
Adult Learning Principles

Adult Learning Principles³

*Go in search of the people
Love them, learn from them, plan with them, serve them
Begin with what they have, build on what they know.
But of the best of leaders
when their task is accomplished and their work is done
The People will remark,
"We have done it ourselves."
-Lao Tse, author of Tao Te Ching*

Most "formal learning" is done in the context of a classroom with a teacher in the front of the room and the students in rows behind desks. As children, most of people had not yet assumed a great deal of responsibility or independent roles in their communities, so teachers, school administrators and parents decided how and what they should learn.

Adults, on the other hand, have assumed independent and responsible roles within their families, at their places of employment, or in their communities. As a result, adults have learning needs that are not compatible with this model of education. Adult learning principles are the foundation for effective and engaging adult educational programs. To create an environment and a financial education program that are reflective of the unique characteristics of adult learners, keep the following adult learning principles in mind as you develop and implement your financial education efforts. Remember, financial education includes many sensitive topics for many adults. By observing these principles, you will begin to establish the trust necessary to effectively facilitate this topic whether providing training or working individually with participants.

³ This entire section including the worksheets is adapted from Delivering Effective and Engaging Financial Education: Training for Facilitators. Developed by Inger Giuffrida. 2006. Updated 2009 and 2010. Please cite when using. Thanks!

Adult Learning Principles—Resource for the Discussion

1. Adults need and expect to be treated with respect and recognition.

While this is true of all learners, facilitators need to acknowledge the breadth and depth of experiences adult participants bring to their educational opportunities. Adults have a foundation made up of life experiences and knowledge, which comes from work experiences, family life and social experiences, volunteer and civic activities, and previous education and training. Facilitators must provide recognition for the skills and knowledge that come from those experiences and treat adult learners as their equals.

Because of life experiences, participants may be engaging in a financial management practices that seem inappropriate or “wrong”. This behavior or practices may in fact be a very logical outcome given the circumstances of the individual's life or may be less costly when costs are considered in a more inclusive way.

EXAMPLE

A financial education coach discovers that someone pays for all of his bills with money orders. Recognizing how costly this seems, the coach encourages this person to set up a checking account at a community development credit union because they have free checking accounts and a no minimum balance requirement. What the coach doesn't know, however, is that this person is very adept at keeping track of his cash. All attempts to use checking accounts in the past have led to bounced checks, NSF fees, and bills not getting paid. Using the money order method, he is always on time with his bills. What at first seems like a more costly less efficient approach in fact saves the participant a lot of money, a lot of time and his reputation with his creditors and others he has to pay bills to on a monthly basis.

EXAMPLE

A facilitator in a financial education class decided to provide a presentation on ways to find money to save. She enthusiastically listed all of the ways she had researched or determined herself would be prudent and practical ways to save from ensuring participants were contributing the maximum amount in their employment based defined contribution plans for retirement to using direct deposit to ways to save on taxes. She noticed the participants getting bored. What could she have done differently?

Chances are many of the participants have survived on very little income. They probably have many ideas for ways to save money. She failed to tap their experience and knowledge base in the process. Secondly, while her ideas for saving money were sound, they didn't really address the participants' needs right now. It would have been better to identify those savings tips they could implement right away and then move onto retirement accounts and taxes.

2. Adults are practical and want solutions they can implement for their real-life challenges.

Adults must see the reason they are learning something, and generally, it must have an application to their own situations. Practical, hands-on education not only keeps most adult learners motivated, but is also gives them something to use in their lives.

In training specifically, adults expect and appreciate a well-organized training that has clearly defined objectives or expected competencies as a result of the training. When entering a

training course of any kind, participants usually have a specific goal of what they want to achieve. During the first few hours of training, it is advisable to elicit these goals from those participating.

EXAMPLE

During a session in a financial education class, an enthusiastic facilitator launches into a presentation on the abuse of factory workers in Indonesia by American companies. She notices, however, that many of the course members seem disinterested in this compelling information.

The facilitator failed to make connections between workers' rights in their own community with those of people working for American companies abroad. She also did not make it clear how this information benefited the participants in terms of solutions for their own life challenges.

EXAMPLE

The program staff of financial education effort knew the clients were interested in investing. They felt like they did not have the knowledge to lead this section of the training. They invited a guest speaker, a broker, to provide information on investing. The broker shared stories from working with high wealth clients. While the stories were entertaining, the staff noticed the interest level of the participants waning. What could the staff have done differently?

The speaker was approaching the topic in a way that was neither relevant nor practical. The staff could have provided the volunteer more explicit guidance on ways to approach the topic given the experience level and likely investment entry level of the participants. They also could have provided some basics on the principles of investing and the reasons to invest first then used a properly trained and supported investment expert to discuss ways to invest.

3. Adults are self-directed and need to be given the opportunity to reflect on and analyze their own experiences.

Adults need to be free to direct themselves, so those leading sessions must actively involve adult participants in all aspects of the learning process and act as facilitators for them. Providing opportunities for discussions and group leadership as well as guiding participants to their own knowledge rather than just supplying facts creates a self-directed learning environment. Providing multiple approaches to accessing financial education—training, counseling, resources for self study—can ensure participants have the opportunity to access financial education in a way that is truly self-directed.

David Kolb developed the following model to show how adults learn through analyzing their own experiences.

1. Concrete Experience

**2. What?
(Reflective Observation)**

**3. So what?
(Analysis and Generalization)**

**4. Now what?
(Active Experimentation or planning to use what has been learned)**



First there is some kind of **experience**. In a training environment, this experience may be a case study, a game, a small group exercise, or a discussion to name a few examples. Following the experience, there is the **reflective observation** on it, which is the recalling of what happened during the experience. A facilitator might pose questions to participants to guide this reflection process.

Following reflection is the **analysis and generalization** stage (also called abstract conceptualization). At this stage, the adult learner analyzes the experience by drawing conclusions, seeing patterns, and developing rules or theories of his/her own. The final stage is **active experimentation**, which is deciding how they will use what they have learned to change, improve, expand or re-learn in the future. This is where adults decide how to transfer what has been learned to their own lives.

Trainings and individual sessions should be structured with the complete learning cycle in mind to ensure that participants have the opportunity to move beyond the experience to “this is how I can use this in my own life.” Guiding people through this learning cycle model is called processing, and it is an essential component of a self-directed learning experience.

EXAMPLE

A financial education facilitator was eager to try more action-oriented techniques in her sessions. As an opener to a session on using financial services, she had participants throw a ball around a circle. Each time they caught the ball, they had to shout out a term they had heard. When this was done, she had them sit down and she started her sixty minute presentation on using financial services.

While the opener was indeed active, she did not in anyway tie it into the topic. She could have written down all of the words in an effort to demonstrate to participants how familiar they are with core terminology or use their terms as a starting point for defining key words used by the financial services sector. Instead participants were left with the feeling of “what was the point of that?”

4. Adults have different learning styles.

There are many ways to categorize learning styles, and generally, individuals have learning style preferences. This does not mean that people only learn one way; it means individuals

have preferred methods for learning. With a group of participants in the context of training, many learning style preferences will be present. Effective and engaging training tries to reach as many people as possible by using multiple approaches.

There are many ways to categorize dominant learning preferences. A common model is the VAK Model, which groups learners into the following three categories: visual (seeing), auditory (hearing), or kinesthetic (touching, experiencing) learning styles.

Another model is based on the learning cycle. Individuals, who learn best from the **concrete experience**, prefer to actively experience (talk, move their bodies, etc.) content and may reach conclusions based on feelings and intuition rather than on theory. People who are more naturally predisposed to **reflective observation** prefer to listen, think and watch. Adults more inclined to learn through **analysis and generalization** tend to learn best from a more traditional educational environment, which includes lectures and handouts. Finally, **active experimenters** are similar to those who prefer concrete experiences. Those in the first category tend to approach each experience as a special case to be solved whereas active experimenters tend to learn best by formulating their own hypotheses about a situation and then testing them out.

EXAMPLE

A facilitator just back from a financial education training of trainers decided to apply this principle to a workshop on credit. She introduced the credit report through a role play during which participants had to pretend they were members of a credit review committee determining whether to let the facilitator, role playing a borrower, have credit. This appealed to the concrete experience/active experimenter OR kinesthetic types. She then did a short presentation on how to read a credit report, which appealed to reflection observation OR auditory types. To ensure she didn't lose the visual dominant learners, she used visual aids during her presentation and had a few fill in the definition and reflection questions on the handouts for the visual and kinesthetic dominant types respectively. She concluded the session with a mini case study on reviewing a credit history and making recommendations based on the data in the report which appealed to all types except the reflect observation and auditory dominant learners.

5. Adults need the support of their peers.

For many adults, the prospect of participating in any type of educational experience may be overwhelming or frightening. Often, this is the result of negative classroom based experiences from primary or secondary school.

One of the most important jobs of the facilitator is to provide a safe and supportive environment for training and to encourage peer support and mentoring. Providing participants with information on how to give and receive feedback as well as opportunities for informal participant interaction are two ways facilitators can ensure a supportive environment conducive for adult learning. This is one of the principles not as effectively supported in an individual session (coaching or counseling only) based financial education model.

Feedback

Feedback is information provided to an individual about how they are doing. It can be verbal, non-verbal or a combination of the two. Tone of voice, level of eye contact, and posture are examples of ways participants and facilitators may give or receive feedback within a session. The facilitator sets the tone for how feedback is delivered in the context of training.

Effective feedback is direct but gentle as it takes the humanity of the person receiving the feedback into consideration. Ideally it is solicited and involves the sharing of information rather than advice. The information given is reflective of what was observed and should be lacking the presumed "reason" for the behavior. In a dynamic learning environment geared toward the needs of adults, there will be many opportunities for the participants to give and receive feedback from one another.

Participant Interaction

Participant interaction should be structured throughout the training from icebreakers and openers to small group work to discussions. Also, the training should also allow time for the participants to meet and mingle among themselves. It is through this informal meeting that participants develop and expand their networks. Adequate breaks that do not get cut for the sake of covering more materials are one way to encourage the development of peer support among the participants. Another way is allowing and encouraging the course members to arrive thirty minutes before or stay thirty minutes following the training.

6. Adults need to be able to express themselves in ways that respect their own cultures.

A group will be comprised of people from a variety of backgrounds, ethnicities, geographic regions, religions, and socio-economic groups. Based on experiences in these contexts and their values, "normal" expression of emotion and thoughts may vary widely. For example, dissatisfaction is something that all people may feel at some point in time, how that dissatisfaction is expressed could be radically different due to cultural and environmental influences on personality. Financial education facilitators need to be aware of cultural differences and provide a safe environment of people to be themselves culturally.

EXAMPLE

During an exercise about values, a heated discussion about religion consumed two members of the class. The facilitator tried her best to validate both individuals and their viewpoints, but decided to end the discussion and invited everyone to take a break. Following the break, she noticed that one woman did not participate in the session at all, and subsequently, failed to return to the course the following week.

What the facilitator found out is that in her culture, religion was not something to be argued about or discussed. She felt alienated and offended by the argument and felt she had no choice but to retreat from the situation.

Adult Learning Theory Implications on the Design of Trainings

“To children, experience is something that happens to them; to adults, their experience is who they are . . . The implications of this for adult education is that in any situation in which adults’ experience is ignored or devalued, they perceive this as not rejecting just their experience, but rejecting them as persons.”

-Malcolm S. Knowles

Adult learning theory provides facilitators with a wealth of information for the development and delivery of training for adult learners. Some implications for training include the following:

- Adults need to integrate new knowledge, ideas and skills with what they already know if they are to retain and use the new information. If a new concept contradicts what they already know, it will take longer for acceptance and integration of the idea.

Allow sufficient time for topics that are in contrast with the participant's reservoir of experience and knowledge.

- Adults tend to try to avoid making mistakes and errors are taken personally; therefore, they tend to take fewer risks in the learning process by adhering to “the way it has always been done.”

Provide effective feedback to create a safe environment that encourages individuals to try new skills, ideas or approaches to problem solving.

- Adults have a wide range of value sets and are at different life cycle stages; therefore, their viewpoints and ideas may vary widely, and they may feel alienated if their own values or life situations are not validated.

Approach both process and content from a variety of values sets and use examples reflective of a different life stages.*

- Adults have goals and expectations based on their own specific circumstances and learning is motivated by a desire to solve specific problems or situations through the acquisition of new information or skills.

Clarify participant expectations early in the coaching, counseling or training session.

- Adults bring a wealth of experience from their lives to the training and want to be acknowledged and respected for this experience.

Structure the training to allow for and encourage dialogue and sharing among the learners.

- Adults arrive at training or coaching/counseling sessions after a full day of work in the home, at a job or both, and may be distracted and tired; therefore the meeting or learning environment should be comfortable and in the case of the training, it should be engaging with opportunities to practice what they are learning.

Ensure the training methods are varied and participatory, regular breaks are scheduled, long lectures are avoided and the physical space is comfortable.

*Examples of life stages include: single without children, single with children, married with adult children, living with a partner, and retired.

Building the Bridge—Questions for Reflection and Action

How does this section of information on *adult learning principles* help you build a **financial education bridge** for your clients? Specifically, how does it help you:

- Choose topics
- Develop an approach
- Provide support
- Create an environment that helps clients succeed

