used in debates over legal definitions such as consent and criminal liability. The most popular way of defining youth globally is by chronologically categorising people and the Ministry of Youth Affairs in New Zealand chooses to use the range of 12-24 years old, while the United Nations uses 15-24 years and the OECD uses 15-29 years old (McLaren, 2002; OECD, 2019; United Nations Department of Economic and Social Affairs, 2013).

The transition period between childhood and adulthood is full of many key milestones and distinguishing factors including puberty, moving out of home, retaining a first job, voting, making more independent decisions and maintaining your own finances (Gordon, 2009; McLaren, 2002). The youth literature examined in this review revealed there are increased difficulties in identifying when adulthood begins as the world continues to change and circumstances can sometimes force an early entry to adulthood or an extended period of youth (Furlong et al., 2011; Wyn & White, 2000). The review also showed that because of how the world is changing, the way youth are being perceived over time is also altering. The perspective of youth is shifting from individuals being viewed as broken, in need of repair or problems to be managed, to active agents in life with their own language and minds that should be engaged and given genuine voice (Gordon, 2009; Govan et al., 2015; Lerner et al., 2005).

Defining Leadership

Leadership is traditionally adult dominated and has been difficult for youth to operate

within or gain access to (Gordon, 2009). According to MacNeil (2006), leadership is the process of combining both ability and authority to positively influence individuals. This definition has grown from earlier research which placed more importance on the qualities and traits that a person held as a leader and less on the act of leadership itself. Recently however, there has been a change of direction and this has made way for the understanding and belief that anyone can become a leader (Clark & Gruber, 2017). Leadership is a learnt skill which can be developed and practiced by a wide range of people who each bring their own experiences and insight to the roles that they hold (Redmond & Dolan, 2016).

With researchers viewing leadership as a developmental phenomenon (for example, Bergman et al., 2021; Murray, 2020; and Ruderman & Ohlott, 2000), youth leadership is important as it gives youth the opportunity to build their leadership capacity and contribute to humanity not just sometime in the future, but right now (Redmond & Dolan, 2016). Youth leadership can be conceived as the process of developing skills and competencies such as social and emotional intelligence, collaboration, articulation and self-knowledge (Bragg & Manchester, 2011). The Ministry of Education (2007) aims to have all students competent in the following skills: thinking, relating to others, using language, symbols and texts, managing self and participating and contributing, and youth leadership provides the opportunity to develop these. Although Redmond and Dolan (2016), make the point that youth leadership must also ensure that opportunities are provided to apply these developing skills in meaningful and authentic ways.

Existing Perceptions of Youth Leadership

A search of leadership literature showed two contradictory paradigms of leadership: industrial and post-industrial. These are important to note when understanding how youth leadership is viewed. The industrial leadership paradigm is a traditional viewpoint, centred on an individual. It describes leadership as being what the leader does, a more formal approach and limited to a select few, where the leader is in control and the followers are submissive (Rost, 1997). This is too narrowly focused and ignores the diversity and creativity that becomes available when people work together (Dhiman & Marques, 2020). Recently, a more collaborative approach based on relationships has been emerging, post-industrial leadership. This paradigm positions leadership as being collaborative in nature, not residing in an individual and instead can be shown by

anyone (Gordon, 2017). This has made ‘leadership’ as a concept more authentic and accessible (Dhiman & Marques, 2020).

These two paradigms both affect the development of youth leadership in their own way. The industrial approach to youth leadership is seen as more traditional and often positions youth as too young to be involved in decision-making situations. This approach tends to create positions that are tokenistic only and not authentic, powerful roles that are required to ensure a true environment of leading (Kahn et al., 2009). Many schools hold onto the belief that not every student has the ability to lead and because of this their leadership opportunities are only offered to those who show potential or who apply. This has been shown for example with leadership opportunities such as Head Perfect positions, student group leadership roles and team captaincies. These formal positions usually have to be applied for and then students are either voted into ‘power’ or placed in a position where they have limited power within the area they are allocated to (McNae, 2011).

Research has shown that there needs to be a shift to post-industrial leadership for youth to help prioritise youth voice and encourage active engagement (Berryman et al., 2018). Post-industrial leadership has led to more authentic leadership opportunities, with the space to build more relationships where power is shared, and skills can be developed that lead to valuable contributions to society (Redman & Dolan, 2016). When student voice is not only encouraged but valued, youth are supported to make a difference in the today as youth, not just preparing for the tomorrow as adults (Gordon, 2009). For authentic youth leadership opportunities to be successful, adults need to adjust their conceptions of youth and begin to view them as people to be developed not problems to be managed (Lerner et al., 2005). When youth are listened to, engaged with genuinely and empowered to make actual change, their potential to make powerful change is unleashed in the present (Burk-Rafel et al., 2020; McLaren, 2002; Redmond & Dolan, 2016).

Youth Leadership in the New Zealand Secondary School Context

As mentioned above, the majority of youth leadership opportunities in schools are still based on traditional models of hierarchical leadership, involving formal title positions. However, authentic leadership opportunities for youth are continuing to grow in both

the school and community context (Ministry of Youth Development, 2020). The growth of youth leadership opportunities is being supported in New Zealand by key policy documents such as the Youth Plan 2020-2022 (Ministry of Youth Development, 2020) and The Child and Youth Wellbeing Strategy 2019 (New Zealand Government, 2019). These documents recognise and value that young people are experts in their own lives and declare that their voices should be heard and empowered on matters concerning them (New Zealand Government, 2019). Berryman et al. (2018) states that youth should be enabled to lead not only in their own lives but also to be encouraged to have influence in their communities and government policy, especially when it impacts them directly. This change has been influenced by youth themselves, who have consistently told the government that they want their voices to be heard (Ministry of Youth Development, 2020).

The Youth Plan 2020-2022, emphasises that youth want more opportunities to lead, but would like support, mentoring and for adults to understand and give space for youth to lead on their terms (Ministry of Youth Development, 2020). The work of Kress (2006), supports youth in this area, mentioning that there is a difficult balance to achieve when engaging youth at their experience level, while also not overwhelming them with too much responsibility. It is also mentioned that if youth leadership opportunities are not authentic, they are not beneficial (Gordon, 2009; McNae, 2011; Redmond & Dolan, 2016). Authentic youth leadership opportunities come from youth being empowered with a voice, to lead in situations that have real-life relevance, where they have an actual say and can make a difference (Kahn et al., 2009).

This thesis shares the viewpoint of Watkins (2005), that true learning is achieved by taking leadership opportunities; moving away from the idea that learning is being taught and towards believing that learning is creating or imparting knowledge to others. The research places value on believing that although ‘youth’ and ‘leadership’ are complex concepts to define, young adults have legitimate perceptions about the world that have been built through their own experiences and these should be sought out, listened to and acknowledged as important (Gordon, 2009; Govan et al., 2015). For the purpose of this research, these beliefs lead to defining youth leadership as young people learning, listening, dreaming and working together to inspire and unleash potential in others towards a common purpose in response to challenges to effect positive change (Kahn et

al., 2009; Wheeler & Edlebeck, 2006).

Financial Literacy as an Aspect of Personal Leadership

The list of necessary financial skills that a person requires in their lifetime continues to grow with the evolving world. Currently it can range from the simplicity of opening a bank account to the complexity of how to trade in bitcoin (Lusardi, 2015; Satherley, 2017). The financial environment has become much more difficult and unpredictable, leading to a need to increase financial knowledge and skills from a young age (Dare et al., 2020). Due to this development, the Commission for Financial Capability contracted New Zealand Council for Educational Research (NZCER) in 2014 to survey students, teachers, and school leadership about financial capability in secondary schools (Neill et al., 2014). Their research investigated three main points; the attitudes and behaviours of students in relation to money, the range of financial programmes currently used within schools and the main barriers that existed to teaching financial capability. The findings showed that the demand for financial capability within schools is high and that the importance of the topic is believed in by students, teachers, and school leaders (Neill et al., 2014).

Defining Financial Literacy

In most definitions, the phrase financial literacy refers to the ability to understand and apply different financial skills effectively to make decisions about the management of money (Durband & Britt, 2012; Huston, 2010; Neill et al., 2014; Xiao, 2016). The Ministry of Education (2020), expands on this definition to explain that students who are financially capable will develop;

- knowledge and understanding of financial information and processes,
- personal financial management competencies,
- recognition and development of their personal values, which makes it possible for them to achieve their personal goals and,
- an awareness of others' values and priorities, which will enable them to participate meaningfully in the community.

It is important to note that throughout literature the terms 'financial literacy', 'financial knowledge' and 'financial education' are often used interchangeably (Huston, 2010).

Importance to Young Adults

One of the key milestones to becoming an adult is being viewed as financially independent from your caregivers (Gordon, 2009; McLaren, 2002). In order to achieve this, youth need an awareness of how the economy and personal finances function and develop the skills to be adaptable, knowledgeable and confident when encountering these areas. A key example of why it is necessary for financial skills to be adaptable is seen in the recent world-wide COVID-19 pandemic and the shift towards digitalisation. With closed borders and nation-wide lockdowns, businesses have been forced to rethink how they operate, who their main clients are and even how they can deliver their product or service (NZ Business, 2020). The creation of new currencies has also seen a change in how we can trade with others and the different values that cash, credit and coin can hold (Dare et al., 2020). Given that 97 percent of all businesses in New Zealand are small and employ 30 percent of New Zealand's working population, it is important that students are leaving high school with the knowledge of how to look after their money, budget and understand good and bad debt (New Zealand Government, 2016).

The age bracket 16-24 is an already complex time of life that has been shown to be the most vulnerable years for young adults to find themselves in debt as this is when access to credit facilities and borrowing money becomes available (Commission for Financial Capability, 2020). If there is limited or no understanding of financial matter, the dangers of debt and poor financial management are ongoing and it can be very hard for young people to regain a debt free life. School leavers require tools to equip them for life and one of these is financial skills (Collins, 2018). The study completed in 2014 by the Commission of Financial Capability, found that 51 percent of the secondary school students they spoke to had little or no financial education in school (Neill et al., 2014). With so much of young adults time being focussed on education it is important that students are being exposed to financial life skills through their formal school learning.

Financial Literacy and the New Zealand Curriculum

Recently there has been a growing interest by New Zealand schools, as well as globally, in financial education programmes as shown by the most recent integration of Sorted in Schools and external courses such as Young Enterprise (YES) (Commission for Financial Capability, 2020; Xiao, 2016; Young Enterprise, 2020). Key policy

documents such as the New Zealand Curriculum (Ministry of Education, 2020), identified that financial education is an important part of the curriculum as it supports ākonga[2] to make good money management decisions, participate in economic life and overall improves the financial well-being of individuals and therefore society. This is also shown by the Ministry of Youth Development (2020), who in their Youth Plan 2020-2022 talk about the importance of educating youth on managing their finances effectively. The financial capability standards, lay out the following information that should be taught as;

- the effect of life stages on personal income,
- demonstrate understanding of credit and debt on personal finance,
- evaluate options to increase personal income,
- produce a budget,
- select personal banking production in relation to personal finance,
- analyse credit options and select strategies to manage personal finance and,
- demonstrate understanding of risk and return on investment (Duston, 2018).

These financial capability standards were developed by adults to support teachers in the process of integrating the topic across multiple curriculum subject areas (Ministry of Education, 2016). However, there is little evidence to indicate that youth were consulted on what they needed or wanted to know in the area of finance, and this means the programme created followed a one-size fits all approach. By involving youth in the design of a financial literacy curriculum the content becomes more responsive to students' life experiences. When consideration is given to students' background knowledge and prior experience the construction of learning is more effective at meeting students' current and future needs (Bishop et al., 2014; Cook-Sather, 2020).

Currently, New Zealand schools can use the above financial capabilities in their cross-curriculum learning or to introduce a course of their own (Ministry of Education, 2020). This could mean teaching budgeting in a health class or integrating the effect of life stages on personal income into a humanities course. Most schools however, already have an overcrowded curriculum leaving little space for more specialised classes, and as a consequence, financial learning continues to be optional and only delivered as a

[2] Ākonga is student or learner in Māori (Indigenous New Zealanders)

programme in certain classes (Bagrie & O'Connell, 2020). Young people learn financial information from a range of sources including but not limited to; parents, part time jobs and social media (Neill et al., 2014). However, when financial learning is optional in a school curriculum it can lead to a varied education for young adults, with some students learning more than others depending on what their opportunities in this subject area are. Students learn from the sources of information available to them for example, knowledge their parents have, social media content or books they choose to read themselves. This way of learning can then limit young people to learning only to the level of content of the sources available to them in their lives (Collins, 2018).

The definition of financial literacy that will be used to guide this research is from the Retirement Commission of New Zealand, describing it as "the ability to make informed judgements and decisions regarding the use and management of money" (Feslier, 2006, p.5). This definition focuses on the ability to make financial decisions rather than the written knowledge of financial skills. This allows for the versatility in specific skills required to make financial decisions personally affecting young adults. This research has been designed with the intention of co-constructing a financial literacy learning opportunity with students so that only the most imminent financial skills are included. The purpose of co-constructing this learning opportunity was to support the students to demonstrate leadership when deciding which content to include and how the content could be best taught to others.

Developing Youth Leadership: The Use of Co-construction to Generate Relevant Curriculum in Schools

The process of co-construction is a valuable leadership opportunity for young adults (Brasof, 2015). Co-construction provides an authentic leadership opportunity where students are encouraged to have agency and share their opinions to impact decision-making and create change (McGregor, 2007). This enables youth to have true impact in the present and in areas that genuinely concern them. By working together in a youth-adult collaboration it allows students to be agents of change and positions them as real leaders in their current context, rather than leaders of tomorrow (Brasof, 2015; Kress, 2006).

When designing a programme of financial literacy content, the best way to know how a student prefers to learn is to ask them and include them in the planning process (Causton-Theoharis, 2009; Ministry of Education, 2015). However, within educational contexts it is frequently the teachers who lead and significantly influence the planning process while students' voices remain secondary in the process (Wortham et al., 2017). With adults leading the majority of the curriculum design process, there are assumptions made about what is important for young people to know and this can result in a programme being created that is not comprehensive or meaningful for all. Kress (2006), describes the planning process being controlled by adults, as positioning students in a powerless situation where they are passive consumers of information that lacks relevance to their lives.

Learning Communities

Broadly defined learning communities are "groups of people engaged in intellectual interactions for the purpose of learning" (Cross, 1998, p.4). However, they can also be defined more narrowly than this depending on the specific purpose of the learning community (Benjamin, 2015). It is important to note that they are not just created by a group of people coming together, there must be a collective agenda established. Learning communities value group interaction, promote inclusiveness and routinely consult members about decisions, creating a sense of empowerment. Stoll (2020) describes learning communities as a collective endeavour, creating geniue collaboration in the attempt to create shared knowledge. This cannot exist in bureaucratically run schools, as teachers and students must both be empowered decision-makers for a learning community to exist (Edwards, 2011).

A current example of a learning community within New Zealand education is the Communities of Learning (also referred to as Kāhui Ako). This group of education and training providers was created to work together with the collective agenda to help young people achieve their full potential and encourage collaboration between schools (Sinnema et al., 2020). The process of creating these learning communities has provided opportunities to work together in ways that may not have happened otherwise and even offered teachers new leadership opportunities. The learning communities within education have not included youth, they are viewed as a group for educators to come together and share professional viewpoints and learn from each other (Edwards, 2012;

Sinnema et al., 2020).

When developing a learning community, it is important to be aware of the power of adult influence. Often the biggest obstacle stopping those who want to learn from learning, can be the authority of those who are teaching them (Hamilton & Zufiaurre, 2014). Adults limit the power given to youth, for example by calling them 'leaders of tomorrow' which is excluding them from the power that they have today. An authentic partnership is only possible when both parties can affect change. Youth must be not only involved in the decision-making process but also be able to take action based on the decisions which have been made (Kress, 2006). Working collaboratively, can create the opportunity to strengthen relationships between students and teachers and can also create more meaningful learning experiences that neither group could have achieved on their own (McNae, 2011).

Youth-Adult Partnerships

Understanding the nature of relationships within a learning community is an important aspect when preparing for working in ways that share power responsibility. While there are many aspects within such a topic, many beyond the scope of this review, one essential element relevant to this research is the notion of young people and adults working together in partnership. One of the many definitions of a youth-adult partnership is "relationships in which both youth and adults have the potential to contribute to the visioning and decision-making process, to learn from one another, and promote change" (Mitra, 2008, p. 222). Developing an authentic and culturally responsive partnership between both adults and youth is an essential part of today's education (Berryman et al., 2018). Within this relationship, individuals should see themselves as valuable and holding power to make changes. If this relationship is built successfully it can lead to the creation of a learning community where people value each other as learners and all members feel able to participate in both dialogue and action (Fullan, 1995). Argued by Wortham et al. (2017), the greatest influence on learning is from the interaction between a learner and a more knowledgeable member of the community. This is because when such an interaction happens a learner is able to maximise the zone of proximal development within their brain that can only be managed when given some assistance on the task (Wortham et al., 2017).

According to Holt et al. (2017), one of the essential characteristics of the theory of positive youth development is a positive and sustained adult-youth relationship. Positive youth development views young adults as resources to be developed and encourages adults to support youth in opportunities where they can participate and practice leadership (Lerner et al., 2005). Providing youth with opportunities to participate in decision-making that will shape their lives creates a way to re-engage students in the school community. This decision-making often occurs in relationships which are formed with the intention of creating opportunities for youth and adults to share knowledge. These youth-adult partnerships where student voice is valued, increases the belief that young people can make a difference in their lives and the lives of others and can also improve positive youth development outcomes (Mitra, 2009). It is highlighted by Mitra (2003) that the process of adults working with youth and consulting them on their views of teaching and learning can help youth to gain a stronger, more positive sense of their own abilities.

Due to the bi-cultural commitment and the unique nature of honouring the Treaty of Waitangi in New Zealand context, authentic youth-adult partnerships are particularly important. These ideals, extend beyond the traditional contexts frequently considered in research in regards to youth-partnership and provide scope for deeper consideration to the needs of young people and their general engagement in leadership (Berryman et al., 2018; Hawthorne, 2014; McLaren, 2002). The Ministry of Education (2021), makes it clear that relationships should be an objective of educational leaders and practitioners should engage in culturally responsive pedagogy, creating classrooms of relational based teaching (Lynch & Rata, 2018). Research completed by Bishop et al. (2009), found that in order to improve the educational achievement of Māori students in New Zealand there was a need for culturally appropriate pedagogy. This research aimed to involve young people in collaborative learning processes and legitimise student voice in the process.

The Concept of Co-construction

Bishop et al. (2009) and Cook-Sather (2020) believe students have the right to be consulted about decisions that affect them and their learning. Including students in the planning process ensures that they shift from being passive consumers to active agents, developing ownership of the curriculum they have helped to build (Mockler &

Groundwater-Smith, 2015). The argument for involving young people in the decisions regarding their learning is continuing to develop throughout educational research. Many researchers (for example, Mansell, 2009; McNae, 2011; and Mitra, 2018) are highlighting that there are benefits to youth being involved in planning such as; increased level of engagement and a more comprehensive learning programme being developed. Kress (2006) and Wortham et al. (2017) suggest that by allowing students to have power over the decisions affecting their own learning, they begin to participate more successfully and can bring their own experiences, skills and prior knowledge with them into the classroom and their current learning. When the teaching and learning processes are described as collaboration between teachers and students, learning becomes about sharing knowledge not just between teacher and student but also between student and student (Cubero & Ignacio, 2011).

Young people are often left out of the decision-making process in curriculum design because they are believed to not be mature enough to have an important input (Hamilton & Zufiaurre, 2014). Fielding (2012) mentions that often the assumption is made that young adults are not able to articulate the complex metacognitive that is happening within their own brains and therefore do not need to be consulted in regards to their own learning. This ideology of immaturity gets in the way of seeing students as responsible and capable young people (Rudduck & Fielding, 2006). Govan et al. (2015) states another reason that the inclusion of youth is avoided is because it challenges the traditional approach to teaching by shifting the power from the teacher to sharing this with the students. Young people may feel they have a lot to contribute but if they are uncertain on how to do this or if they feel that their position is that of a subordinate they may remain silent (Rudduck & Fielding, 2006). To gain value from the process of co-construction there must be a shift in mind-set from a traditional expert versus novice approach, to a relationship of power sharing, providing young people with power to contribute and make change (Bishop et al., 2009; Wortham et al., 2017). This research sought to engage students in co-construction as a means to encourage students to share their views and opinions on curriculum that is relevant and important to them.

Valuing Student Voice

The voices of young people hold an important part in both the process of co-construction and in creating authentic youth-adult partnerships (Cook-Sather, 2020).

Students hold insightful views about the world and are the only ones who can truly communicate how their context affects their learning. Mockler and Groundwater-Smith (2015) believe that student voice should not be limited to small changes but instead consistently applied to every aspect of a students' learning. Research shows that when students are passive recipients of learning they can become unmotivated and discouraged (Kress, 2006). Instead, opportunities can be created for youth to become lifelong learners by teachers listening to the voices of their students and allowing them to shape their own learning (Bishop & Glynn, 2003; McNae, 2011). However Rudduck and Fielding (2006) point out, if young people are unsure on how to communicate what they would like to say they may remain silent. It is important to seek conversations with students, as these can add value to planning and content, generate further learning opportunities and most importantly ensure there is relevance in the learning of the lives of those involved (Hawthorne, 2014; McNae, 2011).

Mockler and Groundwater-Smith (2015) also believe that the voices of students should not be limited to a tokenistic approach of having a say about school uniforms or canteen menus. Instead, they should be encouraged as an ongoing authentic dialogue that is played out consistently. Dialogue is a dynamic interaction that can open up the possibility for change when we understand that everyone brings with them knowledge, ways of knowing and experiences of value to share (Berryman et al., 2018). For dialogue to be authentic the following four conditions must be present; no-one who is capable of making a relevant contribution has been excluded, all the participants have equal voice, all participants are free to speak opinions without deceiving themselves or others and no coercion is built into the processes. Throughout this research, student voice had a key impact on the programme that was created and the data that was gathered. A conscious effort was made to ensure that every student involved had the opportunity to communicate their thoughts and share their ideas in ways that meant something to them. This was the case in the programme development phase of the research, and also in the second phase of the research where they had the opportunity to mentor others.

Developing Youth Leadership: The Use of Peer Mentoring

Peer mentoring aims to capture the power of peer relationships between young people

and use these relationships to assist young people in enhancing their social skills, developing learning skills and promoting positive identity development (Willis et al., 2012). Peer mentoring is not a new topic and has been evident throughout education since the 1960s in a wide range of models (Freire, 1997; Hooker, 2011). A Peer Support programme was designed in Australia to help foster a more positive and trusting relationship between Year 13 senior students and Year 9 junior students in schools. This programme became the foundation of peer mediation, mentoring and tutoring and expanded rapidly across New Zealand secondary schools in the 1980s (NZ Peer Support Trust, 2014). The initial foundations of this programme still exists within schools currently, built on and modified by schools to met the requirements of their own school context.

Creating a Community of Shared Learning through Peer Mentoring

When students engage in peer mentoring, they have the opportunity to become members of a learning community and become active, rather than passive, agents in their own learning and school experiences (Axford et al., 2009). Peer mentoring in the school context usually takes the form of a mentor providing information, advice, or emotional support to a junior student over a period of time. The mentor is typically older and more experienced in the context they are working in and draws on this to guide and support the mentee to advance in the same context. Role modelling is an important aspect of this process and is shown to positively impact student's success in a mentoring situation (Collier, 2017). Examples of this are shown in the positions of orientation leaders, peer advisors and tutors; these mentors are role modelling and sharing their valuable wisdom that they have gained from their experiences (Benjamin, 2015).

Willis et al. (2012) suggests that peer mentoring works because the 'expert' is not too distant in terms of authority and knowledge and this relationship results in a more active role of the student. The special nature of this relationship allows the student to not feel constrained from expressing their opinion, asking questions, or attempting untested solutions. The effective use of peer mentoring can positively affect youth development such as, enhancing social relationships, improving cognitive skills through conversation and promoting positive identity development through good role modelling (Rhodes, 2002). According to Benjamin (2015), other positive impacts include: higher levels of self-esteem, improvements in leadership, an increase in interpersonal communication

skills and greater peer education relevant knowledge. Nabors et al. (2019) commented that youth reported achieving personal growth and feeling inspired by participating in a mentoring programme.

In order for peer mentoring to be useful there must be a successful relationship established between the mentor and mentee. Willis et al. (2012) believes the key to this successful relationship is the trust, commitment and responsiveness of both mentor and mentee. One of the main difficulties of peer mentoring is building and maintaining this relationship. Factors such as time, knowledge and skills must be taken into consideration and many studies have shown that some form of training is beneficial for the participants (Hooker, 2011). As trust is developed over time, participants must be given an adequate amount of time to get to know each other and continue to build trust as the peer mentoring relationship continues to grow (Jackson, 2004).

Youth Leading Youth – Creating Opportunity

Peer mentoring provides youth with opportunities to foster their leadership skills and learn from those who are in different situations to themselves (Nabors et al., 2019). It creates an environment where youth can authentically lead and be active decision-makers in how they decide to mentor their peers (Mockler & Groundwater-Smith, 2015). The impact of youth leading other youth is mutually beneficial with both parties gaining new knowledge. Mentors can feel more confident in their ability to communicate effectively to groups, take on leadership roles and work with people from diverse backgrounds. Mentees also learn new knowledge from the experiences that the mentors share and the information and values that they role model (Reynolds, 2020). This research provided the opportunity for senior students to share their financial experiences and knowledge with Year 9 students. The aim was to create a mutually beneficial relationship where the senior students become more confident in their financial capability and the Year 9 students gain knowledge and insight from their role models.

In an already overcrowded curriculum the idea of youth leading youth creates an opportunity to teach skills more effectively because of the availability of a large number of mentors (Bagrie & O'Connell, 2020). Collier (2017) also mentions that the peer mentorship relationship increases the likelihood of mentees following the mentors'

advice because they share a common perspective. When applied effectively peer mentoring programmes can enhance academic success, prevent failure in school and overall strengthen communities (Reynolds, 2020). This research aims to create an opportunity to teach financial capability through the use of peer mentorship, allowing mentors to gain more confidence in both their leadership skills and in the financial content that they are sharing with their mentees, while also allowing the mentees to learn valuable life skills from their peers.

Summary

The research of the literature has shown that including authentic leadership opportunities and financial capability learning in secondary school education is essential. Students are growing up in a more complex environment and the skills needed to navigate this are continuously changing. The literature shows that there are many benefits to integrating leadership opportunities into a young person's life and that key to this is valuing student voice.

With an overcrowded curriculum and an evolving economy, a shift is required from the traditional approach to leadership to a more interactive and authentic model in secondary schools. The use of peer mentor relationships and the opportunity of youth leadership can help do this. Youth leadership programmes can be designed to enable and engage student voice and provide the opportunity of learning through the sharing of knowledge. The hope of this research is that the above pieces combine to develop a meaningful and constructive leadership opportunity for young people to experience greater ownership of their financial learning in the present, rather than waiting until the future to act.

CHAPTER THREE

RESEARCH METHODOLOGY AND RESEARCH PROCESS

The research in this thesis was developed after pondering the many complex pieces of financial information that young adults need in their transition into adulthood and the necessity to be able to adapt to a changing economy. This research explored a leadership journey of eight Year 13 students as they co-constructed a financial learning programme to then deliver to a group of Year 9 students via the use of peer mentoring.

The following research questions guided this research:

1. What are young peoples' perceptions and understandings of youth leadership and how might they engage these ideas as peer mentors when leading others?
2. What might a financial development leadership programme that is co-constructed with students and based on peer teaching look like?
3. How does participation in a financial development leadership programme influence a young person's knowledge, understandings and skills of financial literacy?
    a. What are participant conceptions of leadership and financial literacy skills prior to delivering the financial development leadership programme?
    b. Year 13 students' perceptions of how they are currently prepared for their financial responsibilities in life both current and future?
    c. How are participants' perceptions of leadership influenced by the financial development leadership programme?

The chapter below outlines the choice of methodology for the research undertaken and also provides insight into how the research was designed and introduces the location and participants of the research. It discussed the methods of generating data, the approaches that were used to analyse the data and also outlines the quality of research and the ethical considerations that were involved.

The Research Methodology

The underpinning theory that supported this research was positive youth development, viewing young adults as resources to be developed rather than problems to be solved

(Lerner et al., 2005). According to Holt et al. (2017), there are three characteristics essential to the theory of positive youth development, positive and sustained adult-youth relationships, activities that build life skills and providing opportunities that allow youth participation and leadership opportunities. Underpinning the research with positive youth development allowed for both student voice and co-construction to be encompassed throughout the process.

The research carried out was qualitative in nature. Denzin and Lincoln (2011) refer to qualitative research as a situated activity, locating the observer in the world. Using interpretive practices, it turns the world into a series of representations, and can include; field notes, interviews, conversations, photographs, recordings, and memos to the self. Qualitative researchers examine things in their natural settings using an interpretive and naturalistic approach, attempting to make sense of or interpret in terms of the context around them (Flick, 2007). Good qualitative research contains rich descriptive data and should give readers the feeling that they are walking in the participant's shoes and seeing things from their point of view (O'Donoghue, 2019).

This research took place in the context of a secondary school in West Auckland, where the researcher co-constructed a financial youth leadership programme with Year 13 students. After the programme was developed it was then delivered by the students to a class of Year 9 students via peer mentoring. Throughout both the development and facilitation process of the programme participant feedback was sought, this feedback and students' comments were one of the primary methods of data collection used.

The research held the theoretical position of constructionism as it was interested in the routine of young adults' everyday lives and how they learn financial and leadership skills. It was approached from the viewpoint that the realities we research are social products made up of the participants, their actions and interactions and the contexts within which they operate (Flick, 2007). By viewing research in this manner, it meant that the research design needed to be a reflexive process that operated not only at the beginning of the process but throughout every stage of the research project (Hammersley & Atkinson, 2019). The more that was learnt from the participants the more questions that arose and the design process remained an ongoing spiral of inquiry to ensure flexibility, due to field realities and participant's agency (Schwartz-Shea &

Yanow, 2012).

Qualitative Research with Youth

It is important when completing a research involving young people to remember that participants have their own agency and are catalysts for curriculum innovation (Burk-Rafel et al., 2020). In the past, research that involved young people has frequently positioned them as passive objects of research, future members of society, instead of active agents in their own right. There is however, a growing emphasis on involving young people in the design and conduct of research projects. New Zealand examples of this include, the Adolescent Health Research Group's Youth 2000 Series which examined health and wellbeing and involved 8000-10,000 secondary school students and the Youth Pathways and Transitions research that followed 1500 young people as they transition into adulthood, exploring the strategies that they used to help them cope with hard times and make their transition successful (Deane et al., 2019). This has developed from qualitative traditions recognising that young people are competent agents who are themselves active in making sense of the world around them and who control their own social experiences (Heath et al., 2009).

The research process was viewed as a co-constructive partnership and there was an intentional relationship created between the researcher and youth participants. This relationship was created with the hope of discovering new knowledge and allowing young people to tell their own story and be in control of their own learning. Mitra (2009) describes the youth-adult relationship as a partnership in which both adults and youth have the potential to contribute to the decision-making process. The financial leadership programme in this research was created by working together, with both the researcher and participants sharing their knowledge and learning from each other. Throughout the process there was commitment to encouraging the students in both their agency and voice to have ownership over the creation, delivery and also the benefits that were gathered from the financial programme.

As an adult, when conducting research with youth it is important to overcome the imbalance of power dynamics that can arise when working within a youth-adult relationship (Govan et al., 2015). However, this is often more complex than anticipated

and can take a lot of time to accomplish. One way that this was approached was by conducting focus groups instead of using the formal traditional interview. This allowed for the students participating in the research to talk with each other about their ideas, with the researcher only present to encourage and continue the conversation. Throughout this research, the aim was to demonstrate a commitment to enabling student voice, allowing the students' experiences and understandings to be acknowledged as valuable and valid.

Research Design

The research design chosen for this project was action inquiry (Torbet, 2004). An experimental youth financial leadership programme was created that encouraged participants to reflect on their individual leadership identity and financial literacy understandings. Part of the action inquiry process consisted of co-constructing the financial literacy programme with eight Year 13 students that was then taught via the process of peer mentoring to thirty-two Year 9 students. This journey of leadership and peer-mentorship took place over ten weeks in a secondary school in 2021.

Action Inquiry

Torbet (2004) defines action inquiry as actions and inquiries that are conducted in everyday life. According to Torbet (2004), all action and all inquiry is action inquiry, as every action we make is attached to an inquiry and every inquiry has actions that influence the response given. This design was selected as the focus for this research as the research aim was to explore youth creating curriculum through the process of co-construction and then delivering this content through the use of peer mentorship. The use of action inquiry supported the actions taken by the participants throughout the process of programme creation and facilitation to be assessed and reflected on. The purpose of action inquiry is to be simultaneously productive and self-assessing while discovering which actions are the most efficient (Reason & Bradbury, 2008). The action inquiry process begins when a gap is recognised between what we wish we could do and what we are currently able to achieve. The awareness of this gap can lead to the desire to accomplish something that is currently beyond our own capacity (Torbet, 2004). In this research, the focus was to include financial leadership opportunities within a currently overcrowded secondary school curriculum.

Location of the Leadership Programme

This research took place in West Auckland the year after the beginning of Covid-19 and experiencing multiple lockdowns. As a city, Auckland was a key focus for all of New Zealand's lockdowns in order to try and eradicate the virus from the country. This approach to dealing with the worldwide pandemic was disruptive to many students' education and their final years at secondary school preparing for adulthood. It has also created a volatile economy into which many young adults would be entering. This situation has shown a need for astute financial literacy skills and leadership confidence when entering adulthood.

The ten week Youth Financial Leadership Programme was co-constructed by myself, the researcher and the Year 13 participants and then facilitated by the senior students through peer mentoring, at a co-educational decile 3 secondary school. Permissions were sought by the principal before beginning the programme to ensure that the school was aware of the research intentions (see Appendix A). The programme planning sessions took place in a break out room at Disnay College[3] and the peer mentoring lessons took place in tutor time within the Year 9 students' classroom. The decision to run the programme during tutor time was a deliberate one as I believed that it would have the benefit of not being disruptive to the current timetable, classes or extra activities that the Year 13s were already involved in.

Introduction to the Participants

The participants for the Youth Financial Leadership Programme were young adults aged between 17-18 years old. Recruitment of the participants took place over two weeks prior to the start date of the research and were completed via advertisement in the school notices. The advertisement invited any Year 13 student who was interested in research that involved learning about finances and creating a financial literacy programme to come along to a meeting and show interest. I was initially looking for six participants, however there were eight self-nominating students, with a balance of male and female perspectives and so this became the core group as I felt that to turn away two students could have been perceived as excluding individuals. The planning of the project was adapted to accommodate the larger number.

[3] A pseudonym has been used to identify the school for the research

At the initial meeting of the programme, participants were made aware of the research project and what it would entail. The description included viewing a brief letter that explained in more detail what would be involved and how much time would be used. It was made clear from the beginning that the programme participants could chose not to be involved in the research and still participate in the programme. This information was reinforced through a written participant information sheet that included a consent form (see Appendix B). The participants were encouraged to take away both forms to read over before deciding whether they would like to be involved in the research programme. After reviewing the information all eight participants returned their consent forms and consented to be involved in the data generation process for the research.

In this group of participants there were a range of backgrounds and leadership experience, an equal split of male and female students and a mix of ethnicities. They represented a diverse population with differing financial needs and mixed leadership abilities. Pseudonyms have been used in the following to introduce the Year 13 participants:

Belle (17) – Female, New Zealand European: Has leadership experience through peer mentoring Year 9 students at school, being involved in a school open evening as a tour guide, participating in the school-based environmental council and being involved in the Year 12 leadership training group.

Jasmine (17) – Female, New Zealand European: Has leadership experience as a helper for the Year 8 Science Day and was involved in the school production.

Aurora (18) – Female, New Zealand European: Has minimal leadership experience.

Ariel (18) – Female, Indian: Involved in helping with the open evening at school as a tour guide, welcoming prospective enrolments during the school information sessions and was chosen as a Future Arts leader in recognition of their efforts in the Arts.

Naveen (18) – Male, Cambodian: Is a school librarian.

Hans (17) – Male, Lao: Has minimal leadership experience.

Eric (17) – Male, Filipino: Has leadership experience as a Year 9 peer mentor, helping at the school open evening, involved in the organisation of Filipino group activities and the school environmental council and is currently a school prefect.

Flynn (17) – Male, Māori (Ngāti Porou), New Zealand European: Has multiple leadership experiences including: involvement in the school production and as a tour guide at open evening. Was chosen to be a part of the Māori leadership team, Year 12 leadership group, Future Arts leader and is also currently a school perfect.

All students showed a good general base knowledge of some financial skills, with some understanding more than others. Some showed more of an understanding for the numerical side of the financial content for example, how to calculate interest or an exchange rate. While others showed more understanding of the financial concepts for example, good and bad debt and what credit options are available when you turn 18. As a group, these participants represented a range of understanding and mixed beginning abilities with regard to financial concepts. They also brought a varied range of leadership abilities and most had never attempted to mentor or teach others before.

Also involved in this research process was a class of Year 9 students. They were chosen through recommendation from the Year 9 Dean to enable the Year 13 students to have the best chance of teaching without the added stresses of behaviour management. These students were also met with and explained how the programme would work and given the option of still participating even if they did not want to be in the research programme. This information was reinforced through a written participant information sheet that included a consent form (see Appendix C). Students took this information home, along with a parent information sheet and discussed it with their guardians before deciding to return their signed consent forms, as well as, their parental consent forms (see Appendix D).

Data Generation Methods

The data generation methods and research design remained flexible throughout the time that the programme was co-constructed and facilitated. This was following the interpretivist methodology to remain adaptive to the context and culture that the

research was being carried out in (Schwartz-Shea & Yanow, 2012). A priority was placed on building a rapport between the young adults and researcher to allow for relationship-based responses and an ability to enable in-depth discussions. Conversations and focus groups were approached with the belief that young people are experts in their own lives and that all human interaction is meaningful and should be interpreted from within its own context (Schwartz-Shea & Yanow, 2012). This led to a researcher approach of watching, accompanying and talking with the people that were being studied (Fenno, 1986).

A combination of different data generation methods was chosen for this research including focus groups, participant reflections, online questionnaires and researcher field notes. Below is an account of the different data generation methods that were used in this research, explaining the details of why they were used and how they were implemented throughout the research process. All the data that was generated, was collected between May and July 2021 on the school grounds at Disnay College.

Focus Groups

Seale (2018) explains a focus group as a small group of people who come together to have a discussion focused on a particular topic that is facilitated by a researcher. This is normally completed with people of similar experiences or concerns, who come together to discuss a specific concern with the help of a moderator. Many researchers expand on this by saying it is the actual interactions that are the important feature of a focus group, more specifically interactions between the group members (Cohen et al., 2018; Morgan, 1997). Focus groups are suggested when working with youth because they tend to reduce the power imbalance that can exist between the adult researcher and youth participants (Barbour, 2005). This is because in a focus group setting the researcher plays the role of a facilitator or moderator of the discussion between participants, allowing the voices of the participants to be heard more clearly. The focus is put on the students having conversations and interacting with themselves, rather than just responding to the research leader.

The benefits of focus groups are that they allow for in-depth discussions, remain focused on a particular issue and can produce a depth of knowledge that can only be produced when people interact with each other in conversation (Liamputtong, 2013;

Morgan, 1997). By interacting and discussing the topic with each other it can often bring about unexpected findings and showcase a diversity of viewpoints and experiences (Kamberelis & Dimitriadis, 2013). Focus groups also allow for large amounts of data to be gathered in a short amount of time. This was important in a secondary school setting where senior students already have numerous commitments and it was important that not too much of their time was taken. Focus groups allow for the data gathered to be instantly accessible and collected in a way that is enjoyable to the students, through sharing stories and having a conversation (Cohen et al., 2018).

Although focus groups have numerous benefits, a number of limitations exist. While they are suggested as a way to limit power imbalances and encourage participant freedom in the research context, they still remain driven from the researcher's perspective (Morgan, 1997). The researcher makes decisions on the topic, designs the overarching questions, prompts, and, throughout the process, is the one encouraging and directing the conversations. There is also the matter of lack of control of the data collected. Focus groups rely heavily on the interaction of the participants and this raises two issues; the possibility of conformity and not having truthful viewpoints and the chance that there will be limited interaction at all (Cohen et al., 2018; Morgan, 1997; Stewart et al., 2007). When interviewing youth there is always the risk that they will believe that there is a 'right' or 'wrong' answer to a question either to please the adult involved or because of pressure from their own peers (Heath et al., 2009).

In this research, focus groups were used before creating the programme of learning and after the facilitation process. There were two meeting times at the beginning and end, both were between 20-30 minutes long. The focus group's conversations were recorded on my password protected phone using the voice memo app. To begin, discussion questions were asked by myself the researcher (see Appendix E). The first two meetings focused on gaining initial insights into how the senior student leaders felt about leadership and financial skills. Throughout these meetings, the students explained what they believed was important in the role of a leader, their perceptions of essential leadership skills, what financial skills are important to them and what their experiences were with leadership. In the final two focus group meetings, students evaluated these perspectives to reflect on whether any of their opinions had changed throughout the process. They also evaluated the programme that had been created and reflected on how

the creation and facilitation processes went.

The method of repeated focus groups was chosen for this research to ensure that student voice was heard both before and after creating and facilitating the programme. By using repetition the focus groups created a useful method of evaluation and reflection as participants were new to parts of the topic (Barbour & Morgan, 2017). The focus groups were completed eight weeks apart. As the researcher this meant there were three things to be mindful of; the type of questions that were used for each one, ensuring some reflection happened at the beginning of the final focus group and ensuring that relationships and focus group rules were reiterated at the beginning of both meetings.

Structured Participant Reflections

Bassot (2016) explains reflection as the act of deep thinking and reflective practice as learning from experience in order to improve practice. As good feedback enhances growth it is therefore important throughout developing a programme to have opportunities to reflect on the experience and add any evaluations that are deemed necessary (Cohen et al., 2013). Without reflection, students would continue to blindly complete the same processes and create more unintended consequences and fail to achieve anything useful (Bassot, 2016). Cohen et al. (2018) support the use of participant reflection as it aligns with the use of action inquiry and placing self-reflection at the heart of research and continuing to be concerned with how to improve current circumstances.

Throughout this process both the Year 13 and Year 9 students were asked to reflect on what they liked, what they wished and what they wondered. This information was collected using pen and paper and handing them in halfway through the peer mentoring process and again at the end of the programme. This was an informal method of data gathering to ensure that the processes were being thought about, reflected on and continued to be developed by the Year 13s throughout the delivery of the programme. These reflections were completed by all students with many also wanting to discuss their ideas and viewpoints on how the programme was progressing. It was observed that these reflections were completed from different levels of self-awareness and that peer influences and different group dynamics did have the power to impact individual responses (Fook & Gardner, 2007).

Online Questionnaires

Questionnaires are surveys that are designed by the researcher to collection information by asking questions. These questions can be either open-ended, closed-ended, multi-choice or a combination of all. The design options of a questionnaire are vast and can follow the design of either; structured, unstructured or semi-structured (Cohen et al., 2018). A questionnaire does not require the presence of the researcher, this means that participants maintain their anonymity and can have the ability to provide answers that are free from any influence. This can lead to more honest data than some face-to-face methods. Allowing a questionnaire to be filled in online means that there can be more convenience in the time, place and speed at which participants have to fill them out (Heath et al., 2009). Many youth view questionnaires positively as it is a format of data collection that they are used to from school and it gives voice to those who would not speak out publicly (Tisdall et al., 2009).

An online questionnaire was administered in this research at the start and repeated at the end of the financial youth leadership programme (see Appendix F). The focus of the first questionnaire was to gather information about the Year 13s knowledge of financial literacy skills. The second questionnaire was applied to gauge if there had been any shift in knowledge after completing the learning programme or not. A completely unstructured and open-end online questionnaire was chosen for this because they are non-threatening and could allow the students the freedom to complete the questions at their own pace and provide any extra details they deemed necessary. Questionnaires were administrated using google forms and printed so that a comparison could be made on the before and after information that was provided. The purpose of the questionnaire was to attain the students before and after knowledge of financial literacy concepts. All questions were open-ended allowing students the opportunity to explain their thoughts on that concept, not just give a yes or no answer.

Researcher Field Notes

A great deal of information can be gathered by a simple observation of people's behaviours; facial expressions, body language and other interactions with people (Liamputtong, 2013). Field notes are a way for researchers to note down their subjective reflections and make comments on what they see happening throughout the process. They are flexible, unstructured and aim to minimise the extent that the researcher is

imposing their own meaning on data, attempting to research people naturally in their own settings (Heath et al., 2009). Check and Schutt (2012) describe field notes as a means for seeing the world as the participants do and understanding each subject's interpretations of that world. Researchers can approach keeping notes in many different ways for example; jotted field notes are immediate and made as events happen or expanded field notes which are an expansion of the jotted down notes normally made at a later time (Tolich & Davidson, 1999). These observations can be used as primary or secondary data collection depending on the research being carried out.

Field notes can be useful as they are a less disruptive form of data collection and can be used to explore not only what participants say but also what they do (Tisdall et al., 2009). Keeping notes on what happens throughout the research process can help to highlight any disparities between accounts of behaviour provided in interviews and the actual behaviour observed within particular contexts (Heath et al., 2009). This method of data generation encourages the consideration of context in which the social interaction occurred and the sequence of events that might have led up to it. However, this is also at risk of being shaped by individuals altering their behaviour or the researchers own assumptions and it should therefore be highlighted that they only reflect part of the picture (Check & Schutt, 2012).

Within this research, field notes were used as a secondary source of data to support and challenge other data methods. As the researcher I kept a journal that I reflected in on several aspects of the research. Notes were made on the focus groups after they had happened, however, during the sessions where the programme was delivered by the Year 13s, reflections were made immediately. To minimise my impact as an adult authority in this research, I begun the programme by introducing the research and clarifying that my role was as an observer. Throughout most of this I maintained the role of observer however, as a teacher at the school no matter how much I attempted to remain aloof in these sessions, students asked me questions which I resolved and there was the occasional behavioural situation that had to be dealt with. It was noted that participants still viewed me as an adult authority and this may have affected the observations that were made. After the initial notes were taken, expanded notes were made as they allowed me to reflect on the process of being a researcher and the facilitating research. Reflection on these notes showed me what areas I needed to

continue developing and where improvements had been made, for example, when reading back over the notes from facilitating focus groups it was seen that my ability to encourage student conversations had grown.

Data Analysis within the Research Process

Research is more robust and trustworthy when it involves a collection of different kinds of data from different sources that can then be triangulated (Tisdall et al., 2009). As mentioned above there were four main sources of data generation used for this research: focus groups (at the beginning and end), participant reflections, online questionnaires and researcher field notes. This research was designed to engage multiple sources of data to extract perceptions, understandings and feedback at different stages of the research process. A variety of data sources ensured opportunities to compare and contrast ideas ultimately, with the hope to create higher quality data.

The data generated was analysed using thematic analysis, a method of analysis that allows for identifying and reporting patterns or themes that are found within the data (Castleberry & Nolen, 2018). In preparation for analysing the data the focus group conversations were transcribed, this was completed immediately after the focus group happened to allow participants to read over and check to ensure their accuracy at the next meeting. Once the accuracy was check by the students, the transcriptions were then analysed thematically. The findings in the transcripts was grouped in relation to key concepts for example; beliefs of leadership, opportunities to be a leaders and financial understandings. A colour coding system supported this process and allowed for the identifying and grouping of common concepts from the data sets. The themes in the focus group findings were triangulated throughout the student reflections and the questionnaires to create an authentic and detailed view of the student's voice both at the beginning of this research and at the end. Researcher field notes were used as a secondary data source to examine and reflect upon the information gathered through the focus groups. Doing this highlighted any potential discrepancies between what was said in the focus groups and what was viewed throughout the facilitation of the programme.

Creditability in the Research

Tisdall et al. (2009), mentions that 'good' quality analysis is made by creditability,

transferability, dependability and confirmability. The analysis should be recognised by the participants as true, the findings should be able to be transferred to a similar setting, methods used should be effective and the findings should be able to be confirmed as reasonable when referencing the data (Tisdall et al., 2009). There is an ethical duty to demonstrate quality and the fundamental purpose of research is to produce valid, relevant and significant knowledge (Cohen et al., 2018). When completing qualitative research, researchers must ensure that their research is authentic and representative of the data and the setting that it is collected in. This includes practices such as sharing data collected through open dialogue and reflecting the themes back to the participants for verification (Creswell, 2018). Also, collecting data using a range of different approaches to ensure that different aspects of reality are explored and there are no unrepresented views being mistakenly investigated (Cohen et al., 2018).

Poor quality research can cause harm by affecting current practices and future research with misleading information (Cohen et al., 2018). As an adult completing research with youth I needed to be mindful of my ethical responsibilities. This included being aware of the power imbalances that can exist when there is a youth-adult relationship present. I needed to be reflexive and alert to dealing with ethical tensions if they were to arise. The basis of this research was to hear student voice, to enable this, it was important to create and safeguard an authentic relationship of collaboration between both researcher and participants. In creating this relationship, I needed to maintain a commitment to prioritising student voice and interrogating my assumptions. To do this meant questioning my place in the research, being aware of past experiences and how this could influence the interpretation of the data gathered. This was completed throughout the research but also reflected on how I was growing as a researcher and what I was learning throughout the process.

Ethical Considerations for the Research

My own beliefs and experiences as a New Zealand European, middle class, female adult have inevitably played a part in this research design and the collection and interpretation of data. I have made every attempt to be self-critical through each point and ensure trustworthiness and authenticity in the data presented. My priority as the researcher was to create and maintain a trusting relationship with the participants however, as an adult I

needed to be aware that working with youth creates the ethical considerations of informed consent, confidentiality and do no harm. To ensure ethical research all of the University of Waikato (2008), Ethical Conduct in Human Research and Related Activities Regulations that concerned informed consent, confidentiality and minimisation of harm were followed. This included prior to the commencement of research seeking and gaining ethics approval, approval number FEDU023/21 (see Appendix G).

Informed Consent

The Year 13 participants were all over the age of 16. This is the age where they are autonomous and have their own power to give consent for their participation. It was important to ensure that the information letters were worded in a way that was acceptable for the audience who was reading them. This was different however for the Year 9 participants, whose ages ranged from 13-14 and therefore parental consent was necessary in order for them to participate in the research programme. This was done in accordance with the Ethical Conduct in Human Research and Related Activities Regulations (University of Waikato, 2008). Students were also made aware throughout the process that they could withdraw at any time from the research and there would be no repercussions for this choice.

Do No Harm

Students were made aware at the very beginning that my position in this research was as a researcher and that I held no power as a teacher to influence their grades or anything else in the process. However, due to my relationship with the school and some of the participants prior to this research it is possible that a power imbalance existed. This could have influenced responses to questions, with students responding to questions with what they perceived as being the 'right' answer instead of the most authentic one.

Confidentiality and Anonymity

The use of focus groups meant that anonymity throughout these discussions was not possible. However, within this setting there were group rules about confidentiality and respecting the discussions that happened there and each other's right to their opinion. The use of transcripts, questionnaires, field notes and participant's reflections were all

done confidentially by the use of pseudonyms. All data that was generated was stored electronically in a secure password protected cloud account.

Summary

This chapter has outlined the research methodology and the research design process of this thesis. It has presented the research focus and the research questions. The research used an interpretivist approach and held the position of constructivism. This research was designed to research youth perspectives from a collaborative and positive youth development viewpoint, creating meaningful relationships with the aim to create authentic data.

The research design provided information about how action inquiry could be performed with youth, the location of the programme and the participants involved. Relevant literature was presented to explain the data generation methods that were chosen, discussion on their benefits and limitations and how they were used in this research in particular. Analysis methods for the data were presented and explained how they were used and the quality of research was also discussed. The importance of authenticity and representing the data accurately along with ethical considerations were presented.

CHAPTER FOUR

RESEARCH FINDINGS

The purpose of this research was to explore the nature of youth leadership within the formal peer teaching of financial literacy skills. This chapter presents the findings that eventuated from working with a group of Year 13 students to create a financial programme that they then facilitated through peer mentoring with Year 9 students.

The presentation of the research findings below is divided into four sections. The first section shares the initial perceptions that the senior students held in regards to youth leadership and financial literacy. The second section examines the challenges that were experienced when co-constructing curriculum with youth and implementing a programme of peer mentorship. The third section outlines the financial literacy programme that was co-created with students and the additional features that were used in the process. Finally, this chapter concludes with examining how the programme impacted the senior leaders' perspectives and understandings of their leadership capabilities and the role that their leadership can play in the development of financial literacy skills in others.

Initial Youth Perceptions of Leadership

Understanding students' perceptions of leadership and how their leadership could support the development of financial literacy in others was an important initial step in this research project. This was necessary to allow for an examination of the shifts in understandings about leadership and how the development and implementation of the programme impacted on the participants' overall leadership practices.

Initial focus groups and questionnaires highlighted that many members of the group had similar ideas about leadership and what made an effective leader. Key themes included, students linking leadership to a formal position and being dependent on whether you had the right characteristics for the role. There was a common idea that everyone has the ability to lead when given the opportunity and there were three clear themes on what an effective leader is – supportive, understanding and confident.

Young Peoples' Perceptions of Effective Leadership

The experiences and observations that participants were presented with of leadership impacted how they viewed effective leadership themselves and created a range of differing viewpoints. Flynn believed the reason for these differences was due to the reasons that people held for wanting to be involved in leadership, "some people want to be leaders to help others and other people want to be leaders to feel in control or power". All participants believed that leadership was about service to others, providing a wide threshold of acceptance, creating quality relationships and being confident in the role that you are fulfilling. This was expanded on by participants identifying qualities that a good leader should hold; confidence, courage, open-mindedness, bravery, determination and patience.

Leadership was viewed as service to others and a role where there was opportunity to provide support and guidance to people. Participants identified multiple places for these leadership opportunities throughout the school context. Leaders were discussed as people who are 'helpful', 'someone who wants to make a difference' and 'who will guide you to where you want or need to be'. When they discussed examples of leadership, ideas were presented that there should be a sense of being guided, supported and helped to achieve your goals. According to Eric, when discussing leadership within the school, he stated, "he is the principal and he just leads the whole school, making sure we're on the right track and achieving I guess". This was supported by Ariel, when speaking about the New Zealand Prime Minister, she said, "she always does what is good for the people". The sense of supporting and serving people was again mentioned when participants were encouraged to speak about situations when they had displayed leadership themselves. Belle shared, "being a peer mentor last year, being a leader to Year 9s and like helping them but also showing them what to do and all that" and Naveen shared, "being a librarian and showing the Year 9s around".

The Year 9 participants valued the service that the senior students provided them through peer mentorship and also appreciated the guidance that they provided on financial literacy skills. This was highlighted throughout the peer mentoring process, being mentioned by the Year 9 participants in their feedback saying that they "liked how the mentor people came up to us to help" and "I liked how they explained when we didn't understand learning about good and bad debt". Providing service and guidance

was also important to senior students in the role of leadership themselves as shown by their programme feedback. Flynn mentioned, “I like helping others learn useful skills” and Aurora said, “I like having the opportunity to help younger people with learning”. However, it was interesting to note that not all senior students were solely focused on helping others and instead were more interested in the information and help that they could receive.

The students believed effective leadership should provide a wide threshold of acceptance and understanding. Participants used words such as, ‘open-minded’, ‘understanding’ and ‘accepting everyone’s opinions’. When discussing what was valued in a leader it was important to the senior students that they were understood and their perspectives and opinions were listened to and valued. When this idea was followed up of understanding people, it was also pointed out that ‘understanding of content’ was important. Participants believed that leaders should be knowledgeable in the area in which they are leading. When discussing leadership roles within a classroom environment it was suggested that you would put people in a position of leadership in the area of which they hold strengths or knowledge. Jasmine explained, “everyone in classes have different strengths so if you think of computers you’d get the smart kids to do it, if you were doing teamwork you’d get a social person to do it.” The sharing of their leadership examples reinforced the importance for these participants to feel understood and accepted by those who are leading them.

Effective leadership was underpinned by high levels of confidence. This was a reoccurring theme throughout all the conversations held in the focus group, participants believed that to be successful in their position a leader should be confident in their position and the people that they are leading. Students mentioned that to be a leader the person must be ‘confident’, ‘step up on their own’ and ‘do the work’. This was also a deciding factor for many on whether or not everybody has the ability to be a leader. According to both Naveen and Flynn, anyone could learn to be a leader as long as “they’re confident” and “if they’re confident enough to actually step up and do the work”. It was important to the participants that people in positions of leadership were ‘confident’, could ‘just do it’ and would ‘take full responsibility of a task’. When they thought of their peers who were in positions of leadership they thought of them as ‘determined people in general’. This translated through to the idea of a leader being

someone that you could have confidence in because they were confident in themselves and the role they were fulfilling.

Leaders must build quality relationships and value understanding those who they are leading in order to be an effective leader. Senior students not only expected this from the leaders who they were led by, but also as Jasmine explained, “it was easier to lead when you have a good relationship with who you’re teaching”. Through researcher observations of the programme being facilitated it was obvious that the difference between the groups on task and the groups that were distracted was the relationships that had been created between the senior students and their Year 9s. The groups who understood each other and listened, worked well and asked questions, working together to understand the financial content more. While, those who were disengaged from the content were also disengaged from each other. When questioned what has this process taught you about your leadership skills Belle replied with, “it’s important to be available as leaders.” She herself had missed half of the facilitation process due to other school commitments and so found it difficult when there to fully engage with the students due to not knowing them as well as she could have.

Despite the participants being from a variety of cultures and identifying as having diverse ethnicities, there were very few links to specific cultural elements with regard to the way that they viewed leadership. The senior students’ perceptions of effective leadership and leadership opportunities were traditional in terms of school structures and westernised. This highlights the powerful nature of both the school context that the programme was operating within and the impact of the power dynamics between youth and adults. Youth adults are often moulded to the context that they are operating within and become passive consumers rather than maintaining their unique, individual student voice. Unfortunately, the scope of this research did not allow time for further exploration of why cultural views of leadership were lacking from the student voice shared.

Leadership was a Formal Position

Leadership was bestowed through a positional role. When the discussion was focused on identifying leaders within their school, participants all listed only people in formal positions. All the participants viewed leadership as a title that was allocated, where

people were placed into a position of leadership to carry out a certain role. When questioned on who participants thought of when thinking of leaders, the two main examples that were used were: Jacinda Arden and the principal of their own school. When first questioned, all participants agreed that they had to be prompted to think deeper before they realised there were other leadership examples. Naveen followed up this point by making a statement that, "leaders are everywhere". This could perhaps indicate the powerful influence that the current school context had on the ways in which the participants encountered leadership, primarily through formal leadership roles.

The other examples of leaders included their peers, however, it was still the peers who were in formal positions of leadership such as Head Perfect positions that were thought of. Participants did not link the phrase "anyone who leads and how and where do they do this" to any informal examples. When asked to share examples of when there was a time that they displayed leadership themes themselves, participants again mentioned examples of formal roles in which they have been placed in named leadership positions and only a few suggested examples that involved an informal setting. Examples such as; being a peer mentor, a school librarian and part of the school hall crew. It was communicated very strongly by participants that their first thought of leadership was in association to a named role and a position where you were placed to practice leadership. However, later on in the conversation it was then mentioned that "leadership within class happens".

Leadership Opportunities and the Ability to Lead

Everyone had the ability to lead. When the question was raised regarding who the participants believed had the ability to lead, there was an astounding response of "everyone". All senior students believed that everyone had the ability to lead, however it was then added that 'it does depend on that person'. This slightly contradictory response was expanded on by raising the question 'could someone learn to lead?' this received a majority vote of 'yes'. The explanations ranged from 'if they're confident' to if 'receiving guidance from others'. The end viewpoint was established that with the right motivation and support anyone has the opportunity and ability to be a leader.

Opportunities for leadership within the school environment are generally offered to people who already have the required skill set in the context required. After discussing

examples of when the participants themselves had demonstrated leadership skills, students made the point that leaders are often allocated to positions that match their skill set. This conversation began by Naveen saying, “leadership within class happens” which was agreed upon by everyone. Jasmine then expanded on this with, “everyone in classes have different strengths so if you think of computers you’d get the smart kids to do it and if you were doing teamwork you’d get a social person to do it”. This was further discussed using the examples of Head Perfects who were described as being ‘determined people in general’ and selected for their skill sets. It was interesting that participants believed everyone has the ability to lead however, must be knowledgeable and confident within the area that they are leading.

These findings were important as they established the foundations of the participants’ beliefs at the beginning of the research. Participants communicated perceptions of effective leaders serving others, providing support and a wide range of acceptance to people, being confident in their position and building quality relationships. Comments made by the senior students showed that they saw leadership as being a formal position that students were given the opportunity only if their skills matched the requirements. While this research wanted to challenge that perception and provide an opportunity for all students to engage in a leadership role through the sharing of financial literacy content with their Year 9 peers, such a perception was difficult to overcome.

Initial Youth Perceptions on Financial Literacy Learning

Critical to this research was the assumption that financial literacy curriculum design and implementation could be used as a means to develop youth leadership in a group of senior students. Having noted such approaches had been successful in other areas (for example, Hawthorne, 2014; Mackay, 2014; and McNae, 2011), it was important to find out the participants’ current understandings of financial literacy to develop new ideas about teaching and learning in this particular area.

The perceptions young people held about financial literacy were varied and were closely connected to the exposure they had previously to various financial concepts in their personal lives. There was a general consensus that financial literacy was the ‘management of your money’ and ‘understanding how your money works’. Participants

all believed that before leaving school you needed to know ‘what money is and how to use it’, ‘taxes’, ‘interest’ and ‘how to earn and keep money’. There was a majority interest in the concept of saving and this was listed as the key current financial need that they had as senior secondary students, with the second being how to manage their money. Two participants showed interest in boarder topics of money with Aurora mentioning, “if we need to like help our parents with like bills and stuff maybe” and Eric saying, “I wonder how cryptocurrency will change the world”. However, majority of the participants simply wanted to understand how money works and how to save as much as possible for their futures.

Participants’ responses to questionnaires highlighted that students had a more mathematical understanding of financial concepts rather than a comprehensive understanding. This was shown by majority of students holding current knowledge of the following concepts; understanding value for money, interest paid and earnt, GST and how to complete a simple budget. On further analysis of the questionnaires majority of students understood how to calculate money, for example could answer questions that included calculating percentages such as, ‘if you have borrowed $4,600 from the bank with an interest rate of 12.9% p.a. If you don’t pay anything back this year, how much interest will you owe?’ There were also students who could answer questions such as what credit options are available to young adults and how to calculate exchange rates. However, they struggled to answer questions where they were required to explain using their own words what a certain financial literacy concept meant for example, ‘give an example of bad debt and explain what bad debt is’. There was also difficulty when answering more complex calculation questions. Three participants did not know what the current New Zealand GST rate was and no one could calculate how much income tax would be owed on $61,000 using the tax brackets. This showed that most of the participants had very basic understanding of financial literacy concepts.

The ways in which students learned about money and developed their financial literacy came predominantly from their parents. A large number of the participants mentioned that they “just take my parent’s advice” and Ariel mentioned, “I don’t feel like we’re really told how to manage our money”. Students also shared that they are currently learning about money from external sources. They listed places such as ‘investopia and other websites’, ‘videos on social media’ and one student mentioned ‘books’. Three of

the participants took financial literacy related courses, either Financial Management or Business Studies, within their chosen school senior options. It was an interesting realisation that no-one, not even those in the financial literacy related courses, mentioned that they learnt about money at school. This idea was questioned further and participants' responses were that they had not thought of school as a place for teaching this content. This would have been interesting to question further, unfortunately the duration and scope of this research did not allow for this.

Challenging Existing Views of Teaching and Learning

Once ascertaining the participants' perceptions of leadership and gaining insights into their ideas about financial literacy, the students engaged in a process of co-constructing a financial literacy programme with me, the researcher. The process of co-construction was an important part of the action inquiry process. It allowed the students and myself to work together collaboratively to create a programme that provided a platform to practice leadership skills while meeting their financial literacy needs. Facilitating this programme through the use of peer mentorship was just as important as working together to create it. The process allowed the participants to feel ownership of the curriculum content and the Year 9 students' learning in their leadership role from the beginning to the end of the programme. The following section outlines how the co-construction process took place and shares the benefits and challenges that arose throughout.

Co-constructing Curriculum

The process of co-constructing curriculum with students challenged not only my, the researcher's existing perceptions of teaching and learning and but also students understanding of the curriculum design process. The challenges included; student content knowledge, the relationship between adult and youth and time available.

Student's Prior Content Knowledge

Co-construction as a process of creating curriculum relied heavily upon the understanding that the participants themselves held or were willing to share. Some of the participants had a very good understanding of financial literacy concepts, however their ability to articulate them impacted their ability to share. This impacted on the co-

construction process and again meant the involvement of myself to clarify what a student was trying to communicate and which shifted the balance of ownership back to the adult. Sometimes the lack of sharing was due to confidence and this was shown in the focus groups when asked about any skills that they would need to learn before creating the programme all participants replied with “all of it”. This communicated that students did not have much faith in their ability to understand or build this content themselves. As the co-construction process happened this confidence did grow, along with the building of relationships and in the last few meetings there was more discussion and an authentic co-construction began to take place.

Adult-Youth Working Relationships

Questioning an adult did not come naturally to the student participants. At the beginning of co-constructing the programme it was difficult for the participants to grasp the concept of collaborating with an adult and participants were unsure of their position in the process. Most were used to a traditional teaching approach and being provided with the information that they needed to know and curriculum decisions made for them. This was made evident when Hans reflected, “I wish we learnt about finance like a normal class in a classroom taking notes etc.” The classroom teacher and student relationship created barriers to overcome when having discussions. At the beginning of co-construction students would wait for me to take the lead and were hesitant to make suggestions on how to teach the content. The group of participants were made up of students that did know each other and were in common classes already, however only half of them were known to myself the researcher. This meant that it was evident at the very beginning that relationships were still being built and students were still trying to figure out how to communicate with myself and each other. Learning how to communicate and build group dynamics and relationships was made difficult by only meeting together for twenty minutes at a time.

The Importance of Time

Co-constructing curriculum required more time than anticipated and needed to be worked on beyond the time that was available to myself and students within the school context. This lead to the tight timeframe that we were working within impacting the content that we were able to create as it limited the amount of times that we could

revisit each subject and finalise details. Meeting together for twenty minutes at a time allowed just enough time to discuss one element of the lessons we were planning and come up with a plan, there was not a lot of time allowed for reflection. This time factor also impacted my approach to the sessions and wait time when questioning students, if time was running short there were a few instances where I interjected and redirected conversations back to what I viewed as on track. Reflecting on this I realised there were times where I may have taken back ownership from the students too soon and affected the outcome that was reached. This was unfortunate as these actions were misguided with the intent of completing the planning of the course on time, instead of placing the importance on the process.

The Leadership Opportunity of Peer Mentorship

Peer mentorship was not a new concept to many of the participants who were involved in this project, as there was a peer mentor programme currently operating within the school. This school-led programme involves Year 13 students working with Year 9s to guide and help them through their first year at the college. However, students needed to apply to be a peer mentor and so it was an exclusive opportunity to practice leadership that was reserved for those chosen. This research aimed to provide the opportunity of practicing leadership through peer mentorship for all students.

Importance of Quality Relationships

The successful facilitation of the peer mentorship programme relied heavily on the development of quality peer mentor relationships. Participants found that students listened and responded better when they had a consistent and quality relationship with their mentors. This was investigated further when Naveen wondered in his reflection task, “if we could rotate around groups to see each different viewpoint and be able to teach all”. The opportunity for this to happen arose when there were only three senior students at one of the programme lessons. Naveen, Jasmine and Aurora decided to rotate around the groups and help all of the Year 9s while the other leaders were away. This experience was then discussed in the final focus group and Jasmine explained;

> I mean we did walk around a couple of times when there was only a few people and talk to other kids but because we didn’t really know them they didn’t pay attention to us. With our kids it was like because

> we had taught them they kind of respected us more and would listen to us more.

It was also discussed by the senior students that it was “easier to lead when you have a good relationship with who you are teaching”. Year 9 students supported these comments with their reflections mentioning that they “liked how the mentor people came up to us to help us cause for some it’s awkard to ask for help” and “how cool it was to learn about money and how nice the Year 13s were”. The observation that I, the researcher made was that the senior students with good relationships with their Year 9 students did have the most engagement in the content and the least behavioural issues.

Opportunities of a Student to Student Relationship

Peer mentorship allowed for a more receptive audience to learning as Year 9 students were more open to learning from their older peers. The grouping of Year 13 students with Year 9 allowed for a big enough age gap that the younger students looked up to their mentors and therefore listened to them and wanted to learn. This allowed the Year 13 students an opportunity to practice their leadership skills in a non-threatening environment and to explain the content using different activities and experiment with different methods of teaching. At the end of the programme multiple Year 9 students wrote in their reflections that they ‘wondered when I could have this class again?’ and as mentioned already above found the senior students to be very helpful. Senior students reflected that they enjoyed the opportunity to improve their leadership skills and that the process helped them to ‘become more confident with both the students and teaching.’ With Aurora mentioning, “I like having the opportunity to help younger people with learning.” Observing how the students worked together I saw a community of learners being created as they all encouraged and worked together to understand the content better.

The Connection between Mentoring and Knowledge

Participants were able to expand on their knowledge by sharing what they knew with others. Senior students enjoyed the combination of creating a financial literacy programme and then sharing it with the Year 9s. They all agreed that they preferred the combination over normal teaching. Jasmine mentioned that she, “kind of liked it combined because then we can do multiple things”, Hans stated that, “teaching kind of

reinforces the knowledge" and Ariel reflected, "I wonder if this is how most important topics should be taught." Throughout the facilitation process when I listened to group discussions and the students recappings on the prior content, it was evident that each week the senior students were understanding more about the financial literacy content.

Youth Financial Leadership Programme Design

The Youth Financial Leadership Programme began with data generation via a questionnaire and two focus group sessions. This was important to start with in order to gather a baseline for where the participant's understanding was at the beginning of the research. After this, the participants and I met three times a week for a total of nine, twenty-minute meetings to discuss financial literacy concepts and co-construct a programme. Highlighted below are important parts of the co-construction process that were used, how these worked and the benefits and limitations of this process.

The Structure and Content of the Programme

While co-construction was the core means by which to generate the content of the programme, the structure of the programme was bound by the existing school structures and timetable. My suggested structure was for the programme to run for the total of four weeks with three sessions each week during tutor time, the equivalent of twenty minutes each session. Due to school requirements, it was suggested that the students would only be available for two sessions instead of three and so the final structure was decided on two twenty-minute sessions each week for four weeks during the end of the middle school term. This gave students enough time to teach eight topics with one activity per topic. This timeframe was found to be very short and sometimes very difficult to communicate everything that the participants wanted to in the lesson and did not allow for many in-depth discussions on the topics. This was communicated by all participants saying that they wished they had 'more time' to learn and teach the content.

Students had many ideas on the financial content that they would like to learn about and teach, these ideas were first brainstormed by the participants and then expanded on by myself. The students brought their viewpoint of what they would like to learn and I expanded on these ideas based on my knowledge of financial literacy content. We then brought together all the ideas and collaborated to decide on the final content that the

Year 9s would learn. The initial decision included the following key topics: IRD, Banking, Different types of Income, Taxes, GST, Budgeting, Saving, Debt, Insurance and Investment. After further assessment of the time allocation that the students had to work within these were finalised to the following eight sessions: Banking, Income Types, Payslips, Introduction to Budgeting, Budgeting Practice, Interest Rates, KiwiSaver and Types of Debt.

As a team, the participants and I worked on creating activities that would be educational but also relevant to the Year 9 audience. Our co-construction process involved the activities being created by myself from my background knowledge of financial literacy and then altered or changed in partnership with the Year 13s. This was to make the most of our individual expertise, the initial content was provided by the expert and the students provided what they thought would make it more relevant to the Year 9 students. When the activities were shared with the Year 9s the Year 13s began by working in pairs each with a group of seven to eight students. The participants each facilitated the content in a method of teaching that was unique to themselves and their group. For example, one pair separated themselves into separate groups to complete the activities, some groups gave introductions to the topics, while others began with the content and then answered student's questions as they went along. The findings indicated that with the senior students choosing how they facilitated their peer mentoring, they experienced greater ownership of not only the programme but also for the content that they were facilitating.

The Benefits of Participant Reflection Tasks

The action inquiry model throughout this programme created numerous opportunities for both the Year 9 and Year 13 students to reflect on the programme, how it was progressing and what could be changed to make it better moving forward. One of these opportunities was the use of "I like, I wish, I wonder" reflections. The findings from these reflections indicated that although the programme was effective in communicating financial information to the Year 9 participants, there were hopes for more agency in the process from the senior students involved. Each student reflected that they would have enjoyed a deeper process of co-construction where they had more time and control to construct better content, their own pedagogy for teaching and to plan the structure of lessons without the constraints of school structures.

Each Year 13 student reflected the wish for either, more time in the co-construction process and/or more time in the facilitation process, to be able to give more value to the programme. Flynn communicated, “I wish we had more time to learn before teaching”, followed by Jasmine saying, “I wish we had more time to plan so we could make it more interesting” and then Ariel expanded mentioning, “I wish I had a more hands-on experience with the stuff we were teaching, like getting more time to learn and plan the lessons.” In the follow up focus group discussions the students reflected further to explain that they wished for more time to learn the content fully. This was because the process relied heavily on their prior knowledge which students felt was limited and they would have liked to increase this first so that they were better equip to teach and lead the Year 9 students. This was also followed with the idea of more time to teach the content as this could then involve ‘more interactive and fun activities’.

Suggestions for Improvement

Through the action inquiry process, senior students suggested the following changes for this programme in the future; more time allocated to the planning phase and more flexibility within facilitation process. Students felt that with extra time they could have prepared their understanding of the financial content more and also made the activities more interactive, they suggested using an hour slot instead of twenty minutes. The facilitation process was also suggested to have more classes or more flexibility in when the lessons took place. These sessions were impacted by multiple factors; the timeframe being short, participant’s other commitments and school activities that interrupted. The time that was used was not enough time to create quality mentor relationships and deliver the content in an engaging and interactive way. All student feedback from both the Year 13s and Year 9s was that they wanted ‘more time’. All of these factors reiterated that when working within the school environment where the curriculum is already full, any new programmes need to be flexible with time and commitment required.

Impact of Youth Financial Leadership Programme on Participants Perceptions of Youth Leadership

The information gathered from all sources of data showed that participant’s knowledge of the requirements of leaders in a leadership role expanded. Findings also illustrated

that the student's personal ability to lead a group of students developed. Participants communicated that they found the programme beneficial and that the experience provided a valuable opportunity to practice their leadership skills, leading them to become more confident in their own abilities.

Enhanced Understanding of what it Means to Lead Others

The programme helped participants to broaden their understanding of what was required in a leadership role. In the final focus group students had new comments to add about their views on leadership. Majority of these were focused around the theme of guidance and guiding students to information rather than telling them exactly what to do. Aurora explained it as follows, "leadership is more like a conversation instead of just telling them what to do". This was supported by Naveen who followed this by adding, "leadership is about guiding them to where they want to be". The original viewpoints around leadership being about helping others, acceptance and confidence still remained. However, these thoughts were broadened to include views on the ways that leaders helped and the particular qualities that allowed them to be successful in helping.

A realisation that was made throughout the facilitation process by senior students was that leaders could also support by following their Year 9's lead rather than directing them from the front. In majority of the formal positions of leadership that the senior students had identified at the beginning leadership was viewed as a confident, in front of people, giving directions role. Throughout the programme facilitation, participants found that it was better to guide and help the students to learn new concepts rather than try and dictate to them how to complete activities. When discussing how leadership is not always a 'stand up the front and dictate role' Eric mentioned, "it's better to lead from the back and then just guide them if they are stuck, cause then they get the feeling they did it themselves". Other responses also centred on the importance of guidance when leading Flynn said, "with even a little guidance a lot of people can do stuff that they never thought they could do before" and Ariel said, "trying to guide them the right way and then letting them think for themselves". After their peer mentoring experience students believed that the best way to lead in that situation was in a supportive and guiding form of leadership, rather than dictatorial.

Respectful relationships are important in enabling effective leadership. Participants

found that the students of other groups did not listen to them as openly as their own group did. Several senior students noted that the relationship between them and their students was essential to their effective leadership. Jasmine said, “it is easier to lead when you have a good relationship with who you’re teaching.” After facilitating the programme and engaging with the Year 9 students, the seniors believed that to be an effective leader you required the following attributes; ‘to be supportive’, ‘listen’, ‘engage’, ‘relationship’ and ‘patience’. This was also tested one lesson where there were only three out of the eight Year 13 students present, students then circulated the other groups to help out and the feedback from this was explained by Jasmine, “because we had taught the same students they kind of respected us more and would listen to us more”. Participants found that the students of other groups did not listen to them as openly as their own group did, showing that the ability to guide your students and be helpful as a leader are both more effective when supported by a relationship based leadership.

On an individual level, some students affirmed that the process of peer mentoring had enhanced their own confidence in being a leader. Aurora communicated that she had discovered her ability to lead saying, “the qualities sometimes might be further down than you think they are but they are still there”. The senior students realised that they had achieved more than they thought they could at the beginning of the programme and were surprised at some points that they had been able to teach the Year 9 students about financial content that they themselves had only just learnt. Individually the process taught the participants that their leadership skills were there and just needed to be nurtured.

Leading Learning Provided Opportunity to Enhance Personal Understanding of Financial Literacy Concepts

Participants found that leading learning reinforced the financial literacy knowledge that they were learning and allowed for a deeper understanding of the content. All senior students believed that by including the financial literacy content within the element of peer mentoring allowed for the development of multiple skills and a deeper understanding of the financial literacy concepts. Ariel questioned in her end of programme reflection, “I wonder if this is how most important topics should be taught?” Everyone believed that they understood more about financial literacy than at the

beginning of the programme and this was supported by the questionnaires that were completed.

Summary

This chapter has shared the participant's initial perceptions both of leadership ideas and financial literacy understandings, communicating the need for leadership opportunities and quality relationships within leadership. It then explained how the researcher's current views of teaching and learning were challenged throughout the process to include more student voice in curriculum decision-making. This chapter also outlined the structure and content of the programme that was created and explained how this information had an impact on the findings. The use of both co-construction and peer mentorship was important to the creation and implementation of this programme and participants communication that both concepts added value to the overall programme and the development of their skills.

Also discussed above was the impact that the programme and the process of designing via collaboration had on the participants. The findings highlighted that the programme was successful in broadening youth leadership understanding and did contribute to an increased understanding of financial literacy concepts. Participants found that the changes to their perceptions of leadership happened because of the physical involvement that they had with the process, encouraging their practice of leadership skills. The following chapter will discuss these findings further and present them using relevant literature.

CHAPTER FIVE

DISCUSSION

The purpose of this research was to explore youth creating curriculum through the process of co-construction and delivering their financial literacy content through the use of peer mentorship. The programme that was created valued student voice within a youth adult partnership arrangement and engaged the participants in both the planning and facilitation of the content. This was done to encourage youth to share their views and understandings on leadership and the importance of financial literacy content and allow them to develop ownership of the content in the programme they created. Below the research findings of this thesis are discussed, linking back to relevant literature and the original research questions: what are young peoples' perceptions of youth leadership, what might a co-constructed learning programme look like and how will the initial perceptions be influenced by the creation of this programme?

This chapter discusses a community of learners, conceptualising leadership through the perspectives of youth, the place of co-construction in the development of a youth leadership programme and the significance of peer mentorship within a learning community.

A Community of Learners

Learning communities are "groups of people engaged in intellectual interactions for the purpose of learning" (Cross, 1998, p. 4). Stoll (2020) summarises her 'ideal' future for the capacity of learning as being a collective endeavour including co-creation, involving people in a genuine collaboration and the integration of leadership at all levels of learning. Throughout this process by working together to learn, create and facilitate a programme of learning, senior students created their own community of learning with each other. Interactions with the other leaders were found to be important throughout this research and there was a collective knowledge and wisdom that grew when the Year 13s came together to plan and facilitate the programme. Creating a community of learners provides meaningful youth leadership learning opportunities for students now and into the future.

This research found that authentic opportunities for young people to lead should be supported in New Zealand secondary schools through the use of learning communities. By supporting youth in these leadership roles, it helps to develop them as leaders now, instead of waiting for them to act as adults in the future. Young people should be viewed as independent social actors and producers of culture in their own right (Gordon, 2009). They have valid experiences and by engaging young people in leadership opportunities at a young age there is an opportunity to share these experiences and cultivate values (Redmond & Dolan, 2016). Students move from consumers in their education to co-creators in a learning community when given the opportunity to lead in a meaningful way where they are inspired to contribute to effecting positive change in the present (Burk-Rafel et al., 2020). The students in this research programme showed that even with different backgrounds their common thought was that they 'liked being able to help others learn useful skills'. Young people want to be involved in the decisions about their future and also be helpful to the next generation.

Conceptualising Leadership through the Perspectives of Youth

Young peoples' views of leadership are not often considered because adults believe they are not mature enough to comprehend the complexities of leadership (Hamilton & Zufiaurre, 2014; Mackay, 2014). Leadership is normally positioned and written about through an adult dominated lens however recently, studies have begun to place more importance on discovering the role and impact of youth leadership in schools, communities and society more generally (Redmond & Dolan, 2016). Having the opportunity to practice or engage in leadership roles encourages young adults to create positive relationship, share their personal experiences, learn new skills and increase their confidence in their ability to lead. McLaren (2002) believes that youth then begin to develop solutions to not only their own problems but also those around them, and as they do, they develop visions for new ways to do things and create innovative solutions. In the following section I discuss the findings related to youths' perspectives on the importance of building positive relationships within leadership, the impact that their personal experiences have had on leadership, current limitations within school leadership roles and learning communities creating opportunities for leadership practice.

The Importance of Building Positive Relationships

Leadership learning should focus on establishing positive relationships as these create an environment where leadership can succeed. Wortham et al. (2017) argue that the greatest influence on learning is from the interaction between a learner and a more knowledgeable member of the community. Leadership is collaborative in nature and the diversity and creativity that is required to be successful is only accessible when people work together (Dhiman & Marques, 2020; Gordon, 2017). All senior students recognised the importance of a mutually respectful relationship where all parties involved are listened to and supported to share their viewpoint. This research highlighted the importance of leaders providing support and guidance and also demonstrating understanding throughout their role. Redmond and Dolan (2016), highlight that authentic leadership opportunities come when relationships are built on power sharing and engaging genuinely with each other. Year 13s explained that it was noticeable when a person was in the position of leadership for genuine reasons such as ensuring change and looking after people, compared to those who were aiming to achieve power and control from the position that they held.

The context of a secondary school did not allow time to develop these positive relationships thoroughly. Throughout the process it was often a challenge due to rigid timetables and an overcrowded curriculum to find the time to build successful positive relationships. This led to the relationship aspect of the process being put to the side, becoming an unintentional act and instead shifting the focus to the act of leadership itself. Leadership was minimised in some areas of the process to the simple act of completing tasks. Mitra (2008) discusses the importance of creating positive learning environments by creating learning communities where both teachers and students can participate and contribute their expertise. Building positive relationships allows for genuine collaboration, the ability to understand each other's perspectives and the willingness to take seriously what the other person proposes (Stoll, 2020). Without the existence of a positive collaborative relationship, leadership takes a more formal approach, and because of the individualistic nature this can be very limiting when youth are involved.

The Impact of Personal Experience

Young adults have varying leadership experiences in life and these along with their own

interactions with role models have an impact on the way in which they encounter and experience leadership. Berryman et al. (2018) views young adults as individuals who hold insightful views about the world, bringing with them knowledge and experiences of value to share. It is these insightful views and experiences that when viewed through a different lens make the capability of students as leaders and their perception on leadership so important to consider. Youth themselves are the ones that are involved with 'youth' leadership, so therefore it is important to have their input into what this leadership should look like and how it should function (Kress, 2006). Mackay (2014) supports this idea by explaining that listening to students' voice and gaining their varying views on leadership could help to inform and assist in the development of leadership programmes that best meet the students' needs.

Participants in this research had strong but varied views on what leadership should look like and what they expected to see from leaders. These views had been influenced by experiences they had encountered personally with different leaders as well as different leadership opportunities they had been involved in throughout their schooling experience. School experiences had led to the belief that people tend to lead in areas where their skills are already established for example, Head Prefects, Peer Support Leaders and captains of sport teams are all people who already excel in those areas of leadership. Redmond and Dolan (2016) believe that everyone brings their own experiences and insight to the roles they hold. Each young person involved in this research bought their own unique experience of leadership with them, this ranged from a couple of students with no formal experience to those who currently held multiple roles within the school; head perfect, cultural team leader and peer mentor to Year 9s. Each student viewed leadership differently because of their personal experience with different leaders and different leadership roles. Interactions with other leaders had helped to shape the collective knowledge that senior students created by sharing their perceptions of what leadership involves.

Limitations of Current Secondary School Leadership Opportunities

The findings demonstrated that students viewed leadership in multiple different ways and did not have a fixed leadership identity. Many of the participants struggled to see leadership without a formal title and viewed leadership as a position or a role that was allocated to someone. This was a very industrial approach to leadership, a traditional

view, where the leader is in control and everything is centred on the individual (Dihman & Marques, 2020; Rost, 1997). This could be due to the experiences that youth have had so far with leadership. Many New Zealand secondary schools still have a traditional approach to youth leadership opportunities where leadership is about the individual, task orientated, narrowly focused and only available to a select few. This approach to leadership where students apply for a position that they are then nominated to generally by the teaching staff, has led to a narrower view of leadership and the opportunities that it can present.

There are very few deliberate and planned ways to learn about leadership in the secondary school environment. Those that do exist are often limited to a chosen few students who are deemed by adults to have the appropriate skills required for the position or role. Majority of the opportunities that were listed included formal positions such as; peer mentorship, head perfects and leaders for cultural groups. Students are allocated to leadership roles based on the context of what is happening in that position and whether their current skill set matches the activity or not. This provides a very restricted viewpoint of leadership, individualistic and where a leader is in control (Dhiman & Marques, 2020). It also limits students to only leading in situations where they already have the expertise and not in situations where they needed or wanted to develop new skills. The practice of leadership does not often happen and when it does it is mostly done in situations that are high-stake and often public and judged by others.

There are even fewer ways to learn about youth leadership from a cultural perspective. Not many links are made to cultural views of leadership throughout the secondary school environment. Bishop and Berryman (2006) highlight that by encouraging students to bring their own culturally generated ways of knowing and learning to the community of learners impacts on their engagement with a programme of learning. Students in this research followed a westernised approach to youth leadership, this could have been due to the restrictions that secondary school environments place on how leadership is practiced and the experiences that students encounter. Due to the time contraints of this research this finding could not be explored further, however, it would be interesting to investigate this more thoroughly with a more culturally diverse group of adult ‘experts’ being involved.

Creating Opportunities for Leadership Practice

Clark and Gruber (2017) believe that leadership is a learnt skill and anyone can become a leader. This was echoed by the participants in this research who all agreed that 'anyone has the ability to lead'. They felt that with the right attitude and a little bit of guidance that they could all be leaders. This indicated that the opportunity to practice youth leadership was important to students because they wanted access to positions where they could not only learn new skills but also help others. This finding was not surprising as both Govan et al. (2015) and McLaren (2002) mention that young adults want to be seen as change agents, active citizens who have valuable contributions to make and the right to be engaged. The process of creating a financial youth leadership programme provided an opportunity for youth to practice leadership in a low risk and safe environment where they were actively supported to grow in their leadership. Facilitating the programme to Year 9 students helped the senior students to uncover their leadership strengths as it encouraged them to work in different leading situations that they normally would not encounter.

Secondary schools should encourage youth leadership that is less transactional and more collaborative in nature, providing important opportunities for all students to practice leadership in a low risk and safe environment. The learning community that was created throughout this research is an example of how students can come together with an expert and create a greater collective knowledge together. The Ministry of Youth Development (2020) found that youth would like opportunities to lead but also have support and mentoring from adults to understand how to do this more efficiently. It is important to get the right balance of providing opportunities and also creating a supportive environment to experience these opportunities within. This research showed that in a safe and low risk environment, senior students were very capable of taking charge of the programme and experienced ownership of both the initial content and the final outcomes. Youth leadership opportunities must be authentic to be beneficial but also not overwhelm youth with too many responsibilities (Gordon, 2009; Kress, 2006). These ideas showed just how important it is that youth are involved in leadership opportunities so that they have access to creating change, are prepared for the future and continue to be actively supported in their growth in leadership learning.

The Place of Co-construction in the Development of a Youth Leadership Programme

In curriculum design it is still often the teacher or adult who has significant influence over the planning process and often programmes of learning for youth can be decided upon without youth input at all (Wortham et al., 2017). This can lead to young adults experiencing feelings of disempowerment and disengagement (Kress, 2006). The following section will discuss both the value of co-construction and also the complexities that arose when engaging in the process of co-construction within this research.

The Value of Co-construction

Learning leadership should be a shared process and Mitra (2008) reinforces the importance of learning collaboratively by creating learning communities that involve both students and teachers contributing their expertise. A successful collaboration learning environment is created when young people are viewed as partners and engage with adults, learning together in the process (Mackay, 2014; McNae, 2011). Throughout this research process it was important that students were encouraged to share their voices and were supported throughout the decision-making and design process of the programme, as the end goal was to have a programme that worked for them as young adults. As the participants in the programme they had the insight to understand exactly what was required of the programme to be successful and know what they were looking for in the teaching activities. Working together to create a programme meant that as an adult it was my position to facilitate and encourage positive conversations that provided opportunities for youth to discover their unique voices, not to mould them to my programme. Youth are quite often placed in powerless roles including positions that directly affect their own learning and lives, they are turned into consumers (Kress, 2006). Instead young adults should be viewed as active agents in their own lives, they have their own experiences and skills that they individually bring to learning and these should be valued (Mockler & Groundwater-Smith, 2015; Wyn & White, 2000).

The benefit of a collaborative approach is that you can achieve greater things together, by youth and adults sharing power then both viewpoints and expertise are utilised. As Berryman et al. (2018) highlights, young people have value to add, especially in

situations that directly affect them. This research found that students had varying opinions on what they wanted to be included in a financial leadership programme and on the teaching pedagogies they wanted to follow when teaching the content. When it came to facilitating the programme the senior students showed independence and achieved the delivery of the content to the Year 9s in many different ways. Not only did this add value to what myself, the 'expert' could have created but it also added value to what the students as individuals could have achieved. By working together in partnership, a learning community was created, allowing both adult and student viewpoints to be collaborated into the programme and creating a more comprehensive outcome that was able to connect with many different student needs, instead of providing a one-size fits all outcome.

In New Zealand secondary schools, creating an authentic and culturally responsive youth-adult partnership is important and the overall aim of any programme should be to involve young people in the planning process (Bishop et al., 2009). There are many different cultures, upbringings and levels of responsibilities experienced by young people in New Zealand and the only ones who are the experts of these details are the students themselves. The participants in this research were from varying backgrounds, cultures and leadership experiences. These varied from Year 13 students in families who still provided everything financially for them to one student who commented that they, "might need to know about money if we need to help our parents with bills and stuff". Creating a comprehensive programme for all students to prepare for their current life situations can be achieved when the design is completed collaboratively and students are empowered as active agents to have ownership of curriculum that they help to build (Mockler & Groundwater-Smith, 2015).

Complexities of the Co-construction Process

The process of co-construction provides an alternative approach to developing curriculum content and includes engaging students in the decision-making process. Such encounters with the target audience add value when creating a programme of learning. However, in the undertaking of the process it was discovered that many complexities for educators existed, these made the process not as straight-forward as I had imagined before undertaking this research. The process of co-construction highlighted the difficulty of creating a genuine power-sharing partnership between an

adult and young people, the reliance on student voice and the challenges that a secondary school environment introduces to the process.

Power-sharing within a Collaborative Relationship

Creating a genuine partnership between an adult and youth was discovered to be challenging in a secondary school environment. In this research this challenge was due to the current teacher-student relationship that existed, for half of the students and myself the adult involved. There were already formed power dynamics from being in a traditional teacher-student classroom environment prior to this project. Students and myself had to first be willing to change the current attitudes or ways that we were used to working with each other (Bishop et al., 2009; Wortham et al., 2017). The questioning of an adult did not come naturally to students and these barriers had to be overcome before a true co-construction partnership could be achieved. This was not surprising because as mentioned by Hamilton and Zufiaurre (2014), the biggest obstacle that often stops those from engaging in learning can be the authority of those who are teaching them.

When completing the co-construction process participants valued a respectful, trusting relationship that encouraged open communication. This was not surprising as Berryman et al. (2018), Fullan (1995) and Hawthorne (2014), all mention the power that an authentic youth-adult partnership can hold in the creation of a true collaborative partnership. Both youth and adults need to have the potential to be able to contribute to the decision-making process and this was evident in the research process. Over time as the power dynamics began to shift, youth offered more suggestions and created new ideas of what to include in the programme and how to facilitate the activities. Unfortunately due to the time constraints of this research, the relationships that were being developed were only just beginning to experience true power sharing when the process of creation came to a close and the programme began the facilitation stage. More time would have allowed for the further development of a relationship that was open to communicating different viewpoints and encouraging of everyone to speak their mind and work together to find the best outcome.

This research supports findings highlighted in the work of McNae (2011), Hawthorne (2014) and Mansell (2009) and suggests that adults involved in education settings

should be encouraged to place importance on the relationships that they build with students. Ensuring that they continue to strengthen relationships and get to know the youth they are working with so that genuine, authentic opportunities of youth leadership can be not only encouraged and engaged in but also be responsible for the growth of essential leadership skills.

Relying on Prior Knowledge and Student Voice

The co-construction of a programme relies on both groups who are working together having some form of understanding of the content before-hand. The process required students to have prior knowledge of financial literacy in order to create a true power-sharing partnership when developing the curriculum content. In some areas, this content knowledge was lacking and my knowledge, as the adult expert, about financial literacy became essential in order to complete the development of the programme of learning. By youth being limited to contributing only their prior knowledge of the subject it limited the construction of the programme to what they currently knew, what they wanted to know or were willing to find out. Authentic co-construction is the process of power sharing, learning from each other and where both people have the ability to contribute to decision-making (Mitra, 2008). Unfortunately when we approached a topic that the students were unsure about, it limited their ability to be a part of the decision-making process and returned the collaborative relationship to that of a traditional teacher-student one.

The complexity of power sharing was encountered when different levels of understanding of the content being discussed existed among the participants. Senior students involved in this research showed that they wanted to be involved in the decision-making process, learn from an expert and also from each other. When power dynamics were reorientated to allow for balanced power-sharing it created a learning community and from this, valuable contributions were made by all parties involved, enabling the design of a comprehensive programme. This was observed when students began to take lead of the activities being designed and required less adult input to facilitate the meetings. However, different levels of understanding meant that there were moments when students would refer back to the ‘expert’ and this led to a more traditional teacher-student approach. A traditional teacher-student relationship is limited to placing the power with the teacher and treats students as passive consumers of their

own education (Govan et al., 2015; Kress, 2006). When students were unsure on the content that they needed to know or how to find this, instead of working together to explore the topic more they would revert back to passively consuming information, this created an imbalance in the power being shared.

Youth hold power in the act of silence when co-constructing a programme of learning. When working in partnership with youth there is only access to information that they decide to share with the group (Rudduck & Fielding, 2006). Throughout the co-construction of the programme when students either did not have ideas, doubted their ideas or did not know what to do next there would be silence. This silence had a powerful effect on the process as withholding an idea from the group had the ability to pause the collaboration process or inhibit the development of the programme. Youth need to be taught the skills of communicating effectively and how these skills operate in group collaboration settings, especially if this process is new to them (MacNeil, 2006).

School Structures and Time Availability

The secondary school context within New Zealand still mostly follows traditional approaches and because of this creating an authentic co-constructed programme of learning was difficult (Edwards, 2011). Authenticity would have included student input throughout the entire process of programme creation decisions and the facilitation process. Instead structures of how the programme would run were limited to decisions being made by teaching staff, so that it could fit into the school calendar and not hinder any activities that already existed. The effect of this was limiting on youth and their ability to lead, in order for youth to truly experience leadership they should be provided with the opportunity to have impact on all areas of the decision-making process (Gordon, 2009; Redmond & Dolan, 2016).

Students were expected to fit in around current school structures and use time that was available rather than make time to enable the co-construction process to work efficiently. The process found that co-construction required time to develop a genuine, mutual sharing relationship, time to gather information needed and then more time to collate that information together before starting the facilitation stage. Quality and not just quantity of time was required to ensure the process was completed with the justice it deserved. Participants found that there was not enough time for either the planning or

the facilitation phase. Belle mentioned that, “it was important to be available as leaders” and because she was only present for half of the teaching phase due to other commitments she struggled to comment on how the process went saying, “it was good for the time that I was there”. These time constraints were believed in this particular research to be related to the rigidity of school timetables and many of the participants having already full workloads and pressures from many other extracurricular activities.

The Significance of Peer Mentorship within a Learning Community

Peer mentorship provides an opportunity for students to share their knowledge with others, while continuing to reinforce their own learning in the process. The findings in this research showed that students enjoyed the combination of skills, using both mentoring skills to make connections with the younger students while also using teaching and learning skills to communicate the content of financial literacy. Comments such as “I wonder if this is how all important subjects should be taught” and “I like helping others learn useful skills”, showed that students were engaged in the process and enjoyed the skills that they learnt in return from teaching the younger generation. Throughout this research, the viewpoint of Watkins (2005), was highlighted many times with participants showing that true learning comes when taking on leadership opportunities and sharing your knowledge with others.

This research supported youth to be able to apply their leadership skills in an environment that held less pressure and to an audience that was more forgiving. According to Collier (2017), the peer mentorship relationship can increase the likelihood of mentees following the mentors’ advice because they are close in age and share common perspectives. The combination of these benefits makes the use of peer mentorship in teaching curriculum content like financial literacy a mutually beneficial experience (Reynolds, 2020).

Creating a Community for Learning

Axford et al. (2009) believes that peer mentoring provides youth with the opportunity to become members of a learning community and in doing so become more active in their own learning and education experiences. This research found that participants came together to share knowledge, create content and then worked together to facilitate the

sharing of this knowledge with their younger peers. This research has provided an example of the benefits of creating collective knowledge and given an alternative option for how to learn content that is essential for living life. Comments such as, “making connections with new people” and “I like to teach others, as it allows me to absorb information as well”, showed that the participants enjoyed being involved in a community of learners, who had come together to grow in their collective knowledge of financial literacy.

The key to building a successful learning relationship is trust, commitment and responsiveness (Willis et al., 2012). This research found that relationships were a key part to the process of peer mentoring and students commented that when established their mentees listened to them more clearly, then other students in the classroom did. Jasmine explained, “because we had taught the same students they kind of respected us more and would listen to us more.” However as mentioned by Jackson (2004), trust is developed over time and there must be adequate time allocated to this aspect of the mentoring process. Throughout this process students struggled with the element of time and as previously mentioned improvements were suggested to make the amount of time used greater. This would also then allow more space to make and continue to grow the initial relationship connections necessary for the creation of an effective community of learners.

Youth Leading Youth

According to Willis et al. (2012), peer mentorship is a unique type of leadership opportunity for youth where the pressures on the leader are less than in other more formal leadership positions. The age difference between the mentor and mentee is close enough that they have common perspectives and can relate to each other, while also being far enough apart that the mentors are still viewed by mentees as role models. Rhodes (2002) and Benjamin (2015) comment that there are many benefits to the effective use of peer mentoring including; enhancing social relationships, improvements in leadership and greater peer education relevant knowledge. It was highlighted during the facilitation of this programme that Year 9 students appreciated how helpful the Year 13s were and really enjoyed “how they explained when we didn’t understand learning about good and bad debt” and “how cool it was to learn about money and how nice the

Year 13s were". This research found that the experience was mutually beneficial for both Year 9 and Year 13 students. Year 9 students appreciated being mentored by the Year 13s in the same way that the Year 13 students enjoyed the opportunity to mentor the younger students.

Difficulties were observed in the peer mentor relationship when Year 9 students were distracted or off-task. The senior students did their best to rengage the students in the content they were teaching but ultimately because the relationship was of a 'peer' nature if the junior students were off-task re-engagement did not always work. It is suggested by Hooker (2011), that it is beneficial for some form of training to happen for the mentors to be able to get the best out of the interactions with their mentees. The faciliation of this programme showed that the relationship between mentor and mentees was of huge importance to the effective communication of curriculum content. The level of engagement by students that was observed showed the importance of allowing enough quality time to first establish a mentoring relationship before engaging in the facilitation of content learning. As mentioned by Jackson (2004), trust is established over time and so participants must also be given enough time to continue getting to know each other as the relationship continues.

Learning Multiple Skills through the Mentor Role

Through the process of being a mentor, students were able to discover leadership skills that they were not previously aware of, Aurora explained this saying, "leadership qualities sometimes might be further down than you think they are but they're still there". The process of peer mentoring reassured the youth involved of their initial perceptions, that they all had the ability to lead and that when put into practice those skills began to develop and grow. The findings showed that leading their peers through financial literacy content that they had created themselves, created a sense of empowerment, belief in their own abilities and also a sense of ownership of the content. The mentoring process was found to be an experience of meta learning for the senior students involved. As the senior students engaged with the programme and took action to teach their peers new financial information, these actions led to more consolidated learning of financial concepts for themselves. The findings aligned with the work of Reynolds (2020), where it is noted that the impact of youth leading youth is mutually beneficial, with both parties gaining new knowledge.

Financial Literacy Skills

The current need of financial literacy understanding varied between participants and this made clear that a one size fits all approach to creating curriculum in this area was not the most effective approach. Incorporating student voice into the creation of the programme ensured that all students involved had their individual financial queries answered and that the programme was relevant to all their financial needs. Students felt ownership of the content that they created mentioning, “I liked having the experience of teaching and learned about financial management in a different way” and “I like being able to help others with building up their life skills”. Dare et al. (2020) support this finding explaining that a changing world and economy have meant there is an increased importance of financial literacy learning to young adults in the present, not just the future. The senior students in this research had varied needs for financial information from basic banking skills to the requirement of a more complex understanding of running a household. The Commission for Financial Capability (2020) discovered that school leavers are financially vulnerable in regards to the occurence of debt as at this time in their lives many new financial options become accessible. School leavers require financial literacy information to help them understand personal finance, banking, budgeting, credit options and risk and return on investment (Duston, 2018).

Peer mentoring allowed senior students to explore their own understandings of key financial literacy concepts and create more in-depth knowledge for themselves. However, it was interesting to note that the financial literacy concept that was the most understood by the participants was the most recent one taught and also taught using a more interactive activity than the previous topics. Currently the most common place senior students find their financial information is from their parents. It was observed by the comment, “just take my parent’s adivce” that if there is financial knowledge missing in a student’s home that the aim of school curriculum should be to fill that gap. With an already overcrowded curriculum it can be easy to overlook content that is not mandatory. However, the peer mentorship relationship encouraged senior students to explore and learn about the financial content prior to the teaching sessions, have discussions with an ‘expert’ about ideas that confused them and then consolidate their learning by explaining these ideas in a way that the Year 9 students could then understand. Majority of Year 9s showed a lack of financial knowledge which created a perceptive audience for the senior students to attempt their explanations on.

An Opportunity to Develop Leadership

Engaging in peer mentoring provided students with an opportunity to build their leadership skills by facilitating a programme of curriculum content to their younger peers. Mitra (2004) mentions that in order to prepare for adult responsibilities young adults need to practice leadership through assuming leadership roles and experiencing situations where they can learn from each other. By viewing young adults through the lens of positive youth development the senior students were treated as resources to be developed (Lerner et al., 2005). Having the opportunity to share their learning with the Year 9s enabled the senior students to develop their leadership skills in a situation where their viewpoints were valued, unique voices empowered and they were encouraged to take ownership of the outcomes. Senior students viewed peer mentoring as an experience where they were able to lead others in the learning of an important life skill. Comments such as, "I like learning about this stuff that will help me in the real world" and "I like helping others learn useful skills" encompassed the importance that they felt for the topic and also the passing on of that knowledge to their younger peers.

Summary

This chapter has discussed the findings related to the perspectives that the senior students held in regards to leadership prior to participating in the programme and the place that co-construction and peer mentoring have in the development of young adults. The discussion of perspectives highlighted the importance of building positive relationships within leadership practice and the impact that personal experience can have on a person's personal view of leadership. Both current limitations of the secondary school leadership opportunities and further opportunities that could be created were explored, throughout this there was a suggestion for more informal leadership needing to be woven into school leadership.

An overarching theme of creating a community of learners was identified and from this the ideas of co-construction with a youth-adult collaborative relationship and peer mentorship with youth leading youth were explored. The complexities of co-construction discussed the difficulties of power-sharing between youth and adults, the reliance on students using their voice and the restraints of school structures and time availability. The exploration of peer mentorship led to the discussion of the benefits of

youth leading youth and the multiple skills that can be learnt through the use of the mentor role.

CHAPTER SIX

CONCLUSION

This research aimed to find answers to the questions: what are young peoples' perceptions of youth leadership, what might a co-constructed financial development leadership programme look like and how would their initial perceptions be influenced by this programme? This conclusion summarises the key findings and highlights the significant contributions that this research has to providing youth leadership opportunities within the education sector. It will draw attention to the implications of these findings for educators' future practice, acknowledge the limitations involved in the research process and identify possible areas for further investigation.

Summary of Key Findings

By exploring young peoples' perceptions and understandings of youth leadership it was highlighted that the group of participants shared views on leadership and the opportunities for youth leadership that were varied and often insightful. Their understandings of leadership were linked to their own previous experiences and the opportunities that they had so far encountered within their environment. Participants also communicated that they believed everyone has the ability to lead but that confidence and the right opportunity being provided was key to achieving this. This showed the importance of secondary schools being intentional about the leadership opportunities that they provide youth, ensuring that they are enabling young people to practice leadership in a low risk and safe environment. It also highlighted the need for more opportunities where students can practice leadership in informal settings where they can use not only the skills they already have but also work on skills that they need to learn or grow.

The senior students involved highlighted how important the link between positive relationships and quality leadership was. The findings suggested that a collaborative relationship between an adult and young people worked best when both parties felt able to participate in conversations and contribute their ideas. It also showed that a successful peer mentor relationship required the same openness and trust as a collaborative one. Everyone involved in both relationships found that quality content

and learning was created when the relationships were positive, respectful and created in a safe environment, this required time to build and foster. The work that was completed in this research indicated that to be completed well the planning and facilitation relied heavily upon the availability of time and the willingness from students involved to contribute and share their thoughts. This was found to be difficult to achieve within a secondary school structure because of rigid timetables, overcrowded curriculum, and student's external commitments and already established teacher-student relationships.

The research showed that the use of peer mentoring revealed opportunities for youth to affirm their leadership skills, create a community of learners with not only their peers but also adult experts and reinforce their own financial literacy knowledge and skills throughout the process. The use of peer mentorship allowed students to learn together, while also forming mentor relationships that were mutually beneficial for each party. The programme created reinforcement of financial literacy knowledge and gave an opportunity for students to learn about important life skills that can often be missed out on due to an over-crowded curriculum.

What is significant throughout this research is the creation of communities of learning where young adults could meet together and engage in genuine collaboration with adults, integrating leadership opportunities across all areas of their learning (Stoll, 2020). Each student contributes their own personal experience to the community and through empowering and positive relationships, collective knowledge and new skills are developed. Mutually beneficial relationships can be created through the process of both co-construction and peer mentoring. Co-construction between adults and youth develops learning as a shared process with both parties contributing their own expertise and ideas while working in partnership (Mitra, 2008). Peer mentoring has a similar impact allowing students the opportunity to create a community of learners where leadership skills can be practiced and young adults are more active in their own learning and educational experience (Axford et al., 2009).

Potential Value of this Leadership Programme

This leadership programme adds value to the body of literature that examines youth in positions of leadership while also challenging traditional approaches currently used

within the teaching and learning of financial literacy.

This research presents young adult's perspectives of leadership and showed that throughout the process all students believed that everyone was capable of becoming a leader. It supports youth-adult partnerships, highlights the importance of including student voice in curriculum design and involving youth in decisions regarding their own education. Co-construction processes used showed the benefit of creating a more comprehensive learning programme however, also showed the challenges of including young adults in curriculum design such as, power-sharing and time availability within a school structure. The peer mentoring process used within this research has provided an example of how creating a community of learning can be a successful strategy of enabling youth access to more authentic leadership opportunities that are completed within informal, lower pressure environments.

This research creates a suggestion for educators on how leadership skills can be integrated into a currently overcrowded curriculum, by using peer mentoring and engaging youth to lead youth. It also provides insight on an alternative approach to developing financial literacy skills for young adults and shows educators the benefits of creating a working partnership with students throughout the curriculum design process. Hearing from youth themselves regarding their experience with this research has provided education providers with true suggestions on how they can create and support authentic youth leadership opportunities in the future.

There is potential value added in the area of curriculum design and how certain topics can be learnt. The use of the co-construction process allowed students to pinpoint the important aspects of financial literacy that they felt needed to be focused on for their learning. By engaging in student voice this research has encouraged students to be actively involved in their own education decisions and make suggestions on what is important content that is relevant to their life context. Peer mentoring has offered an alternative approach to delivering curriculum content, one that engages multiple skills throughout the learning process.

Recommendations

The facilitation of the financial youth leadership programme and feedback from the youth participants discovered several findings that are relevant to developing a sustainable financial leadership programme. My recommendations for the development of authentic youth leadership opportunities that allow for the teaching of financial literacy include:

Educational leadership needs to move beyond the traditional approach currently implemented and I would recommend that educators prioritise the endeavour to achieve this. Student voice should be engaged in the creation of curriculum content, ensuring that programmes of learning are accessible to all students rather than creating a one-size fits all approach. Current methods for delivering financial literacy content should be questioned and non-traditional approaches should be considered as a solution to the issue of time constraints. Throughout the creation of curriculum, student voice should be engaged via focus groups or an open dialogue with students and positive partnership relationships should be created between teacher and student. An example of this could include, beginning every teaching topic with discussion groups that brainstorm; what students already know on the topic, what students believe they need to know about that particular subject area and enquire about the ways they would prefer to learn the content.

School leaders should consider assessing their current youth leadership opportunities and investigate which students have access to them and how they were initially designed. They should look closely at all traditional approaches followed and assess if they are still relevant, looking at student engagement in those areas and restating what skills or knowledge is intended to be learnt through the experience. Authentic leadership opportunities for youth and the encouragement of learning leadership skills should expand beyond a formal position being allocated to students. There should be informal opportunities presented to students to encourage them to practice leadership in a low risk, low pressure environment, enabling them to build up new skills that they did not know they had before. In order to make room within the school environment for this to happen, this requires schools to evaluate how their timetables and environments can change and make more time for the encouragement of co-constructive and peer

mentoring partnerships. This could include adapting the timetable to include a period of time that is allocated for non-classroom time, where learners can meet together in groups of similar interests to discover learning in those areas, using senior students as the leaders.

The school learning environment should make use of the unique opportunities that a community of learners offers. The ability to learn multiple skills during one period of time is invaluable in this ever-changing world, with the limited time that secondary schools have available. I recommend that schools create communities of learners for students to be involved in, led by youth for youth and facilitated by an adult expert, creating the opportunity to explore knowledge that they want, need to know and is relevant to their own context. This will encourage student learners to be more active in their own education and improve engagement with learning valuable life skills.

Limitations

With any research, there are factors that influence the way that the research was carried out. These may not have necessarily limited the quality of the findings however, it is important to acknowledge them.

The short-term nature of this research meant that the planning and facilitation ran on a tight timeframe and operating within the secondary school context made this difficult. The co-construction process required a period of time to be dedicated to these collaborative discussions and this was not always possible in the busy school day or with students' other school commitments. Finding enough time with the students became a challenge and this was shown by bells cutting discussions short, sessions being missed because of impromptu year level assemblies and other commitments such as school production rehearsals. The participants in their final reflection felt that the limited time had the biggest impact on the development of the programme. With more time, they believed they could have created a more comprehensive programme and also engaged Year 9 students in more interactive, interesting activities. A longer time frame could have also led to the investigation of whether financial knowledge was retained by students long-term.

The small sample size of this research meant that the findings should be found as indicative of this particular group of participants only, rather than a whole representation of the youth population in general. For example, if the research had taken place over a longer period of time and with students from a different decile school it is possible that the findings could have been very different.

The research and findings relied on the dedication of the individual participants, a commitment to attend all activities for the continuation of the research and the feedback that they decided to share themselves. The attendance that was experienced at each meeting varied and was affected by students' other school commitments both extra-curricular and curricular. It could only be reported what the students decided to share and the issues and viewpoints that they decided to raise. Rudduck and Fielding (2006) explain that when young adults lack the knowledge of how to communicate what they want to say they can remain silent. This issue highlighted the nature of working with youth within the school environment and the many commitments that they have to organise and balance.

Throughout this research I was a researcher, co-construction facilitator, observer and also a teacher. This meant that my attention was usually split between more than two roles and had my focus been purely on observing my field notes I may have collected more information. My previous teacher-student relationships with some of the students may have also influenced my interpretation and analysis of the data, or impacted the students' initial viewpoints that were shared within the focus group environment. This is despite my best efforts to generate a trusting, honest and safe environment where authentic youth perspectives could be heard and learnt from.

Possible Areas for Further Research

In the area of youth leadership there remains numerous areas to explore and this research has provided more insight into the gap in leadership practice that exists in secondary schools where youth have opportunities to work in partnership with adults. These findings have shown that adults and youth can come together to create curriculum programmes that are more comprehensive than a one-size fits all model in the area of financial literacy learning and in doing so has opened up an area for further research

into ensuring this can work within a school environment.

Further research could include:

- The involvement of youth in the current Communities of Learning (CoL) created by the Ministry of Education, a case study following the journey of a student operating within a learning community where the intention is to better students' learning.
- A longitudinal study, which could provide room for a more action research focused approach to be taken, allowing for the reflection of students and then integrate an intervention and engage reflections in practice and analyse the outcomes of change.
- There could be investigation into how this learning was put into practice by the youth participants in future leadership opportunities.
- Further research could be extended to include students at a different decile school or expanded to include different ages to examine the role of peer mentoring more in depth.
- It would be interesting to research the more long term impact of learning financial literacy skills using this method, by following up on content understanding after a longer period of time. Also investigating whether the different types of activities used had a greater impact on knowledge retention.
- Cultural youth leadership opportunities could be further researched by including researchers with more field knowledge in this area.

Concluding Comments

In conclusion, the findings from this research provide educators with an alternative to traditional teaching methods and an option for a unique leadership opportunity for youth that encourages the learning of both leadership and financial literacy skills. The research was completed in response to the varying and complex situations that young adults are facing in their transition from teenager to adult. Through the use of student voice, the building of positive youth-adult partnerships, co-construction and peer mentorship, valuable life skills have been introduced to young adults in a way that allows them to take ownership of their own learning and the outcomes that were achieved.

During this research, New Zealand secondary schools were in a unique position due to the Covid-19 pandemic and their school environments and educators were in the process of changing and adapting to new ways of teaching and learning. Among these adaptations, student voice and the involvement of youth-adult partnerships in the creation of learning communities is important. This research has shown that the creation of communities of learners involving youth and adult experts in partnership have multiple benefits for those included and create an authentic experience of shared learning and leadership opportunities. A community of learners' supports young adults to learn skills such as adaptability, leadership and the ability to work collaboratively, fostering these 21st century skills is important for this generation of young adults.

It is time for educators to empower and support youth in leadership opportunities. This research has endeavoured to encourage the viewpoint of Watkins (2005), that true learning is creating and imparting knowledge to others. When students are given authentic opportunities to lead and contribute to their community by helping others, they have an increased sense of self-belief and a greater understanding of the skills and knowledge that they have access to. I believe that this research offers an example to educators of how to support young adults to create communities for learning, practice leadership skills and build positive leadership relationships between both adults and other youth in the context of teaching financial literacy with the scope for broader use.

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APPENDICES

Appendix A

Letter to Principal

Dear _____

I would like to inform you of my desire to undertake research at Disnay College in the year 2021. This research would involve 30 Year 9 students and 6 Year 13 students, all having given informed consent. The research will be undertaken during tutor time and will involve students participating in a youth led financial skills programme, before and after questionnaires and completing focus groups.

If there are any disputes throughout this process, please contact me first.
If I do not create resolutions, then please feel free to contact my supervisor,
Rachel McNae – Associate Professor, University of Waikato.
Rachel.mcnae@waikato.ac.nz.
+64 7 838 4500 ext 7731

Please sign the below to show that you give permission for me to undertake this research on the school's premises.

Kind regards,
Lana Purdon

I _____ give permission for Lana Purdon to conduct the research titled Youth Financial Leadership at Disnay College.

Signed: _____

This research has been approved by the University of Waikato Division of Education Ethics Committee on 3rd May 2021. Approval number: FEDU023/21

Appendix B

Year 13 Information Letter and Consent Form

To whom it may concern,

Purpose of the study:
I am investigating the benefits of students developing their own programme of learning for financial literacy content and then teaching this to their younger peers. The purpose of the research is to investigate if youth leadership has the ability to improve financial capability. I am interested in finding out a way to help students to be more prepared to manage their finances in the real world and provide leadership opportunities for youth. You are considering volunteering to take part in a research study on how youth leadership can help develop financial skills. This participant information sheet tells you about this study and what is required of you to participate. Whether you take part in this study is your choice and if you don't want to take part, you don't have to have a reason, you will just need to inform Mrs Purdon of your change of mind via .

This sheet sets out why I am doing the study, what your participation will involve, the benefits and risks to you and what happens after the study ends. I will also go through the information with you and answer any questions you may have in tutor time.

If you agree to take part in this study you will be asked to sign the consent form on the last page of this information sheet. You will give a copy of this back to Mrs Purdon at the accounts office and can keep the information sheet for your own use.

What your participation will involve:

Week	***Activity*** ***All take place during tutor time***	***Anticipated Time commitment***
2	*Online Quiz (Tuesday)* *Focus Group (Thursday and Friday)*	*20 minutes* *20 + 30 minutes*
3-4	*Work through focus group transcripts (Tuesday)* *Create the financial programme (Thursday and Friday)*	*20 minutes* *20 + 30 minutes*
5-8	*Teach the Year* *9 students the programme that you've created*	*x3 tutor times each week* *70 minutes each week*
9	*Repeat the Quiz (Tuesday)* *Repeat the focus group*	*20 minutes* *20 + 30 minutes*
10	*Make any amendments to the focus group information*	*x3 tutor times 70 minutes*

Quiz – through google forms collecting information on your knowledge of financial literacy skills.
Focus group – the x6 Year 13 students who are participating in this research will meet together to discuss youth leadership and provide Mrs Purdon with feedback before and after the creating of the financial learning programme. This feedback will be on a range of things including; how you view youth leadership and what financial skills you believe to be the most important in your life.
Financial literacy programme – this is a programme of learning that you will create with the help of myself and then teach it to the Year 9s.

After the study has been completed:
Confidentiality means that I will keep all the data/information that I have gathered private and not share them with anyone that I shouldn't.
Anonymity means that I will protect your identity by keeping all participants in this research anonymous, this will be done by using pseudonyms when reporting the data so no one will know what you have said throughout this research process.
"While every effort will be made to protect anonymity of all participants, this can not be guaranteed"
If there is an occurrence of Covid-19 then your identity may need to be disclosed to the appropriate people. Only these people would be made aware and everything would be done to continue to secure your anonymity.

If there are any disputes throughout this process these can be discussed at the group meetings, at any time if you feel you have been misrepresented, please let me know so that we can resolve this immediately. You can do this either verbally or via email

If I do not create resolutions for then please feel free to contact my supervisor,
Rachel McNae – Associate Professor, University of Waikato.
Rachel.mcnae@waikato.ac.nz
+64 7 838 4500 ext 7731

Declaration by participant:

I hereby consent to take part in this research study and understand all of the above-mentioned activities that will be required.

Participants name: _____

Signature: _____ Date:_____

Footer: *This research has been approved by the University of Waikato Division of Education Ethics Committee on 3rd May 2021. Approval number: FEDU023/21*

Appendix C

Year 9 Information Letter and Consent Form

To whom it may concern,

Purpose of the study:
This year the Year 13 students at ……..will be involved in a research project which explores ways to support you and to develop your financial literacy (what you know about money).

What your participation will involve:
As a Year 9 student involved in this programme you will have the opportunity to help them with this project by providing feedback on your experiences of learning these financial skills. If you choose to be involved you would be learning about money and how to manage it in the real world. At the end of the programme, you would be asked a few questions to help us gather your feedback, which would take about 5 minutes each. It is okay to not be involved in the project, you can still be involved in the financial programme and enjoying learning with everyone else.

After the study has been completed:
Who you are and your feedback given will be keep confidential at all times. I will be using another name for you when talking about any data gathered from you and will not share your information with anyone other than my supervisor.
"While every effort will be made to protect anonymity of all participants, this can not be guaranteed"
If there is an occurrence of Covid-19 then your identity may need to be disclosed to the appropriate people. Only these people would be made aware and everything would be done to continue to secure your anonymity.
If there are any disputes throughout this process, please contact me so that we can resolve them

If I do not create resolutions for then please feel free to contact my supervisor,
Rachel McNae – Associate Professor, University of Waikato.
Rachel.mcnae@waikato.ac.nz
+64 7 838 4500 ext 7731

Declaration by participant:

I hereby consent to take part in this research study.

Participants name: _____

Signature: _____ Date: _____

Footer: *This research has been approved by the University of Waikato Division of Education Ethics Committee on 3rd May 2021. Approval number: FEDU023/21*

Appendix D

Parental Information Letter and Consent form

To whom it may concern,

Purpose of the study:
This year the Year 13 students at …….will be involved in a research project which is aimed at examining how financial capability of senior high school students can be enhanced by using peer coaching and youth leadership.

What your student's participation will involve:
As a Year 9 student involved in this programme they will have the opportunity to help the Year 13s with this project by providing feedback on their experiences of learning these financial skills. If they choose to be involved they will be learning about money and how to manage it in the real world. At the end of the programme, they will be asked a few questions to help us gather feedback, which will take about 5 minutes each. It is okay to not be involved in the project, your student can still be involved in the financial programme and enjoying learning with everyone else.

After the study has been completed:
The anonymity of your student will be kept private by the use of pseudonyms when mentioning any data in relation to your child. The data itself will also be kept confidential will only myself, my supervisor and the participants having access to their own information.
"While every effort will be made to protect anonymity of all participants, this can not be guaranteed"
If there is an occurrence of Covid-19 then the identity of your child may need to be disclosed to the appropriate people. Only these people would be made aware and everything would be done to continue to secure your child's anonymity.

If there are any disputes throughout this process, please contact me so that we can resolve them

If I do not create resolutions for then please feel free to contact my supervisor,
Rachel McNae – Associate Professor, University of Waikato.
Rachel.mcnae@waikato.ac.nz
+64 7 838 4500 ext 7731

Declaration by guardian:

I hereby consent to my child taking part in this research study.

Guardian's name: _____
Guardian's signature: _____ Date:_____

Footer: *This research has been approved by the University of Waikato Division of Education Ethics Committee on 3rd May 2021. Approval number: FEDU023/21*

Appendix E

Focus Group Discussion Questions

Phase One:

1. Share with me some of your ideas about leadership? What makes a good leader? What qualities do they have? How and where do people at this school lead?
2. Is there a time that you have displayed leadership that you could tell me about? How did you know that this was leadership?
3. Are there any opportunities for leadership at ' If yes, what are they?
4. Do you believe that everyone has the opportunity to lead?
5. What comes to mind when I mention the words 'financial capability'?
6. What do you think you need to know about money before you leave school?
7. What financial needs do you have as students?
8. What will make this programme different from how you learnt about money?
9. Are there any skills that you need to learn before co-constructing this programme?
10. What are you most excited/worried about in this process in regards to leading?

Phase Two:

1. What does leadership mean to you? Have your thoughts on what leadership is changed through this process?
2. What are some qualities that you believe a leader must have?
3. Are you taught these qualities as a student? Do you think that you need them?
4. Do you think that all students view leadership the same way?
5. What has this process taught you about your leadership skills?
6. How did you find the process of teaching went?
7. What skills/attributes did you learn that a leader needed throughout this process?
8. What did you learn about yourself as a leader through this experience?
9. Would you say that you understood more about financial literacy because you taught the content to someone else?
10. What was your favourite part about teaching this and co-constructing the programme?
11. What would you have changed about the process?

Appendix F

Online Questionnaire Questions

These questions were based on the financial capability progressions from the New Zealand Curriculum https://nzcurriculum.tki.org.nz/Curriculum-resources/Financial-capability/Financial-capability-progressions.

1. If you have $100 in savings earning 2% interest p.a. After 5 years, how much interest would you earn?
2. If the New Zealand to Australia exchange rate is 1:0.92 and you go on holiday to Australia with $540 New Zealand dollars how much Australian dollars will you have to spend?
3. You're purchasing a car for $12,500 GST exclusive. How much GST do you have to pay? And what is the total price for the car?
4. If you have borrowed $4,600 from the bank with an interest rate of 12.9% p.a. If you don't pay anything back this year, how much interest will you owe?
5. You are grocery shopping and see there are two options for tomatoes. You can buy loose tomatoes for $2.99kg or a bag weighing 750g for $2.50, which gives you more value for money?
6. List 3 types of credit that you could apply for when you turn 18
7. Give an example of good debt and explain what good debt is
8. Give an example of bad debt and explain what bad debt is
9. If the tax brackets are: (Up to $14,000 10.5%, over $14,000 to $48,000 17.5% and over $48,000 to $70,000 30%) how much tax would you pay on $61,000 wages?
10. Create a budget below: showing how much you earn, your expenses and how much you could save.

Appendix G

Approved Ethics Research Application

FEDU023/21 **Approved : 3 May, 2021**

Ethics Research Application

THE UNIVERSITY OF WAIKATO
Te Whare Wānanga o Waikato

Youth financial leadership: Developing a sustainable leadership programme led by youth for youth to develop financial skills

Lana Purdon

Te Kura Toi Tangata Faculty of Education

Overview

Principal Supervisor

Rachel McNae

Interest in Topic

As a Commerce teacher located in West Auckland, New Zealand, who spent all of my childhood years growing up in Dargaville, I have seen first-hand the lack of knowledge that not only students have when it comes to their finances. I am interested in investigating how the financial capability of school leavers can be improved by teaching others the skills that they have and whether by teaching these it will enable students to have the best start financially in life.

Details of the Project

Research questions

1. What are young people's perceptions and understandings of financial literacy?
2. How are Year 13 students currently being prepared for their financial responsibilities in life both current and future?
3. What might a financial development leadership programme that is co-constructed with students and based on peer teaching look like?
4. How does participation in a financial development leadership programme influence a young person's knowledge, understandings and skills of financial literacy?

Objectives:
- Examine how the financial capability of senior high school students can be enhanced using peer coaching and youth leadership.
- Support Year 13 to develop and apply their leadership skills through co-constructing, leading, participating in and evaluating a comprehensive financial literacy programme.
- Examine and review literature and research related to youth leadership and financial literacy.
- Explore the perspectives and approaches young people have with regard to these fields.

Justification

In Aotearoa, there are many youth leadership opportunities within schools for students and there is research completed on the impact of such programmes. However, it would appear few of these opportunities so far include engaging secondary school students in developing and leading a programme to pass down their financial skills to their peers. The Commission for Financial Capability (2020), has been researching and promoting the role of financial literacy in schools and completed a study in 2014. The information gathered covered Year 9 to Year 13 students from a sample of 24 schools. The research found that 51% of students said they have had little or no financial education at school (Neill et al., 2014). There is growing interest in the area of financial education programmes, as shown by the most recent integration of Sorted in Schools and external courses such as Young Enterprise Scheme (YES). The reason for this is that it is becoming more recognised that school leavers require tools to equip them for life and one of those is financial skills (Collins, 2018).
The definition of financial literacy that will be used in this research is from the retirement commission of New Zealand, 'The ability to make informed judgements and decisions regarding the use and management of money' (Feslier, 2006).
Given that 97% of all businesses in New Zealand are small and employ 30% of New Zealand's working population, it is important that students are leaving high school with a knowledge of how to look after their money, budget and understand good/bad

debt (New Zealand Government, 2016). It is not only important that students have this knowledge but also have the ability to explain what they know to someone else and pass on their knowledge to others. This ability is important because it leads to authentic contexts of learning and opens up opportunities for students to engage effectively with enterprising activities and their wider community (MacBeath & Dempster, 2009; Ministry of Education, 2020). The idea for this research is that true learning comes when taking leadership opportunities; moving from the idea that learning is 'being taught' towards learning is 'creating or imparting knowledge to others' (Watkins, 2005).

Place(s) in which data will be gathered

Procedure for recruiting participants

The participants to be recruited are approximately 6 Year 13 students from

However, there will also be involved 30 Year 9 students from
These students will participate in the programme and provide reflective feedback.

The Year 9s will be chosen by the Year 9 Dean, who will allocate a tutor class that they believe will fit the process best, using the criteria of high achievers/eager to learn students. This is to allow the Year 13s to focus on teaching rather than behaviour management throughout the process and also give way to more thorough feedback.
Senior students will volunteer, if more than the allocated number volunteer then 6 students will be chosen at random from the volunteer list. The random selection will then be further adjusted to allow for a balance of male and female students, ethnicity and also a balance of academic abilities using information from kamar.
This project is likely to include, but is not targeting, Māori participants who choose to opt in.

Procedures in which research participants will be involved - Indicate what activities you require participants to do in your study, and how much time will be needed for each participant. Consider use of bullet format to summarise this.

The six Year 13 students will be co-constructing with myself a financial literacy programme to teach the Year 9 students. This co-construction will take place over two weeks, during tutor time; Tuesdays and Thursdays are 20 minute blocks of time and Friday is 30 minutes. They will then teach this programme to the Year 9 students over a period of four weeks - again using the same time allocated. Before this begins, they will complete Week 2 as mentioned below and at the end of the teaching

complete Week 9 as mentioned below.

Total time commitment for an individual Year 13 student is 11 hours and for the Year 9 student 4 hours and 40 minutes.

Year 13 students:
Week 2: Two focus group interviews (one 20 minute and one 30 minute meeting) Beginning interview (focus group) - participants will answer questions on financial understandings, how they feel about carrying out a leadership programme and what they will put into their programme of learning. (Carried out over two meetings during tutor class one 20 minute and one 30 minute meeting).

Week 9: Two focus group interviews (one 20 minute and one 30 minute meeting) Closing interview (focus group) - participants will answer questions on whether they learnt anything throughout the process, if teaching helped them to learn more and what would they change about the process. (Carried out over two meetings during tutor class one 20 minute and one 30 minute meeting).

Questionnaires of the same group of students on financial literacy knowledge (repeated – first completed at the beginning and then repeated on the completion of the programme, both times students are given 20 minutes to complete in tutor class time).

Year 9 students:
Complete 'I like, I wish, I wonder forms', this will take place in their tutor classes after the programme has been wrapped up, given 10-15mins to complete their answers.

Every Tuesday session will begin with the transcripts from the week before being handed out and students then have the week to look over and make any amendments, these amendments will be discussed at the next Tuesday meeting with the next transcript being handed out.

Overview weekly of the programme:
Week 1 - Information meeting for volunteers during Tuesday or Thursday tutor time (only have to attend one)
Week 2 - Complete the online questionnaire Tuesday and then focus group on Thursday and Friday
Week 3 - Tuesday hand out and discuss transcripts from focus groups, Thursday and Friday co-construct programme
Week 4 - Tuesday make transcript amendments from the week before, Thursday and Friday co-construct programme
Week 5-8 Deliver the programme to the Year 9 students (observations will happen)
Week 9 - Complete the online questionnaire Tuesday (Year 9's complete the I wish) and then focus group on Thursday and Friday
Week 10 - Tuesday hand out and discuss transcripts from focus groups, Thursday

and Friday are used to complete these amendments and go through the initial findings together

If Covid-19 does reoccur and the levels change again, this project will be carried out via zoom meetings and using the school's online teaching platform.

Procedures for handling information and materials produced in the course of the research. (Must be kept for at least five years.)

All data will be kept for 5 years in a secured location.
This location is password protected cloud storage under the name of Lana Purdon - the researcher.
All hard copies of data will be scanned and stored digitally and the hard copies will then be securely disposed of using the school's shredding systems for private information.

Ethical Issues

* Access to participants

I'm the HOD of Commerce at currently on leave. I will need to ask for permission from the principal to complete this research as per Appendix A.
Once permission is granted, a notice will be placed in the school notices see Appendix F.

* Informed consent

For both the Year 13s and Year 9s there will be a covering letter that tells them about the project and then Year 13s have a consent form to sign and the Year 9s have their own form as well as a parental consent form to get signed. [See Appendix B]

* Anonymity/Confidentiality

Anonymity: When students are sharing in the focus groups they need to be able to express themselves openly and without concern for their privacy of what they share. To enable this and to help safeguard the 6 students identity, they will be referred to as Student A, B and C and so on when written about and pseudonyms will be used in the report. However, while every effort will be made to protect anonymity of all participants, this can not be guaranteed because of the environment that the participants are interacting within. The 6 students will not be anonymous to each other or to myself and because of the context of a school others will potentially/are bound to find out who is participating in the project. Participants will be made aware of this by including a statement to this effect in their information sheets and the issue of anonymity will be discussed in the first focus group [See Appendix B].
Confidentiality: Data will be kept private on my digitally secured Onedrive folder. This data will only be shared with myself, my supervisor Rachel McNae and the focus group participants. Data and information will be kept as private as possible, I will record the focus group conversation on my phone and transcribe the information gathered myself. This will then be shared with the focus group participants for them to confirm or change any of their answers and to confirm that they are okay with the information being using in any reports that will be written. This final transcribed information will then be shared with Rachel McNae to make any further observations and comments on. The information will not be shared pass the supervisor and researcher relationship. Although participant's identities will be protected using pseudonyms when quoted in the report their thoughts will still be shared and therefore will only remain confidential as long as their identity remains anonymous.
COVID additions: There is a sentence included in the information sheets regarding Covid 'If there is an occurrence of Covid-19 then your identity may need to be disclosed to the appropriate people. Only these people would be made aware and

everything would be done to continue to secure your anonymity.'

*** Potential harm to participants**

As the HOD of Commerce there could be some students participating that I already have a student/teacher relationship with, because of this relationship they may feel inclined to participate or that they have to. This will first be addressed by the initial notice in the school notices not having a name attached so they will turn up to the information meeting before finding out who is running the project. Secondly students will be informed that the course in no way relates to any grades given or any classwork for the year, will not impact their studies and is completely volunteer. This relationship is also supported by me being on study leave while completing the research and so there is a separation created between myself and students and they will not currently be interacting with me as a teacher during this process.

Potential harm could come from the social aspect of this research. Some data collected may be personal or potentially cause embarrassment and participants may want to remain anonymous. As mentioned above students will be referred to by pseudonyms and they will have the opportunity to check transcripts of the focus group to confirm or change anything that they have shared. Before the focus group is completed students will also be explained to guidelines of respecting each others opinion and their right to privacy. During the teaching component of the project there will be a teacher present at all times to ensure that the Year 9s are respectful of the Year 13s in their leadership role.
Should any issue arise students have access to my details on their information letter to report the issue and come to a resolution, and as a back up also have my supervisor's Rachel McNae.

*** Participants' right to decline to participate and right to withdraw/withdraw data**

Year 9 students can withdraw from the research up until the last day of their participation end of Week 8 and any observations made on them would be withdrawn from the data.
Year 13s can withdraw from the research up until the beginning of teaching the programme created to the Year 9s.
The Year 13s who withdraw will not be able to remove their contribution from the focus group as this will have been approved as a group, this is made clear to them in the information letter.

Transcripts will be approved the following week from the focus group that was completed, during tutor time. All members will have been given time to individually look at these via a paper copy provided and then there will be a meeting where all disagreements can be discussed. Group members will need to come to a collective agreement to finalise the transcripts with any disagreements being discussed and all

viewpoints being included in the data, developed in a way that is true to all the participants. If this happens during a Covid lockdown it would take place over a group zoom meeting.

*** Arrangements for participants to receive information**

At the beginning of each meeting there will be time for debrief. There will also be a final focus group to discuss the results of the programme and the observations made. Participants will get the opportunity to approve/change their data.
At the end of the programme I will show the students how to access the Waikato University research commons and what title to type in to find the final product. They will also have the opportunity to leave me with their email address and I will email them the final report.

*** Use of the information**

The information will be mostly used for my thesis, but also used for other publications, a book chapter, journals or conference presentations.

Conflicts of interest

I will not be in a position assessing students or have authority over staff. I do have a professional relationship with students and teachers of this will be mitigated by informing students that their participation does not affect their grades or classwork for the year.
I will be receiving financial support from the Ministry of Education, TeachNZ Study Award.

*** Procedure for resolution of disputes**

If a dispute arises then participants or people involved will first contact the researcher Lana Purdon, details included in the information sheet.
Depending on the severity of the dispute the pastoral team may be involved so that it can be dealt with respectfully by following the school's restorative practice guidelines. If there is no resolution Rachel McNae's contact details have also been provided on the appropriate forms.

Cultural and social considerations

My cultural/ethnic background may differ from the participants as I was raised in a NZ European middle-class family and majority of my available participants from come from a demographic make-up that is multi-cultural with the majority being from low socio-economic homes.
As the main topic being discussed is financial literacy this difference will need to be

handled with sensitivity and there will be a respectful and listening approach applied to those who may be experiencing lower socio-economic circumstances. Participants will be listened to and their situation will be learnt from and they will be met where they are in their needs to help co-construct a course that will work for them. Conversations will be had beforehand with the Year 13 Dean as well to be prepared for what these students are experiencing in their own lives.
An issue that could arise within the focus group setting is social inclusion and the ability for student's to listen and learn from each others differences. This will be approached by having guidelines to follow when completing the focus groups, teacher supervision at all times and the encouragement of social inclusion and listening to each other made clear from the beginning.

Language considerations

Students with English as a second language, who are not proficient in English, will be omitted from the research so that there is not another variable to consider. They may still take part in the programme but not data will be collected on them. This will be assessed by checking at the information meeting what their understanding and communication abilities are.

Other ethical concerns relevant to the research

n/a

Please collate all supporting documentation including information and consent forms, confidentiality agreements, questionnaires, interview schedules, observation processes, procedures for the collection of work samples etc. into a single PDF and upload here.

File Attachment : Appendices for Ethics Application (2) (pdf)

Legal Issues

Copyright

The researcher Lana Purdon will be the person to hold the copyright.

Ownership of data or materials produced

The participants will own their own data from the focus groups, interviews and questionnaires. However, any analysis of transcripts and write ups of the information will be owned by the researcher Lana Purdon.

Has this application in whole or part previously been applied and declined or approved by another ethics committee?

n/a

Any other legal issue relevant to the research

n/a

Research Timetable

Proposed date of commencement of data collection

3 May, 2021

Expected date of completion of data collection

9 July, 2021

Informing Head(s) of School

Informing Head(s) of School

N/A

Applicant Agreement

Please copy the followings and ask your supervisor to sign the following support statement and upload it.

File Attachment : Purdon Supervisor Statement (pdf)

Approval Date: 3 May, 2021
Chair: Richard Hill