

## The importance of Adult Learning Principles

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**Abstract:** Good assessment is a collaborative process involving the assessor, learners and others, where appropriate. Your assessment process should be transparent and allow for ongoing feedback from and to the learners. Remember these adult learners want to improve their skills in managing money and are not necessarily interested in formal recognition or being ranked against their peers in the group. Where possible, presenters should emphasize from the start that no-one is going to ‘fail’ the program. Even where students are seeking formal certification of their achievement, presenters can advise that there is no competition between the learners in the group or between an individual and the topic material – it’s all achievable and everyone can make it work for them. Your program should employ methodologies so that your trainers establish a friendly, open atmosphere that shows the participants they will help them learn rather than present as ‘experts’ imparting knowledge. No-one engages well with a trainer/teacher who is just ‘showing off’ what they know. Financial services have a plethora of jargon and complicated ideas that can put many lay people off. Exposing this sort of terminology and explaining it in simple terms – or deciding whether some of it needs exposure at all – is paramount to keeping your learner’s trust and interest.

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### Introduction:

Adult illiteracy is like a disease that infects virtually every dimension of Kentucky life. Adult illiteracy saps the energy and capability of Kentucky’s people and its economy. Adult illiteracy feeds the state’s unemployment, its welfare rolls, and the correctional institutions. Adult illiteracy severely hinders the life chances of young children, undermines school reform, and limits the opportunities for postsecondary education.

Despite landmark reforms in public schools, too many Kentuckians continue to drop out of school, thereby perpetuating the chronic problem of adult illiteracy. Too many young Kentucky parents are unable to read and lack the basic literacy necessary to provide the necessary stimulating, supportive family environments for young children. It is known that children’s literacy levels are strongly linked to the educational level of their parents and that children of parents who are unemployed and have not completed high school are five times more likely to drop out.

The field of adult education and literacy is plagued by confusion about definitions. Over the years definitions have evolved from provisions in federal law and initiatives of groups advocating particular methodologies or the needs of specific adult populations. The result is that definitions tend to merge statements about the goals to be achieved (e.g., improving the literacy of a particular population)

with a particular means (e.g., adult basic education) to achieve the goal. Therefore, it is helpful to distinguish between at least these dimensions of the issue:

1. “Education attainment” usually refers to the numbers of years of schooling completed or the level of credential (e.g., high school diploma or associate degree) an individual has obtained. Despite concerns about the meaning of credentials, there is a strong correlation between educational attainment and literacy.

2. Other literacy initiatives are defined in terms of a particular educational service, strategy, or means to address a target population’s literacy problems. “Adult basic education” and “family literacy” are examples. These initiatives are often defined in terms of a particular configuration of services for the target population (e.g., assessment and information and counseling services).

Goal six of the National Education Goals illustrates a broadly stated goal that incorporates expectations about both adult literacy and the kinds of policies and services that should be in place to improve literacy. Goal six, “Adult Literacy and Lifelong Learning,” states that, “By the year 2000, every adult will be literate and possess the knowledge and skills necessary to compete in a global economy and exercise the rights and responsibilities of citizenship.”

**Adult characteristics:**

To understand the characteristics of adult learners, their mental and physical condition should be considered in the following referred to some of them.

**Operating speed:**

Slow reaction in adults is natural that necessarily means reducing the logic and practice skills, not due to weakness and increased awareness of natural forces and their skills.

**Consciousness:**

No stimulus and incentives encouraging, despite inhibiting stimuli, slow transfer rate, mental, and weak inhibitors of natural forces (mostly visual and auditory) are factors that slow reaction affect individual mental and cognitive activities, but never able to understand, understanding and learning ability (which varies with the speed of learning) is not relevant.

**Health:**

What is most age, longer duration is necessary to be heard by listening issue. Why is that when elderly people and old could not hear well, their confidence and vulnerable to the possibility that negative beliefs about their find, they are great. Visual abilities can be like other people, usually decreases with age.

**Background of knowledge - skills and beliefs of adults:**

adults, social experiences, many have already learned different values and beliefs in their pronouns have stabilized, so changes in the new act very cautiously. The idea of such a manner that skill and applying them older and longer life is, Similar resistance to accept new ideas will be more and more severe. Thus, the adult criteria for the built and paid for their ideas and beliefs that are forming. Because of these criteria and the beliefs that they are afraid of failure, Therefore, to prevent it, sometimes against the resistance of new phenomena are only the material taught and its face that make reinforced concrete and tangible interference situation is.

**Classification of Adult Education**

1. reading and writing literacy level.
2. Technical and professional education, people are ready for work.
3. in the field of health, behavior and health in the family.
4. tutorials political, social, religious. Operating political social goals.
5. to satisfy emotional needs and entertainment, like art, literature and the like.

**Adult education goals:**

- a) Literacy goals:
  1. To provide primary education and to allow other adults to learn skills during childhood and youth have been deprived of them.

2. Increase the ability and skills for adults over the executive government and community programs.

3. Preparation of programs and classes that form the adult intellectual development is dedicated to the goal, get a job or degree is better.

4. Increased confidence in adults, through increased awareness and knowledge.

5. raising awareness of adult interest to participate in decision-making.

6. to raise awareness of citizens rights, their duties and responsibilities.

7. Adults develop abilities to solve problems of personal and social.

8. to inform adults the skills and talents.

9. Spread knowledge about their heritage.

b) vocational training objectives:

1. Adults equip the skills necessary for subsistence.

2. To provide staffing to promote industry and economy, the third.

3. the elimination of class differences and achieve social equality.

4. Training of workers with their employment conditions and industrial variables are consistent.

**Principles Of Adult Learning****1) Purpose**

The Financial Literacy Foundation has prepared this document to provide education materials developers with information on the key principles of adult learning. It is a short summary of a very broad area of research and advice, prepared with the input of Adult Learning Australia, the national peak body representing organisations and individuals in the adult learning field.

**2) Needs, Wants, Concerns And Abilities Of Your Learners**

Assess the needs, wants, concerns and current abilities of the target learners. Each target group will have their own special needs and probably expect different outcomes from undertaking your training program. Common themes you can prepare for are:

**Why are you here?** - no-one readily admits to not knowing something fundamental that may impact on their life chances. Therefore program material, particularly that designed for adult learners should always treat aspects of why learners are in the training sensitively. Describe the outcomes expected from the training in positive, enhancing terms and not as redressing a weakness or failure on the part of the learner. For example, "Undertaking this program will improve (rather than redress a failing) the way you manage your money".

**Tell me more** - learners may well enter programs like this with poor past experiences of money matters or at least some trepidation about handling personal finances in the future. Recognise

this in the program introduction but individual learners should never be required to expose any of their negative experiences in a group. It might seem a good 'ice-breaker' to ask a new group of learners to share what they expect from the program but resist going too far when asking learners to talk about past problems they may have had with finances. Firstly, they may be uncomfortable doing this in a group and secondly you could start the program in a sea of negative views about financial matters generally. A successful program introduction will focus on where the learners will go rather than dwell too much on where they may have been.

**What do you know?** - Gauge the likely capabilities of your target groups. Overestimating their current skills in dealing with money could mean the program misses fundamental principles and understandings. Underestimating existing knowledge is also not good as plodding through basic material most already are familiar with will bore participants and the full program content will not be assimilated.

**What will I be able to do?** – above all these target groups will want to be hands on and demonstrate to themselves and their peers that that can do something they could not before the training; and do it well. Let them know right at the beginning that they will be able to do things that will be of great benefit to them, not just know more.

**Build on small successes** – if a target group of learners has had limited positives in their life or work experiences its important to provide small and regular 'success' points in the program. Simply exposing the content and assuming everyone is assimilating it, putting it all together holistically and building up their skills is not enough. The beginning of the program should be designed so that a discrete piece of learning that the learners can use right away builds their confidence to move on. The program should be a series of steps where the learners confirm their progress and reinforce one new skill by relating it to another they can already confidently apply.

**Testing!** – many adults and people not regularly engaged in learning fear testing. Many may have had bad experiences of assessment in school and view the practice among peers as stressful. Make sure they understand that what they are in is a life skills program and no-one can 'fail' as such. In fact each can support others in things they do well that fellow learners may need help with so it's a cooperative not competitive environment that they are learning in. Build in some teamed exercises and assessments to avoid people feeling isolated in their learning and fearful of failure in front of the group.

**Special needs.** You need to consider learners with special needs and those who have English as their second language. Reasonable adjustment should

be made depending on each individual learner's particular needs and abilities. Your program material should include advice to the trainer on how to determine the need to make adjustments which, depending on a learner's abilities may include:

- providing interpreters for people who are deaf;
- ensuring access, for example by conducting training and assessment in facilities which have ramps for people using wheelchairs and adjustable desks for people with physical disabilities;
- allowing for access of personal assistants or note takers;
- allowing additional time for assessments;
- allowing oral instead of written responses to questions;
- adaptive technology such as screen readers, speech synthesisers, computer software or hardware; and,
- assistance with managing stress and anxiety.

### 3) How Do Adults Learn?

Your program needs to account for:

- Motivation of the learner;
- Reinforcement of the skills and knowledge being developed;
- Retention of key learning; and,
- Transference of what is learnt to new situations.

**Motivation** - Adults learn most effectively when they have an inner motivation to develop a new skill or gain new knowledge. They resist learning material if it is forced on them, or if the only reason given is that the material will, in some vague way, be "good for them to know." Adults need to know why they are being asked to learn something; and they definitely will want to know what the benefits will be before they begin learning. This means the best motivators for adult learners are explicit interest and self benefit. If they can be shown that the program will benefit them pragmatically and practically, they will learn better, and the benefits will be much longer lasting. Typical motivations include a desire for better handling of personal money matters, say in retirement, wanting a new or first job, promotion, job enrichment, a need to reinforce old skills in say, handling credit or learn new ones, a need to adapt to community changes such as on-line banking and so on. Remember the tone of the program should be motivating. Your program should employ methodologies so that your trainers establish a friendly, open atmosphere that shows the participants they will help them learn rather than present as 'experts' imparting knowledge. No-one engages well with a trainer/teacher who is just 'showing off' what they know. Financial services have a plethora of jargon and complicated ideas that

can put many lay people off. Exposing this sort of terminology and explaining it in simple terms – or deciding whether some of it needs exposure at all – is paramount to keeping your learner's trust and interest.

**Appropriate level of difficulty.** The degree of difficulty of your financial literacy program should be set high enough to expose all the essential elements of the topic and challenge learners to succeed, but not so high that they become frustrated by information overload. Too much financial industry terminology strung together can be a complete turn off for people who may already struggle with the fundamentals – is it really a necessary part of the skills they need?

So start with financial information and techniques that relate directly to the learner's own personal needs and wants. Personal budgeting is always useful and less complicated than say, comparing mortgage options. Don't make what could be a lesser used skill so important in the program it de-motivates the learners and loses their interest.

Motivational reward does not necessarily have to be in the monetary sphere; it can be simply a demonstration of social or workplace benefits to be realised from new financial management skills. Older participants could perhaps learn how to help their children with financial decisions. People could be shown how to utilise better financial planning in a club or society they belong to. Its about improving whole of life experiences not just direct monetary reward. The overall thrust of the program should be motivating and, like all good teaching and learning programs, course material should ensure other key adult learning elements are covered.

**Reinforcement.** As we know reinforcement is a very necessary part of any teaching/learning process. Through it, trainers encourage correct modes of behaviour and performance and discourage bad habits. Your program should use both reinforcement techniques throughout. Positive reinforcement is normally used when participants learn new skills. As implied, positive reinforcement is "good" and reinforces "good" (or positive) behaviour. Negative reinforcement is useful in trying to change bad habits or inappropriate modes of behaviour. The intention is extinction -- that is, the trainer uses negative reinforcement until the "bad" behaviour disappears or the learner understands why past practice is not beneficial to them. Examples could be ensuring participants always compare different rates of interest available to them before signing up for any new debt (a positive reinforcement) and not considering credit purchases that leave them with no income safety net for unforeseen circumstances (negative reinforcement).

**Retention.** Learners must retain what the program delivers to them in order to benefit from the

learning. In order for participants to retain the information taught, they must see a meaning or purpose for that information. They must also understand and be able to interpret and apply the information in their own real life contexts. Understanding includes their ability to assign the correct degree of importance to the material and its application in the future. The amount of retention is always directly affected by the degree of original learning. In other words if the learners did not learn the material well initially, they will not retain it well either. Retention by the participants is directly affected by their amount of practice during the learning. After the students demonstrate they can apply new financial skills, they should be urged to practice in their own time and for their own personal needs to retain and maintain the desired performance.

**Transference.** Transfer of learning is the result of training and is simply the ability to use the information taught in your program but in new settings and contexts. As with reinforcement, both types of transfer: positive and negative should be used in the program approach. Positive transference, like positive reinforcement, occurs when the learner uses the skill learnt in your program. It is very important for any learner's orientation to the new skills they develop that they can practice in their own situations. Using knowledge from financial literacy training to work out the best way to use (or not use) credit in their lives is an important tool that many participants could use immediately. Participants can check how much credit debt they have, what interest they are paying and what alternatives there may be. Negative transference, again like negative reinforcement, occurs when the learners applying the skill do not do what they are told not to do. This also results in a positive (desired) outcome. This means it's important to find out what the participants in your program have been using their new skills for. Check to see if they are applying the techniques properly or whether they have misunderstood a key aspect of the program. Once wrong information is absorbed and used again and again it simply becomes another bad habit that could make financial decision-making worse instead of better.

Transference is most likely to occur in the following situations:

- **Association:** participants can associate the new information with something that they already know. What skills have the learners already mastered that they can bring to bear on better financial planning for example? Perhaps they have a hobby where it is necessary to access information from written materials or the Internet and the same skills could be used to obtain and analyse better financial data to use in their budgeting.

- **Similarity:** the information is similar to material that participants already know; that is, it revisits a logical framework or pattern. Using calendars or electronic planners to plan future holidays, work shifts etc can be transferred to setting up a long-term budget planner for financial payments and income.

- **Critical attribute element:** the information learned contains elements that are extremely beneficial (critical) in personal life or in the workplace. Try to reinforce the importance of aspects of the financial literacy program to the learner's own goals, whether these are in their home life, getting a job or improving their prospects in work they already have. People can even start their own small business ventures if they have the financial skills to work out the costs and benefits first.

#### 4) Delivery Strategies

Finally in developing your program consider that adults have different personal and social lives than young people in formal schooling or college. Unlike children and teenagers, adults have many responsibilities that they must balance against the demands of learning. Because of these responsibilities, adults may have barriers against participating in learning. These barriers could include lack of time, money, confidence, or interest, lack of information about opportunities to learn, scheduling problems, "red tape," and problems with child care and transportation. Try to consider these factors when scheduling the program. If it is to be delivered to people in a workplace it should fit around their work times and not require them to come back hours later well after they have completed a hard day's work. Week-ends might seem like good free time to learn but many adult learners are conditioned to week-ends being for family pursuits and are likely to be reluctant to give up hours away from this for financial training. Try to identify groups of learners for each program that can support each other in transport to where the program is delivered, assistance in minding young children and common interests outside of the formal learning. Groups seeking employment or those soon to retire are obvious examples of participants who will have similar interests and motivations and can help each other to access the training and learn collaboratively to use the new skills.

#### 5) Engagement Of The Learner

Good program strategies encourage real learning, where the learner increasingly:

- takes responsibility and ownership of their learning;
- engages in experiential learning;
- partakes in cooperative learning; and,
- engages in reflective learning.

By requiring or encouraging your learners to take a more directive and active role in the program as it is delivered you are encouraging them to engage in the critical processes of:

- making meaning out of the new financial management knowledge they have;
- distilling principles from the program, which will aid their transference of financial skills to new contexts; and,
- practising their financial planning skills and mastering processes to improve their money management.

In your financial literacy program learner directed activities can also encourage greater levels of motivation. The learning is more purposeful, because they have a sense of ownership over what they achieve and identify themselves as the key beneficiaries of the outcomes. An abstract exercise in developing a savings plan for an imaginary person or family may appear to introduce the right principles but it may not resonate with the individuals you are training. Think of your target group. What are their savings goals?

What aspects of their income are available to saving and how can they work this out?

What form of saving is best for them in terms of achievable targets, regular contributions and limited risk?

Teachers and trainers often develop example exercises based on imaginary situations because, frankly, they appear to put everyone on the same testing level and it is easier to assess because there are a common set of 'right' answers. This is not the way to make financial literacy learning work for the target groups. They should be encouraged to work on individual situations entirely relevant to them. This may mean more effort on the part of the trainer in assisting with the work each person is doing and assessing outcomes but the result will be practical exercises that keep the learners involved and motivated.

#### 6) Assessing Progress And Outcomes

Good assessment is a collaborative process involving the assessor, learners and others, where appropriate. Your assessment process should be transparent and allow for ongoing feedback from and to the learners. Remember these adult learners want to improve their skills in managing money and are not necessarily interested in formal recognition or being ranked against their peers in the group. Where possible, presenters should emphasise from the start that no-one is going to 'fail' the program. Even where students are seeking formal certification of their achievement, presenters can advise that there is no competition between the learners in the group or between an individual and the topic material – it's all

achievable and everyone can make it work for them. Make sure they understand that they will all leave with better financial skills than they have at the beginning. If someone in the group is somehow 'better' or 'faster' at understanding superannuation than others that is their good fortune but makes no difference to the benefits everyone in the group gains from knowledge and skills in handling this important financial tool. Everyone will improve their life chances through participating in the program and outside of training for formal certification, assessment is to demonstrate this to them and no-one else.

If you want further Information on collaboration in the design of assessment materials and the role of learners in the assessment process this can be found in:

- Guide One – Training Package Assessment Materials Kit and Guide Five – Candidate's Kit in the Training Package Assessment Guides; and,
- Learning Circles Resource Manual for Facilitators and Learners (developed by Adult Learning Australia).

#### **Conclusion:**

In traditional programs that the principles of psychology and curriculum planning, less attention is the form of content presentation ie codification and providing books, original format and have the dominant form, while for adult content that could have valuable experience in addition to writing, other ways also be provided Affect the selection of pictures and images related to the concepts and content produced by including them.

Learning activities such as activities outside the classroom, dialogue, role playing and... Another type of content is presented. Duties are placed on the learner, a resource for developing knowledge, skills and insights he considered.

Curriculum content only from the training provided to learners or not, but put together their learning through activities that can inform or does, skills and attitude to achieve. In this case, apart from learning that the assays taught learners directly to sustainable and effective learning occurs in his.

Another way of providing content that is educational activities outside the learning environment possible for learning more and better enables adult learners. For example, hits, field trip experiences for learners or transfer is provided, develop knowledge, insight and skills they will.

To ensure that science curriculum and educational aspects, according to community needs

and audiences, application form is provided or not, the content selection criteria should be considered. These criteria is being include knowledge, effectiveness, flexibility, diversity, relevance and practical learning.

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