

# Adult Stories of resilience through “multiple literacies”

Presentation by

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# What is the definition of “literacy”?

**The definition of “literacy” was once:**  
“the ability to read and write”

**The word “literacy” is now more than reading, writing and numeracy, it includes:**  
“competence or knowledge in a specified area”

<http://www.unim.edu/~devajenz/handouts/literacy.html>

So when we talk about  
“multiple literacies”,  
what do we mean?

# A definition of “multiple literacy”

“Financial literacy is the ability to make informed judgements and to take effective decisions regarding the use and management of money. Financial literacy is therefore a combination of a person’s skills, knowledge, attitudes and ultimately their behaviours in relation to money.”

ANZ Survey of Adult Financial Literacy in Australia (2014)

“...combination of a person’s skills, knowledge, attitudes and ultimately their behaviours to function successfully within a particular environment...”

# Types of “multiple literacies”

- Eg. Financial Literacy

- Digital Literacy
- Media literacy
- Work ready literacy
- Employment literacy
- Business literacy
- Social and cultural literacies (eg. relating, negotiating, resolving, ethical training)
- Health literacy
- Environmental literacy
- Civic literacy
- other literacies which require skills to function successfully within a particular environment

How could a “multiple literacy”  
class differ from a traditional  
literacy/numeracy class?

# A “multiple literacy” classroom would...

- provide skills, knowledge, attitudes and behaviour in relation to a particular area (context)

E.g. Knowing work place expectations - like the importance of time

- teach students to think and reason
- apply literacy and numeracy into new skills that help students take part in the world
- include all the other learning which happens both within a reading, writing and numeracy class as well as outside of this
- use real life examples and contexts
- take into consideration issues such as religion, gender, race and culture



# How have we included “multiple literacies” in our teaching?

- LLN within the VET context – Chris
- Practicum - Work Ready Literacy / Business Literacy – Lidia
- Financial Literacy Project - Liz

# Financial Literacy Project

- Observed need at Wingate Avenue Community Centre and other centres: incidences involving students experiencing difficulties with money security and understanding how things work
- Needs identified by funding body: funding available for Financial Literacy development
- Current programs not entirely appropriate for clientele - CALD (culturally and linguistically diverse) backgrounds: literacy requirements quite high

# What has been done so far?

- Resource has been created – includes 8 videos, picture stories, readers and electronic resources
- Two public forums have been held
- Program delivery at Wingate Avenue Community Centre in all SEE and CSWE classes
- Program delivery at a number of other locations
- Program evaluation

# Program development

- Financial literacy is ... a combination of a person's skills, knowledge, attitudes and ultimately their behaviours in relation to money' (ANZ, 'Financial Literacy in Australia' 2011).
- Exploring different behaviours and the implications of particular decisions is an important part of program content = meaning, thinking about making changes
- Skill development with real – world applications = easier to transition between classroom tasks and everyday use (e.g. visit from local bank manager who brought an EFTPOS machine for students to look at and use.

# Feedback and evaluation results

- Evaluation data collected from participant surveys has shown positive changes in financial literacy
- Stories collected from interviews with participants has also shown changes in knowledge, attitudes, skills and behaviours.

# Hisae

- “Buying a new car and we are having a house so now I know insurance which is good for me. I knew a different system in Japan, I didn’t know if I hit another car I have to pay. (When we learnt about insurance) I said ‘oooh’ and I got third party car insurance because I drive all the time. Very different in Japan.”

# Wan

- “I never knew this (EFTPOS) and I want to do now. I always want but I didn’t know. This is good” – smiled and was very excited. Student confirmed the process of using an EFTPOS machine in class and asked lots of questions (wanted to practice).

# Sunita

- In regards to using an ATM: “Before I did not like it – I (was) not interested. But then my teacher talked about ATM and shopping, and I told my husband and we opened an account (for me) and got a card. Then I used the ATM to get money out and also used my card for shopping. Before I was always saying I like cash money but now I don’t”



# A possible model

Students have been given instructions to operate an ATM to read in class –

as it stands, this is primarily a reading text

What could you do, add or change in order to make this “multi-literate”?

# An example:

- Explore different ways of getting money from the bank: discuss pros and cons
- Discussion: What can you do at an ATM? Why use an ATM?
- Video of a person using an ATM to see it in action – discuss actions and vocabulary
- Vocabulary work: worksheets, puzzles, flash cards to become familiar
- Online interactive simulations and games:

<http://www.moneymatterstome.co.uk/Interactive-Workshops/ATM.htm>

- Watch video about man who keeps PIN in wallet
- Discuss PIN safety
- Reading ATM receipts activities

# Resources

- <https://www.moneysmart.gov.au/teaching/teaching-resources/teaching-resources-for-vet>
- <https://www.youtube.com/watch?v=VBL0IWN70qw>