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## Making 'Good' or 'Critical' Citizens: From Social Justice to Financial Literacy in the Québec Education Program

- Definitions of 'financial education' and 'financial literacy'.
- The new Québec Financial Education program does not encourage students to develop or use a critical thinking process.
- The actual Financial Education program educates students to become personally responsible citizens at the expense of justice-oriented citizens.
- The actual Financial Education program, which is a subset of the Social Sciences subject area, does not provide opportunities for students to deconstruct and reconceptualise the structure of their society.
- To achieve the critical analysis objective of the Social Sciences subject area, the new Financial Education program must be adjusted.

**Purpose:** The Québec Ministry of Education has introduced – as of September 2017 – a new mandatory course focusing on financial literacy and addressing such issues as credit scores, loans, taxes and budgets. This announcement has created intense educational debate on the *raison d'être* and content of the course. This article will summarise the heated debate and will examine content knowledge and the type of 'good' citizens that the course seeks to create.

**Method:** We use thematic content analysis to identify textual patterns and themes in the Québec Education Program (QEP) pertaining to financial literacy.

**Findings:** Our assumption is that the QEP reproduces and shapes a personally responsible citizen at the expense of systemic criticism and justice-oriented citizenship education, according to Westheimer and Kahne (2004)'s typology.

### Keywords:

Financial education program, social sciences, critical thinking, citizenship education, Québec

### 1 Introduction

From 1982 to 2009, secondary schools in Québec (a mainly French-speaking province of 7 million inhabitants in Eastern Canada) required a 100-hour micro- and macroeconomics course for students in Secondary V (corresponding to the 11<sup>th</sup> grade of school in the United States). In 2009, this mandatory course was replaced by a geopolitical course, called Contemporary World. In 2016, Sébastien Proulx, Québec Minister of Education,

presented plans to introduce a new 50-hour mandatory course on personal finance. This new course, called Financial Education, follows the international tendency to financially educate citizens (Aprea, Wuttke, Breuer, Keng Koh, Davies, Greimel-Fuhrmann, & Lopus, 2016) more explicitly after the financial crisis and recession of 2007-2009 (Arthur, 2016). In this context, Québec embraces a global trend. Beginning September 2017, the proposed course focuses on financial literacy and addresses issues such as credit scores, loans, taxes, budgets and cell phone contracts. The announcement, made at such a rapid rhythm, ignited a contentious debate about the place for this new course in the schedule (and what course should be removed) and ignited skirmishes about its content. To participate in the debate, one must analyse the course content and the desired impact of the course among the population.

The purpose of this article is to examine (1) the context and content of the Financial Education course, (2) the legitimacy of the course in an international context, and (3) the kinds of 'economic citizens' that the course valorises and wishes to produce for a future society. Specifically, this paper documents the main tendencies and conventions of today's educational making of 'good' citizens and 'good economic' citizens in Québec.

We argue that the new course exclusively focuses on 'financial literacy' while it should consider a critical approach of 'financial education' as a social and economic science; in other words, it should promote the teaching of a critical, scientific approach of the socioeconomic system, an argument which is largely inspired by criticism

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in Germany and France (Szukala, 2015). The first and second parts of the article describe the course in its context and content, and its reception. The third part recaps a typology of the kinds of citizenship taught by schools. The fourth part analyses the course in terms of the presented typology. What is the content of the program and what are its underlying assumptions? What information does educational research provide to interpret the letter and spirit of this program? Finally, we present some guidelines to direct the teaching and some research to allow descriptive and critical analyses of the degree of anchoring of this Financial Education course within the disciplines of social sciences, their intellectual operations and their heuristics.

## 2 The course in its context

The Organisation for Economic Co-operation and Development defines financial literacy as the:

“knowledge and understanding of financial concepts and risks, and the skills, motivation, and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life (OECD, 2012).”

Gale & Levine (2010) define financial literacy as “the ability to make informed judgments and effective decisions regarding the use and management of money and wealth” (p. 3). Both definitions are consistent with Aprea et al. (2016)’s definition which states that financial literacy encompasses the “ability to deal effectively with money and financial matters” (p. 1) and the understanding of what is being offered to them. As Retzmann & Seeber (2016) wrote, “(n)one of these definitions is aimed specifically at school education” (p. 11). For them, “being financially educated means more than being financially literate, and that financial education can and should be seen as a proper subset of economic education” (p. 9). Retzmann & Seeber (2016) state that financial literacy, if seen as the ability and knowledge to manage finance, is too narrow for the school missions, one of them being preparing students for their future life.

Indeed, the Québec Education Program (QEP) is supposed to enable schools to help students deal with social change and participate actively in their learning, especially thanks to social sciences. The QEP puts forward social sciences in order to promote students’ openness toward the world, and become aware of the value of individual and collective involvement in social choices and its impact on the course of events. Such aims converge toward the prospective function of social sciences long identified by historians and educational researchers alike. They are also aligned with the concept of agency, defined as the capacity to act upon the world or to see oneself as an actor/subject (Novack, 1972).

In history teaching, as an example, such an understanding of agency calls upon the confrontation of a diversity of viewpoints from which history, as an interpretative discipline, is constructed. It distances students

from conceiving of history as the linear march to progress driven by the actions of ‘great white men’, in part through polyphonic sets of problematization regarding primary sources which further the analysis of historical phenomena by students. However, in light of the analyses presented thereafter, the letter and spirit of the Financial Education program tend to portray competences and ways of thinking that are incompatible with the attainment of the above-described aims.

As history or geography teaching, for instance, financial education “seen as a proper subset of economic education” should include and insist on the development of critical thinking so that students have the tools to understand the structure of the world they live in. We extensively subscribe to the point of view conveyed by Retzmann & Seeber (2016):

“We [...] define financial competence as the sum of an individual’s cognitive judgment, decision-making and planning abilities, their practical and technical skills for implementing decisions and plans, including the use of electronic media, and their motivational, volitional and social disposition with regard to liquid funds (cash, bank money), recent and future income and material and nonmaterial assets for themselves, as a trustee for other people, and as a social or political representative for the general public, in efficiently and responsibly generating and implementing such assets to achieve the best possible effect on the short, medium and/or long-term well-being of the people concerned. The term financially educated is used to describe a person who is willing and able to judge, decide and act autonomously (self-governing), appropriately and responsibly in accordance with these transferable competences in financially shaped life situations (p. 15).”

To sum up, ‘financial literacy’ refers to the ability to manage money and wealth efficiently, but ‘financial education’ refers to a larger definition that includes critical thinking and the abilities to understand and analyse the world we live in.

The 2008 economic crisis has left the international community with a financial and economic insecurity (Arthur, 2016). As most countries, more specifically the ‘developed countries’, still feel the consequences of the crisis, national governments are pressured to act to prevent another crisis (Elson, 2017). At a macroeconomic level, the individual decisions are little often considered as having an impact and “(a)lthough these decisions seem minor on individual level, their aggregation could have severe consequences on the country level” (Fabris & Luburić, 2016, p. 68). The OECD (2012) argues that financial illiteracy is linked to contribute to ill-informed financial decision making that can have enormous negative consequences on a macroeconomic level. As Bay, Catasu, & Johed (2012) state, “international reports are univocal in their conclusion: the level of financial knowledge needs to be raised so that non-professional investors can act in a financially responsible manner” (p. 37). As a result, it is seen as unequivocal – at both a macroeconomic level (raise financial security and stabilised financial market) and microeconomic level

(help individuals making rational financial decisions) – that financial literacy has to be implemented in the education system of every country to raise “individual and collective wellbeing in the twenty-first century” (Aprea, 2016, p. 5).

However, the OECD (2017) offers important nuances in the actual effect of a specific financial education course on the level of financial culture/literacy, which is more influenced by other school subjects.

“On average across the 10 participating OECD countries and economies, around 38% of the variation in financial literacy scores reflects factors that are uniquely captured by the financial literacy assessment, while the remaining 62% of variation in financial literacy reflects skills that can be measured in the mathematics and/or reading assessments (p. 2).

Several countries have started integrating some financial literacy topics into existing school subjects, such as mathematics or social sciences. However, more evidence is needed to show the extent to which incorporating financial literacy elements into existing subjects is effective as compared to other approaches to improve students’ levels of financial literacy (p. 5).”

According to the OECD (2017), socioeconomic and family environments are two external variables that heavily influence students’ financial literacy.

“In 10 countries and economies with available data, socio-economically disadvantaged students are more likely than advantaged students to be low performers in financial literacy, after accounting for student performance in mathematics and reading and other characteristics (p. 3).

What students know about financial literacy depends to a large extent on their parents and families, both in terms of the resources that they make available to them and through direct engagement (p. 6).”

Other studies, made by Lachance (2014), Lusardi (2008), and Lusardi, Mitchell, & Curto (2010), also find that financial literacy skills are mostly moulded by the socioeconomic context – e.g. the parental level of financial literacy (Mimura, Koonce, Plunkett, & Pleskus, 2015). Therefore, some authors question the legitimacy of a financial education course to rise the level of well-being among citizens, given the infinitesimal influence of a financial education class on prevailing behaviours at home and socioeconomic determinism. Despite such nuances regarding the relevance within the school curriculum of a specific financial education course and its effect on the development of financial culture/literacy, the OECD recommends that countries continue to strengthen national strategies for financial education.

## 1.2 The Québec context

In the spirit of this recommendation, by promoting faith in the financial system and its stability, the QEP has tried to shape ‘personally responsible’ economic citizens who are integrated within society and act in a ‘responsible’ manner, such that society functions ‘well’. Indeed:

“Individuals take on greater responsibility as they enter adulthood. Everyday situations become more complex, particularly those related to personal finances, which involve making choices which will have a variety of long-term effects [...]. Financial education prepares students to manage their personal finances and helps them make informed choices. It promotes responsible behaviour and the development of sound judgment (Gouvernement du Québec, 2017, p. 1).”

In its aims, the program seeks to enable students to develop ‘critical judgment’ in the management of their personal finances. With the Financial Education program, students will acquire various skills and competencies, such as taking a position, consider various options and comparing them, determine the different consequences of their possible choices. In analysing financial issues that affect them, students exercise and develop their critical judgment. By exercising the competency developed in this program, they are also able to learn more about themselves, which helps them set their own goals and determine the degree to which they can tolerate the risks associated with the management of their personal finances (p. 1).

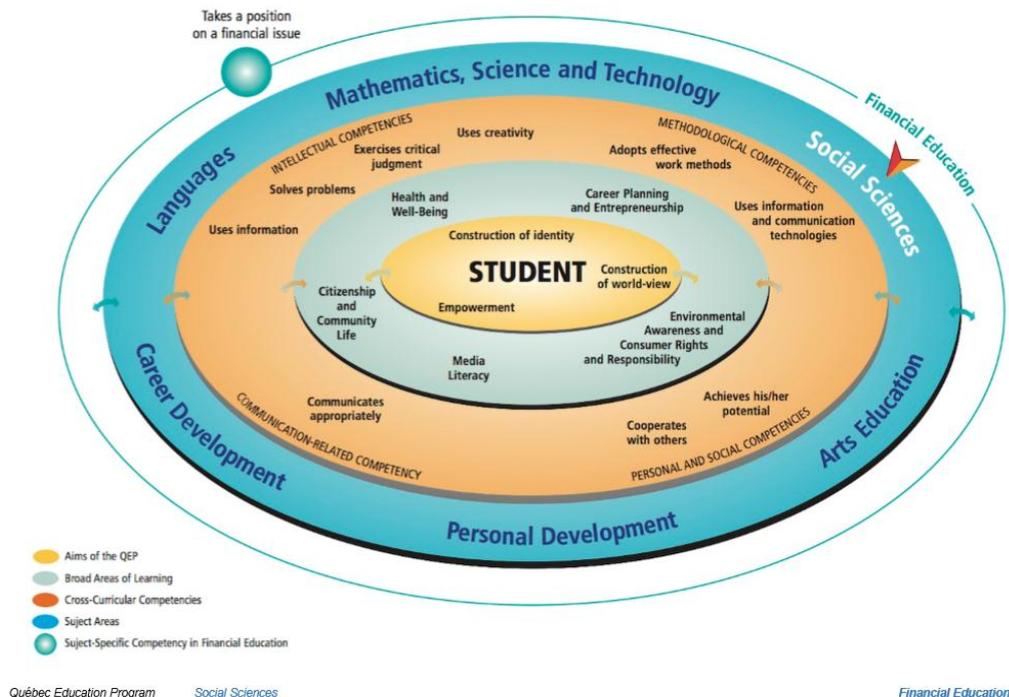
The fifth and final year of secondary school in Québec is composed of six subject areas: Languages; Mathematics; Science and Technology; Social Sciences; Arts Education; Personal Development, Career Development. The Financial Education course has been conceived to be part of the Social Sciences program. As constructed to focus on financial literacy, the Financial Education course could have been part of the Mathematics, Science and Technology (as the OECD categorised it for the Program for International Student Assessment (2012): Frameworks – Mathematics, Problem Solving and Financial Literacy). It could also have fallen under the Personal Development or the Career Development, but the QEP has chosen to place it in the Social Sciences area. Is it because the Financial Education course focuses on financial literacy and ‘literacy’ has a strong social connotation (Rogers, 2001)? It is difficult to know, by reading the QEP, the exact *raison d’être* of this conceptual, disciplinary link between financial education and social sciences. ((One can suspect – and disrelish – more pragmatic reasons linked to a timetable in schools or an allotment of time that would support inconspicuous priorities within the curriculum – showing the presence of an underlying stratification of school content where everything would have a hegemonic position over Social Sciences: no minute should be ‘lost’ in Mathematics, but perhaps some can be ‘spared’ in Social Sciences.) However, from this choice should arise requirements related to the field of social sciences helping students take on and debate socially controversial, engaging and emancipatory issues, and thus afford them the opportunity to see themselves as actors/subjects of change in their community.

## 2 The course in its content

Our corpus comprises the short texts forming the 24-page program, which specify the issues involved and the general context in which students are called upon to apply what they have learned. The program concentrates on what 11<sup>th</sup> grade students should know in order to manage their actual and future personal finances.

Students must examine three financial issues: (1) consuming goods and services, (2) entering the workforce and (3) pursuing an education. These issues are considered from situations already or soon-to-be experienced by the students. For each issue, students should develop one competence: that of taking a position on a financial issue (Gouvernement du Québec, 2017, p. 7).

### Making Connections: Financial Education and the Other Dimensions of the Québec Education Program



The program defines ‘taking a position’ as the selection of one of several options. Taking a position in personal financial issues is presented as being a difficult process, involving the use of human, documentary and legal resources and the exercise of critical thinking. Students must explore every facet of the situation, including their own needs, necessary budget, nature of the situation

and socioeconomic context. After this analysis, students must evaluate their options in terms of costs and risks (financial, personal, social, family, etc.), and then must make a choice. For example, a purchase that requires payment on an instalment basis can result in undue risk for a person with variable income.

### Key Features of the Competency

#### Assesses the situation

Identifies his/her needs • Examines his/her budget • Recognizes the constraints • Considers elements of the socioeconomic context

#### Examines different options

Considers the related cost • Determines the risks • Determines the advantages and disadvantages • Chooses an option

#### Takes a position on a financial issue

#### Puts his/her position in perspective

Compares his/her choice with those of others • Recognizes factors that influence his/her choice • Reconsiders his/her choice

#### Considers the legal aspects of each option

Identifies rights • Identifies responsibilities • Knows the legal institutions enabling him/her to assert his/her rights

Students need to know who they should address to ensure that their rights are respected, such as when they want to accept an employment contract or honour a guarantee. Even when financial resources are sufficient to meet their needs or when the selected option will be fulfilled later, the decision must be put into perspective. Students must compare their choices with those of others and recognise who influences their decision-making (e.g. peers, media, etc.). An option that is initially advantageous may later be rejected as inappropriate. When the choice is reconsidered, the decision-making process resumes.

The evaluation of learning is founded on the exercise of this competence (taking a position) and the acquired knowledge, and includes concepts specific to each theme. More precisely, taking a position on the first financial issue (consuming goods and services) involves considering the rights and responsibilities of consumers and vendors, exploring different options and making an informed decision that considers the long-term legal, family, personal or social consequences (Gouvernement du Québec, 2017, p. 11). To avoid disappointment, students must consider the legal aspects of their options; for example, Québec laws do not always apply, especially when students purchase goods online. This process also requires, *inter alia*, the use of proper strategies and the exercise of one's critical judgment, such as by consulting sources of information, in order to act rationally without being hesitant. In this case, students must learn and apply four concepts: consumption, debt, purchasing power and savings.

Taking a position on the second financial issue (entering the workforce) relies on similar abilities to gauge diverse consequences, mobilise strategies to frame the outcome, examine options and select one choice. In this case, the student must consider the rights and duties of workers and concepts of employment, remuneration and taxation (Gouvernement du Québec, 2017, p. 14). Finally, when taking a position on the third financial issue (pursuing an education), the student must appraise the situation and choose among different options while considering similar consequences and harnessing the same strategies and resources as above. In this case, the student must employ three new concepts: financing, qualifications and training (Gouvernement du Québec, 2017, p. 17).

The Financial Education program received a very variable reception from its various commentators. Employer associations and large financial institutions applauded the new program, whereas many unions and teachers considered the program to be an 'improvisation' and a 'political manoeuvre'. Teachers expressed fear of a domino effect of this change, with some fearing the elimination of elective social studies courses and the disarticulation of the Contemporary World course on geopolitics. Others deplored the poor quality of the program and putative apocryphal intentions of its implementation based on the functional, utilitarian demands of employers and financial circles.

Szukala (2015) in Germany insists on the 'crisis' or post-2000 debates that have called into question curricular proposals 'where economics was an integral part of multidisciplinary social sciences teaching' (Szukala, 2015, p. 69). One example of convergence between the educational situations in Germany and Québec regards the emphasis on the inadequate capacity of workers to adapt to the new demands of their employers and the financial circles, and the insufficiency of social sciences to guarantee a knowledge of finances and of the enterprise domain, although the Québec program accords little space to discourses focusing on the adaptation of human resources to a globalised economy (e.g. the Québec program does not emphasise mastery of other languages in order to integrate the labour market). Thus, there are political and intellectual debates in Germany and Québec in this field. However, in Québec, didacticians in economics in particular are extremely rare and didacticians in social sciences in general have not yet given their opinion on the Financial Education program. For many of these didacticians, this program does not fall under their domain – in contrast with the Anglophone part of Canada (Arthur, 2016, p. 116), there is no community of financial literacy researchers in Québec.

### 3 Typology of citizenship

As it is mentioned above, the Financial Education course is part of the Social Sciences program, in which citizenship education is also included. For Aprea et al. (2016), "financial issues play a vital role in current conceptions of citizenship education" (p. 2). We do not argue that the Financial Education course is not included in the right subject area, only that it has to be modified to fulfill the requirements of the Social Sciences program subsuming citizenship education, one of them being to help students develop critical thinking.

In a widely cited study, Westheimer & Kahne (2004) characterised and exemplified three conceptions of the 'good' citizen, which are embedded in citizenship education. Specifically, a 'good' citizen is conceptualised as a person who is personally responsible, participatory or justice-oriented.

Personally responsible citizenship describes citizens who follow the law (e.g. the highway safety code), expect their rights to be protected (e.g. from discrimination by race, national or ethnic origin, colour, religion, gender, sexual orientation, age or mental or physical disability) and donate to charity. Programs aimed towards personally responsible citizenship are character-driven, focus foremost on the moral growth of students and usually contain patriotic traits.

Participatory citizenship describes citizens who go 'above and beyond' the necessary duties of citizenship by, for instance, starting a community centre for prevention of child injury or organising a clothing drive. Educational programs focused on participatory citizenship, of which there are few, prepare students to take personal interest in social diversity and inequality, to care for those in need and to advance cultural, economic, political or social development.



Social justice-oriented citizenship describes citizens who question the status quo that leads to scarceness amid abundance. Westheimer & Kahne (2004) found that almost no educational programs sought to form justice-oriented citizens. Such programs would encourage students to identify, analyse and stand up to the root causes of structural social, economic or political problems, become aware of and reflect on diverse perspectives and values, develop critical-thinking skills, and collectively challenge or reform the norms, policies and practices of their school or the public. In economic and financial terms, this conception of the 'good' citizen would be conceived as a 'critical' financial literacy which is not a reduction of:

"[...] the critical inquiry which discerns whether bond a or bond b offers the better investment/risk ratio. It is instead a humane critical thinking that is antagonistic towards and is aimed at shedding light on capitalist exploitation, alienation and further neoliberalization. It does not operate within the boundaries set by capitalist relations of production and neoliberal ideology but critically inquires into the justness of the limits imposed by accumulation requirements and neoliberal doxa. Critical financial literacy contains a criticalness that implies a caring and ethical aspect that goes beyond the neoliberal valuing of the consumer over the citizen [...] (Arthur, 2011, p. 210-211)."

These different conceptions of citizenship are not necessarily cumulative, but rather are typically antithetical. Each reflects a different ideology: more conservative (law-abiding) and individualistic for the personally responsible orientation, more reformist for the participatory orientation, and more liberal and collective for the justice-oriented orientation. As we have mentioned, the QEP wishes to promote faith in the actual financial system and shape personally responsible citizens who manage their finances in a rational manner so that the actual financial structure can be maintained. Thus, financial literacy as a limited ability to manage money and personal finances could be linked to the first type of citizenship.

#### 4 Content analysis

Following Aprea (2016)'s idea that a better financial knowledge will help the individuals to achieve a higher level of well-being in the 21<sup>st</sup> century, teaching financial literacy in schools is then coherent. Unsurprisingly, on the one hand, the Financial Education program in Québec sticks to most of the components characterising the idea of 'financial culture or literacy', according to the OECD (2017): making decisions about everyday spending, recognising the purpose of everyday financial documents, analysing financial products, solving financial problems, etc. Within the 24-page program (including appendices), on the other hand, the 'critical judgment' unit only occurs seven times, although the same sentence is repeated three times: "It [taking a position] [...] involves using appropriate strategies, exercising critical judgment, especially when consulting sources of information, taking any opportunity to learn more about

oneself and developing the confidence needed to take responsibility for one's choices" (Gouvernement du Québec, 2017, p. 11, 14, 17). Akin to Retzmann & Seeber (2016), some operative verbs (to take a position, to choose and to reconsider) that are used in the description of the competence and its components generally correspond to intellectual operations and critical high-level heuristics associated with critical training and high cognitive engagement. Because they fall within the competence – the ability to mobilise the available resources in order to solve a problem (Perrenoud, 1999) – *operator verbs* refer to *actions* and indicate what students should be able to do.

The most substantial part of this program (Gouvernement du Québec, 2017, p. 9-18), the 'Program Content', is comprised of three financial issues and ten associated concepts: consuming (consumption, debt, savings, purchasing power), working (taxation, remuneration, labour) and studying (financing, training<sup>1</sup>, qualifications). Within this part of the program, promoted disciplinary operations are of low intellectual level and low epistemological sophistication. From a cognitive perspective of learning (Bloom & Krathwohl, 1956; Gagné, 1985; Anderson et al., 2001), low-level intellectual operations include knowing (e.g. defining, identifying, describing), understanding (e.g. explaining, identifying, grasping) and applying (e.g. solving, constructing, illustrating). Analysing (e.g. deducing, criticising, differentiating), synthesising (e.g. developing, structuring, concluding) and evaluating (e.g. selecting, predicting, recommending) are high-level intellectual operations associated with critical training and cognitive engagement. Every constructivist category of learning (Piaget, 1960; Bruner, 1966) mobilises high-level intellectual operations (Greene & Miller, 1996): problematizing, conceptualising, analysing, contextualising, justifying, experimenting, reinvesting and objectifying. Similarly, the critical perspective of learning (Giroux, 1981; Apple, 1993; Robertson, 2009) mobilises high-level operations: analysing, comparing, localising (currents, models, etc.), evaluating the validity, deconstructing, taking a position and arguing.

Going back to the three types of citizenship exemplified by Westheimer & Kahne (2004), we argue that the new Financial Education program seeks to form the first type which is not wrong in its itself, but as a part of the Social Sciences program, it should also tend toward the third type, mainly for the critical thinking aspect that the social sciences bring forward. When going through the exercises proposed on the Recitus website (<http://www.recitus.qc.ca/edufin>)<sup>2</sup>, no high-level intellectual operations surface: students have to state their needs (e.g. the choice of a cell phone), identify three options that fit those needs and explain their final choice. It seems that 'financial knowledge' takes the whole part. As it is presented in the introduction, the exercises offered were developed in partnership with scholars in accounting sciences. As Retzmann & Seeber (2016) argue, this kind of financial education focuses on the wrong goal:

“The limited capabilities associated with financial literacy seem to be more geared towards providing an initiation into an increasingly complex, difficult and uncomfortable social and economic environment than to enabling citizens to participate in social change. Our criticism of this over-emphasis on meeting external requirements is that it reflects a limited understanding and is therefore incomplete — at least in a school context (p. 12).”

Such a conception of financial literacy hinders the understanding of its plurivocal and problematic nature, in addition to being an obstacle to students’ adopting a transformative stance and envisioning the diversity of choices and interests at the core of agency purportedly taught and developed in social sciences curriculum.

In the Financial Education program, despite the formulation of the competence, operator verbs in the ‘Learning to Be Acquired’<sup>3</sup> section (Gouvernement du Québec, 2017, p. 12-13, 15-16, 18) are limited to the following actions: 38 occurrences of the verb ‘indicating’<sup>4</sup>, 11 of ‘naming’<sup>5</sup>, 7 of ‘describing’<sup>6</sup>, 5 of ‘giving’<sup>7</sup>, 5 of ‘explaining’<sup>8</sup> and 1 of ‘identifying’<sup>9</sup>. Verbs that are absent include ‘evaluating’ (consequences of the financial and banking organisation modes on social differentiation), ‘comparing’ (imperatives of state/financial capitalism and the policy of distribution of world wealth advocated in contemporary world) and ‘criticising’ (biases and interests of a dominant financial class to the detriment of the most disadvantaged). These examples are ideologically antagonistic to the neoclassical perspective. Such ideological oppositions inherent in economic theories of consumption, production and distribution (Marxist critical theory *versus* neoclassical theory, in particular) are neither analysed nor presented in the Financial Education program. To do so, the program would need to be an economic education course and not only a financial literacy course. Indeed,

“[...] the fields of neoclassical economics and education invested with neoliberal and Canadian capitalist doxa (ideology) support the neutral, technical characterization of financial literacy and the reproduction of a neoliberal consumer habitus. The internalization of the neoliberal ethos as individuals create for themselves a neoliberal habitus further legitimizes blaming individuals or their inability to succeed in the post-Fordist world and supports the use of coercive measures to move those who fail closer to norm compliance. At the same time, the habitus, capital and fields that are linked to the financial literacy initiative discourage these dominated individuals from mobilizing or understanding the need to mobilize public resources in order to mitigate the consequences of post-Fordist risk and abolish neoliberal capitalism (Arthur, 2011, p. 190-191).”

Thus, in the Québec Financial Education program, it appears that the verbs used to define disciplinary learning can describe the actions and behaviours of the type 1 citizen, acting within and respecting the system and the established social order. Firstly, the intellectual and social autonomy of students is little mobilised because the questions and possible solutions are reduced by conceptually and ideologically calibrated choices.

Indeed, neoclassical economic analysis seems to be dominant in the choice of concepts and contents. Even if, herein and elsewhere, ‘economic research calls into question the neoclassical thinking’, ‘it [neoclassical thinking] is always omnipresent in SES [social and economic sciences] curricula and textbooks’ (Szukala, 2015, p. 77) – it is presented as an immutable fact. For instance, in the study of ‘pursuing an education’, the program ‘indicates the main criteria used to determine a salary: qualifications, skills, duties, responsibilities, job performance’ (Gouvernement du Québec, 2017, p. 18) with no frictional unemployment, no shortage of human resources and no underutilised or over/underqualified workers. In the study of ‘entering the workforce’, there is no occurrence of the concepts of exploitation (of the labour force), strike, solidarity or equality<sup>10</sup>. Rather, the program promotes state institutions that ensure the flawless application of *ex nihilo* labour laws and regulations. How can one take a position other than limiting oneself to existing non-problematic financial frameworks, the reformist and paternalistic state essentially wanting the good of citizens who are working and consuming?

Secondly, there is no mention of any debate between disciplinary specialists. Indeed, when the program invites students to exploit expert sources of information (see footnote 5), it does not lead them to evaluate the interests of the authors, their ideological orientations or the schools of thought that ensue from them, let alone to analyse their way of posing the problem, the methods undertaken to arrive at the conclusions they propose or their evidence. Instead, the program only ascertains the relevance and reliability of the obtained information by determining, for example, ‘whether the [web]page was produced by an organisation, a company or an individual’ (Gouvernement du Québec, 2017, p. 24). These expert sources of information may appear ‘neutral’ in the students’ eyes, as if the ‘economic savant knowledge and its ideological controversies should not go too far between civic education in public schools and the horizon of the world of the social market economy’ (Szukala, 2015, p. 72). Consequently, the program does not lead students to develop a critical sense in regard to sources and interpretations, as required by processes and heuristics (problematizing, contextualising, corroborating, etc.) specific to social sciences. Socially controversial issues are absent, such as those concerning the continuity of social struggles in the present, notably against cutbacks in education and social services or against the retreat of social measures such as unemployment insurance, and hunger relief in schools. Here, analogies between Québec and European contexts are numerous, with the ‘financial’ approach becoming transferable from one state to another in the West. This transferability is not surprising; in school, as with any curricular disciplinary matter, economic, financial knowledge reflects the adjustment of teachings to dominant models. Consequently, ideological, heated controversies are only taught rarely (Hedtke, 2002, cited in Szukala, 2015).

In fact, whether it be the problematization of capitalism itself or that of the management of capitalism, the program fails to problematize any controversial or socially vivid subject (e.g. consumption of GMOs and labelling of foods, strikes by public sector workers, financial fraud within provincial and federal governments, increase in post-secondary tuition fees – an issue considered by numerous secondary and post-secondary students as a *question socialement vive* that has intensely resonated in Québec since the 2012 student movement preventing the Québec Liberal government from drastically increasing tuition fees), nor does it consider these issues from the perspectives of political economy or social history. As a language that repudiates the moralist, instrumentalist, mechanistic or static visions of knowledge and politics, while emphasising reflection and debate about the social factors of individual problems, social sciences disciplines are not mobilised to assess, for example, systemic influences, such as state debt or financial and economic crises, on the well-being of individuals and different social groups, according to their interests and socio-economic status. In short, ministerial speeches concerning social sciences disciplines contradict each other, insofar as the formation of citizens who are ‘participating in debates on social issues’ (Gouvernement du Québec, 2004, p. 306) is absent from the issues and concepts of the Financial Education program – with no latent capacity of being developed in an ‘act of dissensus’ (Arthur, 2012, p. 172).

On the one hand, despite ministerial pretensions, this program has no explicit link with history, geography or citizenship education, constituting the disciplines in social sciences taught from primary to secondary school. On the other hand, scholars insist on the focal link between financial education and social studies, in particular the link between financial literacy and historical analysis (e.g. considering social phenomena in term of duration, using historical narratives to inform judgments about policy questions in the present) (Lefrançois & Demers, 2009):

“In schools, we should promote age-appropriate inquiry into the reasons for and effects of collective and individual provision of significant goods, services and opportunities: water, healthcare, law enforcement, employment, education, retirement, food, energy, transportation and housing. This critical inquiry should compare present, historical and possible means of providing security – i.e. a study of past, present and possible political action aimed at instituting particular security solutions and definitions of security (e.g. security as a right to one’s basic needs, the ability to collectively decide what those needs are and access to opportunities and resources to pursue projects one finds fulfilling) (Arthur, 2016, p. 121-122).”

However, this educational aim may raise objections, including an ideological one concerning the reformist illusion, denounced by Bourdieuan analysis and possibly maintained by this article, of a school changing society in favour of the social interests of citizens, whereas political

economy over-determines problems (epistemic, socio-economic injustices, for instance) in school. Marxists, among others, have denounced as fallacious the claim that school escapes or reduces real inequalities in social life (Apple, 1982; Barnes, 2000). Thus, in fact, school is a place where social injustice and social reproduction are concealed, especially when it shows its indifference to the heterogeneity of school provisions, which are strongly correlated with the social and cultural characteristics of students (Bourdieu & Passeron, 1970). School is therefore a privileged place for the exercise of symbolic violence, the dominants extorting (consciously or not) from the dominated the free adherence to their own domination (see Ethier & Lefrançois, 2007; Lefrançois & Ethier, 2008).

## 5 Conclusion

The Financial Education program seems to be a response to the global trend of educating citizens on financial issues to, hopefully, avoid any future economic crisis. In short, the system must function optimally and must be the most stable, sustainable and profitable for small and large local capitalists. That program wishes to create ‘good’ citizens at the expense of ‘critical’ citizens. It appears the Gouvernement du Québec has omitted that this new course is part of the Social Sciences program, and should encourage and teach students to be intellectually engaged. The narrow and bourgeois conception of economic citizenship embedded in this course reflects an ideologically conservative notion of political economy that has political implications. In our opinion, by limiting financial literacy to personal finances, efforts to mould personally responsible citizens are detrimental to efforts aimed to equip critical, justice-oriented citizens.

The program proposes an ‘uncontroversial’ world where consumers consume without loss, workers produce without feeling wronged and the workforce is trained to have the best possible jobs. Nevertheless, the program does not systematically question this world through numerous debates, processes and heuristics specific to social sciences.

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## Endnotes

<sup>1</sup> Unlike the other nine concepts, 'training' cannot be mobilised in the specific disciplinary context and language of financial education because it is absent from the section 'Learning to Be Acquired'.

<sup>2</sup> Recitus is a website created in partnership with the Gouvernement du Québec that provides documents and materials for the Social Sciences program. Because the Financial Education course is new, high school teachers do not have yet access to textbooks. Texts and exercises available on this website are then an important part of the teaching material in financial education.

<sup>3</sup> This section addresses the three financial issues: 'Consuming goods and services', 'Entering the workforce' and 'Pursuing an education'.

<sup>4</sup> For example: 'Indicates some of the reasons that the government imposes taxes (e.g. to fund public services, to redistribute incomes)' (Gouvernement du Québec, 2017, p. 12).

<sup>5</sup> For example: 'Names resources that provide information or points of view on goods and services (e.g. websites, discussion forums, specialized magazines, public affairs programs)' (Gouvernement du Québec, 2017, p. 12).

<sup>6</sup> For example: 'Describes the risks involved in using credit (e.g. high interest charges on credit card balances, debt accumulation, difficulty in accessing credit, lower credit rating, negative effects on health)' (Gouvernement du Québec, 2017, p. 13).

<sup>7</sup> For example: 'Gives reasons for saving money (e.g. to increase his/her consumer choices, to make a dream project come true, to have an emergency fund)' (Gouvernement du Québec, 2017, p. 13).

<sup>8</sup> For example: 'Explains the purpose of a credit report: to outline a consumer's credit record' (Gouvernement du Québec, 2017, p. 13).

<sup>9</sup> Only occurrence: 'Identifies some of the elements taken into account in determining eligibility for credit (e.g. income, job stability, debt load)' (Gouvernement du Québec, 2017, p. 13).

<sup>10</sup> Throughout the program, there is one mention of the words 'pay equity', and one of the words 'union/union accreditation/union dues' (Gouvernement du Québec, 2017, p. 15).