Reflection:

Looking Back on the Overall Process

Tamecia Jones

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**Expert or trained novice?**

Over the course of this curriculum project, I have often wondered how much of a subject matter expert you have to be in order to be a successful curriculum developer. As our team started from the cocktail party conversation where I dropped the two moth-drawing words ‘financial literacy,’ it became apparent that it is an important domain for learning, especially for us. In early meetings, we talked about the continuum of topics that we could cover and we had lots of resources, but could any of us be considered experts in any of them? I also began to wonder if what I knew about financial literacy that I could write into a curriculum should be reflected in my own life? Since the curriculum is a balance between providing information and suggesting behavior transformation, should I even touch it? I am not an expert on many things, and should I let that guide what types of curriculums that I write? I am not even trained on the psychology of attitudinal and behavior change or modification.

**Burden on developer or implementer**

If I were to look at the Gardner’s perspective on just teaching three topics as a basis to guide curriculums, I once again wonder about how much the implementer is supposed to know within the domain. It seems as if the burden is now on the implementer rather than the developer, and this may or may not cause increased vulnerability of misinformation, highly subjective delivery, and non-standardizable assessment. Do the designers use subject matter experts to create a volume of optional lessons out of Mozart, Darwin’s evolution, or the Holocaust, and the implementer chooses? Do they build a framework and allow their research skills to guide them? What does that do for assessment?
Goal-Setting

We originally faced challenges in setting goals because of the looming cloud of assessment. I remember the class discussion about setting the goals even though assessment might not measure the goal. I was in full favor of letting the goals remain the goals beyond whatever assessment stakeholders desire, yet design activities in the curriculum from which assessment data might be extracted. Since our audience is composed of drop-in adults who may not have the skills (reading, writing, etc.) to complete assessments such as tests and the lessons do not build upon themselves, we focus formative rather than summative assessments. Students ought from the first to be introduced to assessments; assessment ought to be a regular part of education; and as soon as possible, students should themselves join in the processes of (self-)assessment, (Gardner, 1999, p.38). This is one of the reasons we formatted the lessons so that assessment is introduced early and revisited throughout the lessons. Since some of our goals are lofty and enduring, they are hard to assess, at least in the timeframe of a few hours or weeks. This does not fit into a traditional classroom or a traditional population for which assessment is usually designed. Even if we were to give a large test at the end of the course to see if the students learn anything, the likelihood that this population or any population could pass the test successfully, yet the impact of the learning in the classroom not be the important arena where we want the knowledge expressed is high.

Scope and Sequence

After we set our goals, between the three of us there might have been a friendly battle about the scope and sequence of the curriculum. We created a list of topics that we thought should be covered, and it took a long time to cut anything or accept that we could
not teach everything. We said in the beginning that we did not want to attempt to teach everything nor did we feel confident to approach some of the topics, but we never really narrowed down our scope. I think our enduring goal could have been spotlighted just on financial literacy while omitting the secondary information about insurance, but that would have forced us to prioritize more stringently than we did. I especially like Wiggins and McTighe’s analysis of Bruner’s thought “for any subject taught in primary school, we might ask [is it] worth an adult’s knowing, and whether having known it as a child makes a person a better adult,” where they say that a negative or ambiguous answer means the “material is cluttering up the curriculum” (Wiggins & McTighe, 1998, p. 11). I was very concerned about having a crisp curriculum rather than a collage of every possible topic.

*Group collaboration*

Our group did not compose every sentence together because two of the three members prefer the divide-and-conquer-and edit approach. This proved challenging at times when the divide, conquer, and edit stages got reordered or if there was sub-cyclical movement that impeded arrival at the group edit stage. It also provided a challenge when the lessons returned from division with more breadth than the group initially agreed upon, possibly making some lessons appear more comprehensive than others. I love revision, but individual personalities may obsess over revision and make everybody have to revisit the group edit stage. It does not mean the group was not pleased with the final product, but the final product may have been finalized earlier. Then my computer technical difficulties may not have even mattered. Hindsight is always perfectly insightful, but it gets that privilege.
Resources
