

4M Academic Technologies Narrative

4M Academic Technologies was created to give students between 9th and 12th grade the opportunity to learn and research about personal financial information. In the fast pace society that we live in today, many students are faced with challenges and choices that can impact them throughout their lifetime. The important role played by personal financial management cannot be overstated. Job opportunities, insurance coverage, security clearances, home ownership, and other important aspects of one's life can all be impacted by how a person handles their personal financial role. The goal of 4M Academic Technologies is to provide an interactive website that challenges students and introduces materials and resources that can empower them to make informed decisions regarding their Financial Identity. We have created this website to help achieve this goal by providing content, resources and assessments that will offer students a level of clarity of understanding about their financial future.

Our target audience is 9th through 12th grade high school students enrolled in business education courses. We believe this is an important age group because these students not only have the capacity for understanding financial concepts, but they also will begin taking on part-time jobs and apprenticeships, opening bank accounts, and receiving credit solicitations in the mail. This group will also have exposure to career areas before leaving high school, so it is imperative that they understand personal financial management. Personal finance is a subject matter that is relevant to everyone, but not readily available to all students in high school. In Georgia, students that take the economics course receive some personal financial training, but it is fairly limited in our estimation and not all students take the same course. We feel our site will offer valuable resources to not only those that have had no training, but will also enhance the training some students have had in the classroom.

There are several areas on this site that will assist students in understanding the world of finance. We wanted to utilize several areas of instructional design theory to assist with the learning process. Initially, our website introduces our group and provides a flash animation allowing students to select links directly from the animation. We selected the colors, layout, and use of animation in an attempt to engage our audience. The young and Internet savvy student is looking for a little more than the plain, old-fashioned text-on-a-white-background site. Customizing the site to meet the expectations of our audience will lead to more time spent on the site (Kar Yan, T., & Shuk Ying, H., 2005) and hopefully, more understanding of this important topic.

Further down the page we have our goal for the page posted. This is also written to the level of our audience to clearly convey to them what the site can do for them and why it's important for them to take a closer look at it. Below that information you'll find the audience we are targeting for this website. The viewers of the site should also recognize if they are in the target audience, which will further increase our odds that the viewer will stay long enough to learn something, (Kar Yan, T., & Shuk Ying, H., 2005) which is our goal.

Along the top of the screen you will see the links to our Read/ Write web aspects which will be explained more in depth later. On the upper left side of our web page are links to our interactive components. Finally, along the bottom of the web page there are links to the online narrative, learning objectives for the students and the site map.

According to the, article "Technology Integration" in T.H.E. Journal, "Without access to the technology, teachers were unable to learn about it for themselves, and they certainly were unable to use it with their students" (Anonymous, 2004, p. 12). While students may share the same classroom with their teacher, they do not necessarily share the same experience outside of

the classroom. For this reason, when teaching students about technology we must be mindful of how the use of technology is interpreted by the student. As more and more classrooms incorporate technology in lesson delivery, it is very important that business educators continue to integrate technology as much as possible.

With this website we want to ensure that no matter what their background in technology might be, a student will be able to learn about these applications and be able to become educated on personal finances as well. Brabeck, Fisher, and Pitler (2004) were careful to note that technology should be viewed as a supporting tool for instruction and not the focus of instruction itself. This website is a great example of how we incorporate new technology, but the technology is not the main focus of the lesson nor does it overwhelm the content of the lesson.

The way students interact online is continuously changing. When this is the case, it is necessary for our instructional design to change as well. This website incorporates several aspects of the Read/ Write Web (web 2.0) to accommodate the needs of the Web 2.0 student while meeting established guidelines for usability (Hong & Kim, 2004). There are 10 separate links to various types of media within our blog. Some links are to video- the medium of the Millennial Generation/ Digital Natives. The animation is very good and the content is delivered with an eye for appealing to the students in a simple and direct fashion. Some links are to highly interactive sites that utilize surveys (budget creation), graphic manipulation (check writing), and online gaming (on finance topics). Some of the links are geared expressly to students, but several have areas for advisers and teachers as well. There are also some links that offer Spanish versions of their content.

Technology is interesting to experience, but it must also be engaging enough to connect the students to the advisers and to one another to maximize the learning experience (Norton &

Hathaway, 2008). Students are able to connect to the instructor and interact with peers through not only the blog itself, but also through Facebook and Twitter links. The Facebook link leads to a highly engaging and interactive experience and allows for a constant method of communicating new information and updates. Students can pose questions to advisers and the answers can be sent directly to the student or as a wall posting for all to see if the question is of a broader nature. Twitter permits the site to connect users and followers instantly and as frequently as needed without the user having to intervene (check email). In order to maintain the interest of the students these pages will change continuously and address the specific financial lessons being taught at the time.

The assessment section will help us to determine if our material is being mastered by the students using the site. This feedback is critical to both the student and to us as instructors. The student will see what they may need additional support on and we can use the data to analyze our material to determine what might need to be modified to ensure the transfer of learning is taking place.

Link 7- YouTube Video. No longer there!!! Need to fix

Link 8- JumpStart- <http://www.jumpstart.org/reality-check-page1.html> “.” missing from URL

References

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