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Investigation of Teachers' Financial Literacy Levels

Öğretmenlerin Finansal Okuryazarlık Düzeylerinin İncelenmesi

ABSTRACT

The purpose of this research is to examine teachers' financial literacy levels according to some variables. In the research, the relational screening model was used. The study group of the research consists of 478 teachers working in public schools in the Tuzla District of Istanbul Province within the Ministry of National Education in the 2023-2024 academic year. In the research, data were collected using the "Economic Literacy Scale". As a result of the research, it was determined that teachers' financial literacy differed according to gender, marital status, age, school level and professional seniority variables. Male teachers have higher financial literacy than female teachers, and married teachers have higher financial literacy than single teachers. Again, as teachers' ages and seniority increase, their financial literacy also increases. Finally, the financial literacy of teachers working in high schools was found to be higher than teachers working at other school levels.

Keywords: Financial literacy, teachers, demographic characteristics.

ÖZET

Bu araştırmanın amacı öğretmenlerin finansal okuryazarlık düzeylerinin bazı değişkenlere göre incelenmesidir. Araştırmada, ilişkisel tarama modeli kullanılmıştır. Araştırmanın çalışma grubunu 2023-2024 eğitim öğretim yılında, Millî Eğitim Bakanlığının bünyesinde, İstanbul İli Tuzla İlçesinde kamuya ait okullarda görev yapan 478 öğretmen oluşturmaktadır. Araştırmada veriler "Ekonomi Okuryazarlığı Ölçeği" kullanılarak toplanmıştır. Araştırma sonucunda öğretmenlerin finansal okuryazarlıklarının cinsiyet, medeni durum, yaş, görev yapılan okul kademesi ve mesleki kıdem değişkenlerine göre farklılaştığı belirlenmiştir. Erkek öğretmenlerin kadın öğretmenlere, evli öğretmenlerin bekar öğretmenlere oranla finansal okuryazarlıkları yüksektir. Yine öğretmenlerin yaşları ve kıdemleri arttıkça finansal okuryazarlıkları da artmaktadır. Son olarak da liselerde görev yapan öğretmenlerin diğer okul kademelerinde çalışan öğretmenlere göre finansal okuryazarlıkları yüksek bulunmuştur.

Anahtar Kelimeler: Finansal okuryazarlık, öğretmenler, demografik özellikler.

1. INTRODUCTION

Almost all countries around the world support policies to promote financial literacy to improve households' financial decisions. Financial literacy is defined as one's ability to understand financial concepts, financial services, and products, and to plan one's financial situation. It is assumed that a financially literate individual will make more prudent financial decisions, focus on savings rather than consumption, and play an active role in the financial markets of countries (Xu & Zia, 2012). However, the level of financial literacy does not always translate into a desired financial behavior for individuals. For this reason, financial literacy curricula covering different contents have emerged and continue to emerge in recent years. In today's world, finance is not only important for those who are interested in it, it has become an issue that concerns all segments of society, including children and young people (Gökmen, 2011).

Due to the positive effect of early financial education on financial behavior and attitudes, some educational institutions around the world have started to include economics and finance education in their curricula.

Some private schools in our country provide education according to the International Baccalaureate program, which is one of the globally accepted education systems. This program encourages lifelong learning and aims to create individuals who are inquisitive, knowledgeable, have high communication skills, are principled, open-minded, compassionate, can take risks, and exhibit balanced behavior (IBO, 2012).

Although there are several studies on financial literacy education for adults, there is limited evidence that such education affects financial behaviors such as increased savings (Fernandes et al., 2014). Opinions have been expressed that financial education given to adults has insufficient impact in the short term. The main reason for this is that some habits that shape financial decisions are difficult for adults to change. The fact that parents instill savings habits in children and that there is evidence that this habit positively affects children's financial behavior further increases the importance of financial education during school years (Buccioli & Veronesi, 2014).

For most young adults, learning financial management skills is one of the key development tasks at this stage of their lives, the transition from financial dependence to independence that begins with the end of basic education. It is likely that the financial behaviors they learn and the good or bad habits they form during this period will affect the decisions they will make for the rest of their lives. A good analysis of these processes that will affect the individual's life will help educators and parents develop strategies to provide young people with the knowledge and skills they need to better manage their economic structures (Shim et al., 2009).

In today's world, due to the development of internet technology and the spread of media, individuals are guided by the media to become active consumers (Suiter & Meszaros, 2005) and understand brands and their differences (John, 1999). This period, when the complexities and dangers of financial life were fully seen, further increased young people's curiosity about financial education. Educators argue that financial education will help young people make sounder financial decisions in an increasingly complex economic environment (Lucey & Giannangelo, 2006).

Lusardi and Mitchell (2011) underlined that financial education is more important due to the low financial literacy rate, especially in middle-income countries. This educational process, which begins in the family with the acquisition of the habit of saving, is later developed through school education and continues with the making of important economic decisions in business life. In this process, childhood factors that affect the level of financial literacy gain importance. Grohmann et al. (2015) classified childhood factors as family background, financial socialization provided by parents, economic education received, quality of education, financial socialization provided through job and money level, and numerical skills.

Economic gain should not only mean gaining money, which is a material asset. Saving habits also refer to many behaviors such as planning, risk avoidance and investment. Early economics-finance education and the quality of this education have a significant benefit on the individual's financial literacy level in learning and perceiving economic concepts and transforming them into correct financial behavior. On the other hand, it should be stated that not only education has an impact on the level of financial literacy, but also family background, financial socialization provided by parents and money earned by working have an impact on the level of financial literacy.

As a result, looking at the hypothesis results of the study, it is seen that cognitive intelligence is effective in financial literacy. Digital education provided in schools will benefit both the development of individuals' cognitive intelligence and the correct execution of their daily commercial transactions for the future. Today, with developing technology and economic relations, financial products and services in the market are increasing and becoming more complex. Individuals are forced to compare the features and structures of products and services to make a more qualified choice. The importance of financial literacy comes to the fore so that individuals can make logical decisions about spending and saving.

Remund (2010) divided financial literacy into five categories. These are: knowledge of financial concepts, ability to communicate about financial concepts, ability to manage personal finances, ability to make necessary financial decisions, and confidence in effective planning for future financial needs. Media is one of the effective tools in manipulating individuals' financial behavior. Advertisements, information, and advice in economic channels can persuade individuals to participate in a particular course of action (Oehler & Wendt, 2017).

Financial education concepts are one of the hot topics in formal education. Australia, Canada, Singapore, the USA, and the UK are some of the countries that attach importance to financial literacy education.

Walstad et al. (2017) examined the financial literacy education program in six groups. These six groups vary according to the age range and demographic characteristics of the individuals. The first of these is young people, including middle school and high school students. Walstad et al. (2017) suggested that financial literacy education for this group should focus on basic financial concepts and the types of financial applications that students may encounter in their future lives. Schug and Hagedorn (2005) similarly mentioned that concepts such as money, exchange, investment, savings, unemployment, inflation, and prosperity can be taught in the early stages with well-designed financial education programs.

In studies addressing childhood financial socialization factors in Turkey, independently of culture, Yıldırım and Özbek (2021) found that factors such as "family background, economic education and quality received, financial socialization and arithmetic knowledge provided through money and work" have an impact on individuals' financial literacy level. has been found to have an effect.

Realities and economic instruments in the changing economy around the world affect individuals in different ways. Individuals who are affected by market conditions on a national and international scale renew their financial knowledge and develop new financial attitudes and behaviors under these conditions. It has been determined in the literature that some research has been conducted on financial literacy for different professions and age groups, but not enough research has been conducted on teachers' financial literacy. Based on this, the research is expected to contribute to the literature by examining the knowledge, attitudes and behaviors of individuals working in the education sector on financial matters. In this context, the purpose of the research was determined to examine the financial literacy of teachers according to some variables. Answers were sought to the following sub-problems for the relevant purpose:

1. What is the relationship between teachers' financial literacy levels?

2. Financial literacy of teachers;

Do they show significant differences according to a) gender, b) marital status, c) age, d) school type and e) seniority variables?

2. METHODOLOGY

2.1. Research Model

This research was designed using the descriptive method, one of the quantitative research methods. These studies are based on collecting data to determine certain characteristics of a group to detect an existing situation. The model of the research is the relational screening model. The relational scanning model is performed to determine the relationships between two or more variables and to obtain clues about cause and effect (Büyüköztürk et al., 2017). Population and Sample of the Research The population of the research consists of teachers working at different levels of public schools in the Tuzla District of Istanbul Province in the 2023-2024 academic year. The sample of the research was selected based on the appropriate sampling method. The appropriate sampling method means selecting the sample from easily accessible and applicable groups (Büyüköztürk et al., 2017). Based on these criteria, the scales were distributed directly to 487 teachers in the schools where they worked. The demographic characteristics of the teachers participating in the study are shown in Table 1.

Table 1. Demographic Information of Teachers

Variables	Groups	f	%
Gender	Male	180	37,0
	Female	307	63,0
Marital Status	Married	243	49,9
	Single	244	50,1
Age	30 age =	229	47,0
	31-40 age	196	40,2
	41 age +	62	12,7
School Type	Pre-school	31	6,4
	Primary School	59	12,1
	Secondary School	199	40,9
	High School	198	40,7
Seniority	5 years =	262	53,8
	6-15 years	179	36,8
	16 years +	46	9,4
	Total	487	100,0

2.2. Data Collection and Analysis

The research was conducted in the light of the data collected from the scale form, which consists of two parts: "Personal Information" and "Economic Literacy Scale".

In this study, the "Economic Literacy Scale", which was shaped by Gerek and Kurt (2011) and tested for validity and reliability, was applied. Scale: "Strongly disagree." (1) and "I totally agree." It is a five-point Likert scale ranging from (5). Values between 1 and 5 on the scale reflect the levels of economic literacy, and as these values approach 5, they indicate higher levels of economic literacy.

Reliability studies of the scale used in the study were conducted. The reliability value of the scale was calculated as $\alpha=0.93$ by Gerek and Kurt (2011). In the literature, an internal consistency coefficient above $\alpha = .70$ is considered "good". When discriminant validity was determined, it was concluded that 33 items significantly differentiated the lower group from the upper group. It was determined that the results obtained were between the scale's recommended and acceptable ranges in the literature.

Whether the variables fit into a normal distribution was evaluated with the Shapiro-Wilk test, and the variables that fit into a normal distribution are given with their mean and standard deviation values. "Independent Sample t-Test" was used to analyze the differences between two groups, and "One-Way Analysis of Variance (ANOVA)" test was used for the differences between three or more groups. Statistical analyzes were performed in the SPSS program and the significance level was taken as 0.05.

3. FINDINGS

The t-test findings performed to compare the Financial Literacy of teachers according to their gender are given in Table 2.

Table 2. Comparison of Teachers' Financial Literacy by Gender

Variable	Groups	N	M	SD	t	df	p
Financial Literacy	Male	180	3,6698	,79565	4,278	485	,000
	Female	307	3,3581	,76463			
Levene's Test for Equality of Variances p>.05							

As seen in Table 2, teachers' financial literacy varies significantly according to their gender ($p < .05$). Financial literacy of male teachers ($M=3.6698$; $sd=.79565$) is higher than female teachers ($M=3.3581$; $sd=.76463$). In other words, male teachers' financial literacy perceptions are more positive than female teachers.

The t-test findings performed to compare teachers' financial literacy according to their marital status are given in Table 3.

Table 3. Comparison of Teachers' Financial Literacy According to Their Marital Status

Variable	Groups	N	M	SD	t	df	p
Financial Literacy	Married	243	3,2428	,83257	,508	485	,001
	Single	244	3,0438	,73646			
Levene's Test for Equality of Variances p>.05							

As seen in Table 3, teachers' financial literacy varies significantly according to their marital status ($p > .05$). In other words, the financial literacy of married teachers is more positive than single teachers.

ANOVA test findings performed to compare teachers' financial literacy according to their ages are given in Table 4.

Table 4. Comparison of Teachers' Financial Literacy by Age

	Age	N	M	SD	Source of Variance	Sum of Squares	df	Mean Square	F	p	Sig.
Financial Literacy	A-30 age=	229	3,7563	,823	Between Groups	5,143	2	2,571	3,818	,023	C>A
	B-31-40 age	196	3,8980	,845	Within Groups	325,953	484	,673			
	C-41 age+	62	4,0581	,722	Total	331,096	486				
	Total	487	3,8517	,825							

As seen in Table 4, teachers' financial literacy varies significantly according to age ($p < .05$). The financial literacy of teachers aged 41 and over ($M=4.0581$; $sd=.722$) is higher than that of teachers aged 30 and under ($M=3.7563$; $sd=.823$). In other words, the financial literacy of teachers aged 41 and over is more positive than teachers aged 30 and under.

The ANOVA test findings performed to compare the financial literacy of teachers according to the school level they work in are given in Table 5.

Table 5. Comparison of Teachers' Financial Literacy According to the School Level They Work in

	School Type	N	M	SD	Source of Variance	Sum of Squares	df	Mean Square	F	p	Sig.
Financial Literacy	A-Pre-school	31	4,3548	,442	Between Groups	3,530	3	1,177	4,342	,005	D>A; D>B; D>C
	B-Primary School	59	4,3588	,597	Within Groups	130,882	483	,271			
	C-Secondary School	199	4,4816	,568	Total	134,412	486				
	D-High School	198	4,5909	,451							
	Total	487	4,5031	,525							

As seen in Table 5, teachers' financial literacy varies significantly depending on the school level they work in ($p < .05$). The financial literacy of teachers working in high schools ($M=4.5909$; $sd=.451$) is higher than that of teachers working in kindergartens ($M=4.3548$; $sd=.442$), teachers working in primary schools ($M=4.3588$; $sd=.597$), and teachers working in secondary schools ($M=4.4816$; $SD=.568$). In other words, the emotional commitment perceptions of teachers working in high schools are more positive than those of teachers working in kindergartens, primary schools, and secondary schools.

ANOVA test findings performed to compare teachers' financial literacy according to their seniority are given in Table 6.

Table 6. Comparison of Teachers' Financial Literacy According to Their Seniority

	Seniority	N	M	SD	Source of Variance	Sum of Squares	df	Mean Square	F	p	Sig.
Financial Literacy	A-5 years =	262	3,7565	,847	Between Groups	5,446	2	2,723	4,047	,018	B>A; C>A
	B-6-15 years	179	3,9441	,794	Within Groups	325,650	484	,673			
	C-16 years +	46	4,0348	,756	Total	331,096	486				
	Total	487	3,8517	,825							

As seen in Table 6, teachers' financial literacy varies significantly according to the seniority variable ($p < .05$). The financial literacy of teachers with 6-15 years of seniority ($M=3.9441$; $sd=.794$) is higher than that of teachers with 5 years or less of seniority ($M=3.7565$; $sd=.847$). Again, the financial literacy of teachers with 16 years or more of seniority ($M=4.0348$; $sd=.756$) is higher than that of teachers with 5 years or less of seniority ($M=3.7565$; $sd=.847$). In other words, the financial literacy of teachers with 6-15 years of seniority is more positive than that of teachers with 5 years of seniority or less, and the financial literacy of teachers with 16 years of seniority or more is more positive than that of teachers with 5 years of seniority or less.

4. DISCUSSION AND CONCLUSION

In today's world, due to the development of internet technology and the spread of media, individuals are guided by the media to become active consumers (Suiter & Meszaros, 2005) and understand brands and their differences (John, 1999). This period, when the complexities and dangers of financial life were fully seen, further increased individuals' curiosity about financial education. When the financial literacy of teachers is examined according to their gender; It was determined that the financial literacy of male teachers was higher than the financial literacy of female teachers. While there are studies that reach similar findings to this result (Homan, 2015; Elmas & Yılmaz, 2016), there are also contradictory studies (Krizek & Hradil 2012; Barış, 2016; Tuna & Ulu, 2016). This situation can be considered because of the prevailing idea in Turkish society that it is the man's responsibility to provide for the household.

When the financial literacy of teachers is examined according to their marital status; It was determined that the financial literacy of married teachers was higher than the financial literacy of female teachers. While there are studies that reach similar findings to this result (Wagland & Taylor, 2009; Elmas & Yılmaz,

2016), there are also contradictory studies (Ergün et al., 2014; Kılıç et al., 2015). This situation can be considered because married teachers incorporate more comprehensive responsibilities into their lives.

When the age variable is examined in the research; It has been determined that teachers' financial literacy levels vary depending on their age. As the average age of teachers increases, their financial literacy levels also increase. There are different studies (Chen & Volpe, 1998; Ansong & Gyansore, 2012) that support this finding. This can be explained by the increase in experience in parallel with increasing age and the increase in purchasing power due to the increase in income levels.

The financial literacy of the teachers participating in the research varies depending on the school level they work in. It has been determined that the financial literacy of teachers working in high schools is higher than that of teachers working at other school levels. In addition to studies that contradict this finding (Homan, 2015), there are also studies that are similar (Worthington, 2006; Ergün et al., 2014). This may be associated with professional competence and individual interests.

When the financial literacy of teachers is examined according to their professional seniority; It is seen that the financial literacy of teachers increases in direct proportion to the increase in their seniority. Studies (Öztürk & Demir, 2015; Korkmaz, 2016) also support this finding. This situation can be explained by the increase in experience in parallel with the advancement of professional seniority and the increase in purchasing power due to the increase in income levels, like the age variable.

Considering the research results, it may be recommended to increase the number of studies on teachers' financial literacy. In accordance with the requirements of the global world, teachers can be trained, and some activities can be carried out regarding financial literacy, which is considered a basic life skill. Training programs of various types and levels can be organized in cooperation with various institutions and organizations, as well as non-governmental organizations.

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