

Authentic Learning: Financial Literacy in Postsecondary Bridging Experiences

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We applied the most significant change analytical approach to explore what summer bridging camp participants characterized as valuable to their post-high school transitions. Through interviews, program documents, dialogue with program staff, curriculum review, and observations, our participants identified the curriculum on managing their personal finances as the most impactful and useful for their future planning. In this qualitative study, we used an interpretive framework of authentic learning to present and organize our description of the curriculum and find that both the content and the real-life activities resonated with students as they planned for their lives after high school graduation. Our discussion considers our findings in the context of school-based and informal financial literacy education and makes recommendations for authentic learning as a sound theoretical approach for designing financial literacy curricula.

Keywords: financial education, financial literacy, postsecondary transitions, summer bridging, young adults, youth

Graduating from high school and entering college and the workforce is a time of academic, social, and cultural change (Bowman et al., 2019a, b). Young adults' new personal and social responsibilities include being more independent and self-disciplined as they clarify their identities and beliefs (Hakopian & Scorca, 2022). Responsively, many universities and nonprofit organizations have developed "bridging" programs to help youth prepare for this transition, which typically involve several weeks of coursework and on-campus experiences. The literature documents that bridging programs have a plurality of purposes, with varying effectiveness in supporting postsecondary academic outcomes. However, we wondered, *what do student participants take away from these experiences? What is impactful for them?*

In this article, we review the literature around postsecondary bridging programs. We then describe how we employed the most significant change (MSC) analytical approach to identify impactful practices within the Alaska EXCEL program, a nonprofit education organization that delivers comprehensive student development

programming specific to college and career readiness. Of all the camp activities, participants identified personal financial literacy programming as the most helpful for their transition from high school. Through a theoretical framework of authentic learning, our analysis details the curriculum elements that make the Alaska EXCEL financial literacy program a promising curricular practice.

Summer Bridging Programs

To begin our analysis, we explored the literature around bridging programs by searching for studies of summer bridging camps. We relied heavily on two *What Works Clearinghouse* (WWC) reports (Institute of Education Sciences, 2016, 2018) to identify extant research (note that although only one study met the stringent WWC criteria for evidence-based standards, their comprehensive literature reviews included over 100 academic studies that we were able to review to better understand the background, breadth, and aims of this practice). We supplemented those WWC compilations of studies with our own searches of literature published since 2018. We restricted our literature review to programs designed for secondary students, excluding camps that focused on

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developing skills in a particular discipline (e.g., engineering or robotics), sports camps, and religious camps. Within these parameters, we found 68 empirical studies and 5 reports published between 1995 and 2023 (note that for brevity in our literature review, we limit citations to the most relevant studies and focus primarily on research published since 2015). We found that the more recent literature around summer bridging programs tends to focus on Science, Technology, Engineering, and Math (STEM) majors in particular, rather than broader student college transitions, and many of the studies we found describing programs for general student populations are outdated. However, in this extant literature, nearly 40% of the studies that we found were dissertations or theses. The dearth of peer-reviewed literature around bridging programs seems misaligned with the popularity of the practice, and we suspect that much information is derived from program evaluations, which are not as discoverable in literature searches.

Summer bridging programs have varied focal populations, but programs for traditional-aged students most commonly target those who are academically unprepared, first generation, or in low income status (see Adero, 2015; Grace-Odeleye & Santiago, 2019; Hermann et al., 2020; Tiernan, 2015); some specifically recruit racial and ethnic minorities. Bridging programs have a variety of aims, but the most common focus is on academic skills, which were addressed in 65 of the 73 studies and reports that we reviewed. However, programs targeting academic readiness (i.e., introducing students to the rigorous academic load they will take on), offering college credit, and providing developmental education often have a social component, which expressly was named as an outcome in 18% of the studies that we reviewed. These include emotional regulation skills such as creating social relationships at the institution (see Dorimé-Williams et al., 2023; Strayhorn, 2011) and learning how to live with roommates (see Wilson et al., 2019). In our analysis, we found only three studies that identified financial literacy as an explicit part of the bridging curriculum (Brown, 2000; Kallison & Stader, 2012; Kezar & Kitchen, 2020).

Although some bridging programs include nonacademic components, the literature mostly addresses their effect on academic performance. Available data, while limited, suggest that bridging programs are often effective in

promoting academic outcomes in focal math or writing courses (Barnett et al., 2012) and first-year retention (Allen, 2011; Barnett et al., 2012; Bir & Myrick, 2015) and may positively impact graduation rates (Murphy et al., 2010). Participant surveys also document positive impacts on study habits (Kallison & Stader, 2012). We found 20 studies documenting the effectiveness of bridging experiences on nonacademic skills; however, results are mixed and short-term program impacts may not be sustained throughout students' college experiences. Although our literature review was focused on bridging experiences for a broad range of academic disciplines, we also note that recent literature documents positive effects for programs designed to support STEM majors (see Bradford et al., 2021; Howard & Sharpe, 2019; Lecoche et al., 2019).

While the extant literature is generally positive around the academic benefits of summer bridging programs, the broader literature around college student transitions underscores the role of social adjustments (Tinto, 2022), goal setting (Conley & French, 2014), and financial planning (Baker & Montalto, 2019; Montalto et al., 2019) as key drivers of college retention as well. As these skills are a noted—albeit tangential—element of bridging programs described in the literature, there is an opportunity to document how these are addressed and how students respond.

Focal Program: Alaska EXCEL

The specific case for our analysis is the Alaska EXCEL program, a nonprofit education organization started in 2012 by three teachers who were working in rural Alaska. Noticing that conventional postsecondary transition planning programs did not always align to the real-life contexts for some youth, the teachers sought to design a “school-to-life” program that would support students to pursue a variety of pathways, including work, subsistence, career and technical education (CTE) training, military service, and college. They partnered with Alaskan school districts and communities to design bridging experiences that allow students to explore and plan for a variety of postsecondary options while remaining connected with their families and communities. Starting from grade 7, students attend short, 4-day camp sessions; as they enter high school and their junior and senior years, the camps are extended in length,

and content and students are prompted to engage in more specific and personalized planning and learning. The program has been funded through external grants, partnerships with schools, and private donations and is offered at no cost to participants. To date, Alaska EXCEL has served over 3,000 students.

Alaska EXCEL's model differs from other bridging programs described in the literature, which typically support student transitions to college. Rather, Alaska EXCEL helps prepare students for a variety of postsecondary options—not just college—and, while partnering with school districts, industry, and postsecondary institutions, it is not affiliated with any particular one. Alaska EXCEL partners with education and industry to offer curriculum in career fields of aviation, construction, education, health care, hospitality, natural resource management, public administration, transportation, social services, and welding, among others.

Alaska EXCEL's target population also differs from other bridging experiences described in the literature; most bridging programs target high school seniors or traditional-aged college students. However, Alaska EXCEL's work with students in middle grades and high school aligns with literature suggesting that decision-making around career and life is a developmental process that begins long before students graduate high school (Hartung et al., 2005). This literature suggests that exploring and planning for these opportunities should begin in middle grades (Drever et al., 2015; Hirschi et al., 2011) with ample opportunities for sustained engagement.

Emergent Research Design

Our qualitative methodological approach focused on description and discovery and was motivated by a deductive and emergent design framework (Coffey & Atkinson, 1996). We used the MSC analytical approach (Mathison, 2011), which occurs in three distinct phases, with each step building to the next:

- Step 1: Program managers identify domains of change
- Step 2: Collect stories of change from participants
- Step 3: Verify participant experiences within the program

Step 1: Domains of Change

Alaska EXCEL is an extensive program, providing *foundational* sessions tailored to specific grade levels that focus primarily on broad skills of employability, independent living, leadership, and healthy lifestyle choices; *specialty* sessions that tie these foundational skills into career exploration; *career pathways* sessions in which students delve deeper into career fields that interest them, and *internship* sessions that provide work experience and mentorship. Typically, students complete a *foundational* session before moving deeper into career exploration, and foundational skills are reinforced across the curriculum. With such a broad scope, our first task was to identify the core program outcomes that cross-cut the particularities of grade-level and industry-specific curricula.

We first worked with program managers to identify key program focus areas. We reviewed old grant applications and evaluations; program documents such as survey instruments used to solicit input from students, parents, and community partners; and communication materials, including the website and social media. We engaged in informal discussions with program managers throughout the document review process and categorized the EXCEL program activities and curricula into eight domains of change:

1. *College knowledge*, including college schedules, workloads, and college practices such as using office hours, reading a syllabus, and seeking help from student services
2. *Employability skills*, including job searches, job applications, resume writing, interview skills, and work ethic
3. *Academic readiness*, including math, reading, writing, and technology skills
4. *Leadership skills*, including communication, working with others, reflection, and making collaborative plans
5. *Cognitive skills*, including study habits and metacognitive strategies like organization and self-checking for comprehension
6. *Independent living skills*, including using appliances, using public transportation, maintaining a calendar/schedule, and managing a budget
7. *Health and wellness*, including diet, hygiene, exercise, sleep, mental health, avoiding

- substance abuse, and safety in online and in-person environments
8. *Goal setting*, including self-exploration and the development of a personal learning and career plan

Step 2: Participant Stories

Data collection from human subjects was reviewed and approved by the University of Alaska Anchorage Institutional Review Board under #1205995. In the spring of 2020, we worked with Alaska EXCEL staff to identify and purposively sample (Patton, 1990) former students. Although the objective in qualitative work is description over representativeness (Geertz, 1973), we wanted to hear a diversity of perspectives from as many students as possible. We used a criterion sampling approach (Palys, 2008) and invited participation from students who (a) had completed at least one Alaska EXCEL summer bridging session and (b) had graduated from high school at least 1 year prior. The rationale for the graduation requirement was twofold: They were old enough to consent to participate in a research study and could reflect on their experience with the perspective of their own postsecondary transition.

Alaska EXCEL maintained records of their former participants and served as a gatekeeper (Andoh-Arthur, 2019) and liaison for our recruitment. Alaska EXCEL staff posted an announcement about the study on the program's Facebook page and emailed 31 alumni for whom the program had current contact information. Fifteen former students responded to this invite, and our research team then scheduled interviews with each of them. Two students were identified as ineligible to participate because they were not yet 18 years old, one decided not to participate after learning more about the study, and three did not show up for the scheduled interviews. Thus, this process yielded a total of nine study participants who pursued postsecondary programs in aviation, small engine maintenance and repair, health sciences, social services, and education. We engaged with these participants in open-ended interviews, adopting phenomenological approaches to spur reflection (Siedman, 2006). During these interviews, participants were led to reflect on their experience with Alaska EXCEL in three phases:

1. Retrospective: Thinking back on their interests and expectations when they first engaged with the program
2. Procedural: What actually happened during their bridging experiences
3. Reflection: How the bridging experience aligned with their expectations and how it influenced their postsecondary planning activities

The interviews, lasting between 30 and 60 minutes, were conducted by the two study authors and a research associate, and most occurred over Zoom because the coronavirus pandemic prohibited in-person meetings. Because we were interested in how participants characterized and evaluated their own experiences, we expressly did not, in this stage, ask about any of the domains of change. Instead, we asked the participants to reflect and elaborate on what, if anything, happened in the bridging program that they later found to be useful or helpful to their postsecondary transition experience.

We analyzed the interview data in four distinct phases. First, we isolated significant statements (Riemen, 1986) within the interviews (i.e., statements that specifically linked Alaska EXCEL program activities to students' postsecondary transition experience). Second, we assigned each of these statements to one of the eight domains of change. To ensure interrater reliability (Cho, 2008), the two study authors coded one interview together by meeting in-person and discussing the full transcript and further operationalized the initial codebook that had been developed in Step 1. Then, we each used the codebook to code a second transcript independently and compared codes for consistency. As this yielded a high level of agreement, the second author completed the remainder of Step 2 coding.

In the third round of coding, we looked at the distribution of codes across the domains of change, considering both the total number of statements and how many participants made statements in that domain. The *independent living skills* domain had not only the most statements overall but was also mentioned—without prompting—by all of the nine participants.

In the fourth round of coding, we used axial coding (Saldaña, 2015) to explore the content of codes in the

independent living skills domain. Seven of the nine participants specifically referenced activities that we coded as *managing personal finances*, including learning how to develop a personal budget for rent and bills, understanding gross versus net pay, and understanding debt and borrowing (i.e., loans or credit cards). The frequency and intensity with which participants discussed *managing personal finances* led us to pursue this aspect of the Alaska EXCEL program for verification in Step 3.

Step 3: Verification

We approached the verification step with three additional data sources: curriculum documents, observations, and informal discussions with Alaska EXCEL instructors who implement the curriculum.

Curriculum Review and Mapping. Mapping participants' recollections of activities to specific lessons (summarized briefly in Table 1) helped us understand the curricular sequencing and how specific activities fit into the "bigger picture" of the financial literacy curriculum. During the mapping process, we held five meetings with Alaska EXCEL staff to ask clarification questions.

Observations. The lead author of this article attended EXCEL sessions and observed the *Budgeting for Leisure* activity in which students used cash to pay for bus fare, buy a meal at the mall, and purchase an outfit at the thrift store. She also observed parts of the *Comparison Shopping* activity in which students explored their transportation options and used Internet searches to compare costs of thrift store purchases to the retail prices. Following these observations, she engaged in informal discussion with program staff and instructors, seeking clarification questions about the curriculum and probing for their impressions of the activities. Those conversations and observations were documented with field notes, helping us better understand the implementation process—some of which extends beyond the intentions of curriculum developers.

Theoretical Framework: Authentic Learning

Following in situ data analysis (Coffey & Atkinson, 1996) that guided our MSC approach, we then reanalyzed the corpus of data. As a recurring theme in student interviews, curriculum documents, and observations was the concept of "real," we identified authentic learning as an apropos

TABLE 1. Alaska EXCEL Curricular Activities

Lesson	Objective	Student activities
Gross and net pay	Explore the difference between gross and net wages and how to read a pay stub	Calculate net and gross pay from hourly wages and identify benefit deductions and year-to-date pay
Monthly budget planning	Create a monthly budget using projected income from students' likely jobs	Utilize a spreadsheet to track monthly expenses like rent, utilities, a car payment, car insurance, fuel, food, entertainment, and savings
Finding an apartment	Locate an apartment for rent that is within students' monthly budgets	Look for an apartment on Craigslist or ApartmentFinder and note relevant information including the cost of rent, security deposit, number of bedrooms, availability of amenities like a washer/dryer, and whether utilities are included
Car buying	Search for a vehicle that is affordable within students' monthly budgets	Visit a car dealership and identify vehicles that suit their needs; work with a car salesman to calculate financing, insurance, operation, and maintenance costs
Budgeting for leisure	Plan and execute a leisure date within students' budgets	Use cash to pay for bus fare, buy a meal at the shopping center, and purchase an outfit at the thrift store
Comparison shopping	Compare costs of groceries, clothes, and transportation methods and prioritize tradeoffs within students' budgets	Visit grocery stores and compare costs of generic versus name brands as well as product substitutions; search online for an outfit similar to the one purchased from the thrift store and calculate what it would cost. Compare the cost of owning a vehicle to riding the bus to using a taxi or uber to get to and from the store

Note. The Alaska EXCEL curriculum includes six activities that address managing personal finances. Each lesson incorporates concepts from and builds on the previous one.

analytical framework. As a curriculum theory, authentic learning posits that learning should happen in contexts and activities that have real-life applications. Rule (2006) describes four key components: first, authentic learning activities are *connected to the world*, that is, they are grounded in meaningful, real-life applications. Second, the solving of these problems requires *inquiry and thinking skills*, which provides opportunities for students to develop knowledge through problem-solving. Third, authentic learning entails activities and *substantive dialogue* that engage learners in co-constructing knowledge. The final tenet is a *personal connection* to learning, indicating ample opportunities for students to make choices that are relevant and meaningful and to direct their learning process. We re-coded all data to this framework, first categorizing participant quotes, curriculum documents, and observations to each of the four themes. We then used the data within each theme to describe the ways in which the Alaska EXCEL curriculum engaged this framework.

Findings

The Alaska EXCEL curriculum was steeped in authenticity. During their bridging program, students were given cash to ride the bus and purchase clothing that they would keep and wear; they went to grocery stores and purchased food that they would later cook and eat. In addition, they took part in looking at online apartment listings as opposed to practicing in scenarios curated by an adult. They looked at real cars that were available for purchase and had real interactions with community professionals who assist in financial processes like loan making and car buying. Rather than hypothetical scenarios, students explored the things that they wanted and valued in the communities where they wanted to live and began to understand the real monetary costs of doing so. This resonated with students; they were invested in the activity and liked the responsibility afforded to them as well as the challenge.

Connectedness to the World

The financial literacy curricular activities happened in real-world and relatable contexts. When tasked with getting to the mall, using the Internet to search bus routes, or figuring out what uber or cab fare would be, students used their own phones and familiar applications and downloaded new apps that they could keep on their

devices for future use. Then, they went into the community and engaged in the activities they had planned.

In these activities, students not only made connections to the world but also learned about financial responsibilities for life after high school. One student said that he learned about,

Budgeting, like saving money, how rent would work, ... [saving for] next month's rent, ... and how the utilities come in after rent. ... I thought we just pay rent and nothing else, but there's gas bill, water bill, electric bill and all that. I thought it was just all in one like just paying rent to stay there, with no gas, water or the utilities. ... But EXCEL taught us *how* to budget our money ... so I know *how* to save money.

In doing this, students were able to reach beyond the controlled classroom environment and the predictability of adult-curated content. Students engaged with financial authority figures and resources like credit union representatives and technicians in online chats over financial applications—contexts that are authentic to both their own needs and those of the community. For example, at the used car lot, students spoke with a car salesman who helped them to explore car buying and financing for the particular vehicles they wanted. In this activity, instructors reported that the salesman was patient as students explored the real cost differences between “flashy” cars or trucks and more economical vehicles. This activity not only brought students into the community but also engaged the community in facilitating a productive learning environment in which students learned content while identifying resources and people who could help them achieve their goals.

Inquiry and Thinking Skills

The mechanisms to teach students about the complexities of budgeting and managing personal finances were primarily problem based. We observed students engaging in problem-solving during the *Comparison Shopping* activity: they were given \$47 and tasked with riding the bus, buying lunch, and choosing an outfit suitable for a job interview. Students had a finite amount of cash, but three distinct obligations and many competing options. How they chose to spend their cash was a problem-solving activity, and they used different strategies to stretch their

dollars. We observed students making real-life tradeoffs: One student said she forewent a soft drink at the food court so she would have more money to spend at the thrift store. At the thrift store, another student chose a less expensive jacket so she could also get a scarf. Another student planned to borrow a tie for his job interview (rather than purchasing one) because he preferred to spend his cash on nicer pants. Interview data corroborated that this activity resonated with students. One student described different skills that he applied in the *Comparison Shopping* activity:

We did practice with shopping for the EXCEL house, so [we had to determine] what you need, not what you want. ... We made a list of what we needed. Like you know food, snacks, stuff [and then] we'd go to Fred Meyers and go buy the food.

As students worked through problem-based activities, situated in the real-world context, there were no “right” or “wrong” answers, and students had latitude in decision-making. However, real-world activities and authentic problem-solving also involve some risk. As students planned for their *Budgeting for Leisure* outing, the instructor shared a story of a student who left his money on the bus in a previous session. In recounting this story, the instructor expressed compassion and understanding, fostering a safe environment for making mistakes and learning from them.

Substantive Dialogue

Although much of the financial planning was directed at students' individual goals and personal needs, they also solved problems as a group. One student said,

It was really interesting. I remember one of the nights, we split into groups and each group had \$100 to budget for food. Like, for the night and in the morning. And so we had to split into groups and decide what we want to eat and then go cook it ... That was fun. I've never done that before.

We observed students working cooperatively as well. At the thrift store, there was a lot of excitement around picking clothes that were stylish and appropriate, with questions like, “Does this match?” and “Do you like this?” Concurrently, students helped one another to look at their purchases more critically. For example, a student asked

another, “Is this appropriate for an interview if I want a job in nursing?” Students also discussed the prices of specific items relative to other purchases and their budgets. A key feature of this conversation was not only that it was unscripted but also that it generated organic opportunities where students worked together even as they were making individual purchases.

Although students seemed to work together well during our observations, these practices were heavily scaffolded by the Alaska EXCEL curriculum. Instructors explicitly discussed how students were to support one another while out in the community, including safety and interacting with people they meet on the bus and in the community. Although students did it on their own, they had their cell phones and knew how and when to call an adult for help.

Personal Connection

Across financial literacy activities, students approached problem-solving in the context of their own goals. In *Finding an Apartment*, for example, students explored living arrangements (e.g., budget, necessary number of bedrooms if they planned to have roommates, and proximity to school or work) that met their criteria advertised on local websites such as Craigslist or ApartmentFinder. Students had instructions to explore and record key information, like whether the rental price included utilities or if they would have access to a washer and dryer, but ultimately, the choices were their own. A key feature of this activity was students weighing their own expectations, needs, and contexts as they made tradeoffs as one student said that the activities were personalized so that each student can “do what's right for me.”

The Alaska EXCEL instructors modeled these connections for the students by sharing their own experiences. As students looked at their monthly budgets, an instructor shared her personal story about needing to take a receptionist job that she did not particularly want or enjoy in order to pay her bills as a college student. This instructor's story was likely one that students could relate to; it was not only unglamorous but also a real example of choices and compromises. As one student said,

They really do care about you know students learning about the adult life, like preparing them for college,

or for the real world. And they really do show how much they care about each student, no matter where they came from, or what they look like. They really show love and they want you to succeed.

Discussion

Our literature review found that bridging programs are heavily focused on academic readiness, with some attention to social and emotional adjustment to college. We found this curious as financial stressors have consistently been identified as causes for college dropout or stop-out, particularly among low-income, first-generation, and minority student populations (National Student Clearinghouse Research Center, 2021) and as topics of student loan debt and financial challenges associated with college attendance have recently gained national attention (see Hahn, 2022; Hanson, 2022). Data suggest that many U.S. youth nearing high school graduation do not feel confident in their financial literacy skills or they lack basic financial literacy knowledge (Garg & Singh, 2018; Greenlight Financial Technology [GFT], 2021; Kim et al., 2022; Luhr, 2018). The paucity of empirical studies around youth financial literacy juxtaposed with the high level of documented need suggests a gap not only in the literature but also in programs for youth. In our discussion, we explore the authentic learning activities used by the Alaska EXCEL program in relation to other financial literacy curricula described in the literature.

School-Based Financial Literacy Curricula

Formal financial literacy curricula can help students to develop better financial knowledge (Johnson et al., 2021; Wagner, 2019); however, while many educators believe that personal finance courses should be included in the curriculum (Urban & Harvey, 2023), the National Financial Educators Council (NFEC, 2022) estimates that only 16% of students nationwide are required to take a personal finance class. Seventeen states require high school students to take a stand-alone full-semester personal finance course to graduate (Ranzetta, 2022; see also Macdonald et al., 2019), and in the months that this article was in peer review, two more states (Connecticut and Minnesota) passed or introduced bills around financial literacy course requirements for high school graduation. Still, in the United States, financial literacy concepts are most often presented in elective high school economics classes rather than as a stand-alone personal finance course (Bhattacharya & Gill,

2020). Thus, it is unsurprising that Alaska EXCEL students shared that “[these are things] that you won’t see or get taught in high school” and that their summer bridging camp “was the only place where you could go and they would teach you all this.”

Our data suggest that the Alaska EXCEL activities were valuable not only because of their novel content but also because of the manner in which they were delivered. The literature offers some support for authentic learning in the teaching of financial literacy, particularly noting the value of hands-on experiential learning (Jayaraman et al., 2022) as experience and practice with skills increase youth financial capability (Drever et al., 2015; Van Campenhout, 2015). Our analysis offers an example of how youth respond to theory-driven curriculum practices including problem-based learning and constructivism.

Informal Learning of Financial Literacy Concepts

Children first learn financial attitudes and practices at home (Allsop et al., 2021). They become aware of some financial concepts earlier than 7 years of age, which suggests that there is a lag between youth financial awareness and opportunity to engage in financial behaviors (Van Campenhout, 2015). Outside of the home, youth report that they learn investing and personal finance information from the Internet and social media platforms like Youtube, TikTok, and Instagram, even though teens themselves regard these as untrustworthy sources (GFT, 2021).

In our own web searches, we did find other informal curricula and commercial products that offer reliable content for youth of varying ages, including *Operation Hope* (operationhope.org), the *National Financial Educators Council* (NFEC, financialeducatorsCouncil.org), and *CashCourse* (cashcourse.org). While offering free educational resources, many of these activities lack the opportunity for real-world applications. Programs like Alaska EXCEL that employ principles of authentic learning may provide a framework for using these available curricula in meaningful and generative learning contexts.

Implications and Recommendations

Our exploration of a promising practice around the high-interest and high-need topic of financial literacy yields some areas of opportunity for skills and curriculum

development. The question of where and by whom these curricula should be delivered is nuanced and political. Instead, we focus on the more tractable questions around how our findings may be applied in different contexts.

From a practical standpoint around curriculum implementation in an authentic learning framework and a recognized need for more social approaches to financial literacy education (see Björklund & Sandahl, 2023), we note that camp settings offer a unique social and learning context (Garst et al., 2011) and may have more flexibility to offer activities that do not fit well into a 45-minute academic period, high school classroom, or even field trip. However, bridging programs are resource intensive, and Alaska EXCEL program administrators themselves stated that it is difficult to maintain a high level of intimacy and student support as their program faces pressure to expand. An appropriate balance between quality and quantity would be a key consideration for program managers.

From a curriculum development standpoint, we note that financial behaviors are culturally constructed and situated. Especially for students from low socioeconomic backgrounds, these concepts may be associated with emotion or anxiety (see Luhr, 2018; Potter et al., 2020). Alaska EXCEL's written curriculum accommodates different viewpoints, but in implementation, instructors must use care to validate students' experiences and worldviews. This means being cognizant and critical of practices that privilege western and middle-class values, ones that often imply subtractive attitudes around other ways of managing homes and lives. Appropriate staff training, including cultural competency around financial topics (see Davoli & Rodríguez-Planas, 2020; White et al., 2021), is an element of Alaska EXCEL staff professional development and would be critical for instructors in other contexts as well.

Limitations and Future Research Opportunities

The limitations of our MSC approach invite further inquiry. Although we had rich data from multiple sources and perspectives as well as prolonged engagement (Lincoln & Guba, 1985) with the focal program, case study analyses are, by definition, not generalizable (Merriam, 1998). Our analysis examined the curriculum

and its merits from an authentic learning perspective, but there is an opportunity to sample participants with attention to representativeness and to determine how the Alaska EXCEL program influenced students' behavior post participation. Whether these activities are effective in facilitating a variety of postsecondary outcomes—including personal finance management—was not our express focus but presents an important area for follow-up.

Conclusion

Frankly, we were surprised that the *managing personal finances* activities emerged from our MSC analytical approach. Other activities included in the Alaska EXCEL bridging camps included learning to drive a car and getting a driver's license, gaining work experience through internships, visiting college campuses, and engaging in novel confidence and team-building activities like rappelling and river rafting. Compared to these “fun” activities, the topic of financial literacy seemed mundane to us at first blush. However, our data revealed that the financial literacy activities were also quite fun for students; they expressed interest, enjoyment, and pride in what they did and learned. We invite further research and programming that not only addresses financial literacy but also accommodates the social aspects of learning in a meaningful and engaged environment.

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