

5 TAŞ SOCIAL & FINANCIAL

LEADERSHIP PROGRAM

EVALUATION REPORT

September 2021



CONTENTS

CONTENTS	2
LIST OF TABLES	4
LIST OF GRAPHS	6
Şekiller Listesi	7
EXECUTIVE SUMMARY	8
INTRODUCTION	10
METHOD-I	11
1.1. Research Model	11
1.2. Participants	11
1.3. Measuring Tools	22
1.3.1. Measuring Tools Used To Collect Data On Teachers	22
1.3.2. Measuring Tools Used To Collect Data On Students	23
1.4. Data Collection and Analysis	24
FINDINGS-II	25
2.1. 2019-2020 School Year Implementation Results	25
2.1.2. Findings From The Students	25
2.1.2.1. Findings From The Scales	38
2.2. 2020-2021 School Year Implementation Results	44
2.2.1. Findings On Teachers	44
2.2.2. Findings from The Students	68
2.3. Findings on Distance-Learning	82
2.3.1. Findings From The Scales	82
2.3.2. Efficiency of Distance Education According To Teachers	84
2.3.3. First Thing Students Want To Do After the Lockdown	87
2.3.4. Opinions of Students on Distance Education	89

DISCUSSION & CONCLUSION-III	95
3.1. Discussion on Students' Takeaways	95
3.2. Discussion on Teachers' Takeaways	97
3.3. Discussion on Remote Education	98
3.4. Results	100
3.4.1. Findings on Students' Takeaways	100
3.4.2. Findings on Teachers' Takeaways	100
3.4.3. Findings on Distance Education	101
ANNEXES	102
Annex 1: 5 Taş 2019- 2020 Student Preliminary Test Survey Form	102
Annex 2: 5 Taş 2019- 2020 Teacher Preliminary Test Survey Form	104
Annex 3: 5 Taş 2020- 2021 Student Preliminary Test Survey Form	107
Annex 3: 5 Taş 2020- 2021 Teacher Preliminary Test Survey Form	109



LIST OF TABLES

Table 1:	Distribution Of Participant Teachers By Gender In 2019 - 2020 School Year	13
Table 2:	Distribution Of Participant Teachers By Province In 2020 - 2021	14
Table 3:	Distribution Of Participant Teachers By Subject Area In 2020 - 2021 School Year	15
Table 4:	Distribution Of Participant Teachers By Gender In 2020 - 2021 School Year	16
Table 5:	Distribution Of Participant Students By Gender In 2019 - 2020 School Year	19
Table 6:	Distribution Of Participant Students By Gender In 2020 - 2021	20
Table 7:	Distribution Of Participant Students By Place Of Residence In 2020 - 2021 School Year	20
Table 8:	Comparison Of Preliminary Test And Final Test Scores Of The Knowledge Scale On 5 Taş Social & Financial Leadership Program	25
Table 9:	Comparison Of Preliminary Test And Final Test Scores Of The Social Leadership Scale For Teachers	26
Table 10:	Comparison Of Preliminary Test And Final Test Scores Of The Financial Literacy Scale For Teachers	26
Table 11:	Comparison Of Preliminary Test And Final Test Scores Of The Student-oriented Learning Applications Scale	27
Table 12:	Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale For Students	38
Table 13:	Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Financial Leadership Sub-category For Students	38
Table 14:	Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Social Leadership Sub-category For Students	38
Table 15:	Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Entrepreneurship Sub-category For Students	39
Table 16:	Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?"	40
Table 17:	Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?"	43
Table 18:	Comparison Of Preliminary Test And Final Test Scores Of The Knowledge Scale On 5 Taş Social & Financial Leadership Program	45

Table 19: Comparison Of Preliminary Test And Final Test Scores Of The Social Leadership Scale For Teachers	45
Table 20: Comparison Of Preliminary Test And Final Test Scores Of The Financial Literacy Scale For Teachers	46
Table 21: Comparison Of Preliminary Test And Final Test Scores Of The Student-oriented Learning Applications Scale	46
Table 22: Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale For Students	67
Table 23: Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Financial Leadership Sub-category For Students	68
Table 24: Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Social Leadership Sub-category For Students	68
Table 25: Comparison Of Preliminary And Final Tests Of The Project Evaluation Scale, Entrepreneurship Sub-category For Students	68
Table 26: Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?" - The Beginning Of The Term	71
Table 27: Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?" - The End Of The Term	72
Table 28: Frequency Of Words In The Responses To The Question "What Do You Think " Respecting Diversities" Means?" -	76
Table 29: Frequency Of Words In The Responses To The Question "What Do You Think " Respecting Diversities" Means?" - The End Of The Term.	77
Table 30: Frequency Of Words In The Responses To The Question "Why Do You Think Saving Is Important?" - The Beginning Of The Term	80
Table 31: Frequency Of Words In The Responses To The Question "Why Do You Think Saving Is Important?" - The End Of The Term	81
Table 32: Opinions Of Students On Being At Home	82
Table 33: Opinions Of Teachers On Being At Home	83
Table 34: Frequency Of Words In The Responses Of Students On What They Want To Do First After The Quarantine	88
Table 35: Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?" - The Beginning Of The Term	93
Table 36: Frequency Of Words In The Responses To The Question "What Are Your Expectations From This School Year?" - The End Of The Term	94

LIST OF GRAPHS

Graph 1: Distribution Of Participant Teachers By Place Of Duty In 2019 - 2020 School Year	11
Graph 2: Distribution Of Participant Teachers By Subject Area In 2019 - 2020 School Year	12
Graph 3: Professional Years Of Experience Of Participant Teachers In 2019 - 2020	13
Graph 4: Distribution Of Grades Teachers Were Assigned In 2020 - 2021	16
Graph 5: Professional Years Of Experience Of Participant Teachers In 2020 - 2021	17
Graph 6: Distribution Of Participant Students By Place Of Residence In 2019 - 2020 School Year	18
Graph 7: Distribution Of Participant Students By Grade In 2019 - 2020 School Year	19
Graph 8: Distribution Of Participant Students By Grade In 2020 - 2021 School Year	20
Graph 9: Comparison Of Teachers' Preliminary Test And Final Test Self-motivation Levels	44

List of Figures

Figure 1: "What Are Your Expectations from This School Term?"	
Word Cloud of Answers to the Question	41
Figure 2: "What Do You Think We Are Trying to Understand In This Test?"	
Word Cloud of Answers to the Question	42
Figure 3: "What Are Your Expectations from This School Term?"	
Word Cloud of Answers to the Question- The Beginning of the Semester	70
Figure 4: "What Are Your Expectations from This School Term?"	
Word Cloud of Answers to the Question- The End of the Semester	70
Figure 5: What Does Respect for Diversity Mean for You?	
Word Cloud of the Answers to the Question-The Beginning of the Semester	75
Figure 6: What Does Respect for Diversity Mean for You?	
Word Cloud of the Answers to the Question-The End of the Semester	75
Figure 7: "Finally, Why Do You Think Saving is Important?"	
Word Cloud of the Answers to the Question- The Beginning of the Semester	79
Figure 8: "Finally, Why Do You Think Saving is Important?"	
Word Cloud of the Answers to the Question- The End of the Semester	79
Figure 9: Word Cloud of the First thing Students Want to Do When the Quarantine is over	87
Figure 10: Word Cloud on Students' Opinions on Distance Education:	
The Beginning of the Semester	92
Figure 11: Word Cloud on Students' Opinions on Distance Education:	
The End of the Semester	92

EXECUTIVE SUMMARY

5 Taş Social & Financial Leadership Program was implemented in 2019-2020 and 2020-2021 school years with the objective of improving the knowledge, attitude and skills of primary and middle school teachers on social and financial leadership. The program was implemented face-to-face for one semester and online for the next three semesters due to COVID – 19 pandemic. The project was implemented on a large sample of teachers and students from all provinces of Turkey. The program participants included 290 teachers and 3638 students in 2019-2020 and 626 teachers and 9102 students in 2020-2021. Measuring tools used to measure the effectiveness of the program included preliminary and final tests for teachers and students before and after each school year. The scale included surveys and open-ended questions to measure the knowledge, attitude and behaviors of students and teachers on the program through the measuring tools. The measuring tools were implemented online and the data were analyzed using SPSS and Nvivo programs. Both quantitative and qualitative research methods were used for data collection and analysis. Wilcoxon test and content analysis were used to analyze quantitative and qualitative data, respectively. The findings of the analyses showed an increase in the level of knowledge, attitude and behavior of the students on social leadership, financial leadership and entrepreneurship. The learning process also improved the emotional and cognitive skills of the students in a number of areas including self-confidence, sense of responsibility, efficient use of time, ownership and patience. The knowledge and attitude of teachers on social leadership, financial leadership and entrepreneurship also improved. Teachers questioned themselves on student-oriented education and had the opportunity to notice their shortcomings. Teachers experienced the teacher and student roles embedded in the student-oriented education process, teaching methods and techniques and measuring and evaluation

approach. Teachers were determined to implement the program subjects and student-oriented applications at their classes after the project. The attitude of teachers and students about distance learning was also measured. It is observed that distance-education is not favored by most teachers and students. Both groups always favored face-to-face training to online training. Any reason to favor distance-learning is that it may be the best option under challenging circumstances. The problems for students include the lack of internet or PC, not seeing their friends and teachers, simplex nature of communication, difficulty in understanding the topics and health issues. From the point of view of the teachers, the issues include failure of some students to attend the lectures, low motivation and low efficiency.

It is safe to say that 5 Taş Social & Financial Leadership Program helped improve the knowledge, attitude and skills of students and teachers on social leadership, financial leadership and entrepreneurship. The program also helped teachers improve their teaching skills.



INTRODUCTION

5 Taş Social & Financial Leadership Program was implemented in 2019-2020 and 2020-2021 school years with the objective of improving the knowledge, attitude and skills of primary and middle school teachers on social and financial leadership. Preliminary and final tests were implemented for teachers and students before and after each school year to measure the efficiency of the two-year program. Measuring tools included open-ended closed-ended questions. Quantitative analysis and qualitative analysis methods were used to analyze the responses from closed-ended and open-ended questions, respectively. Findings from the analysis were presented and explained visually. The findings were interpreted and the results were reported.

The Design of the research and its implementation has been carried out by ÖRAV.
The report of the project has been prepared by Doç. Dr. Süleyman Avcı.

METHOD-I

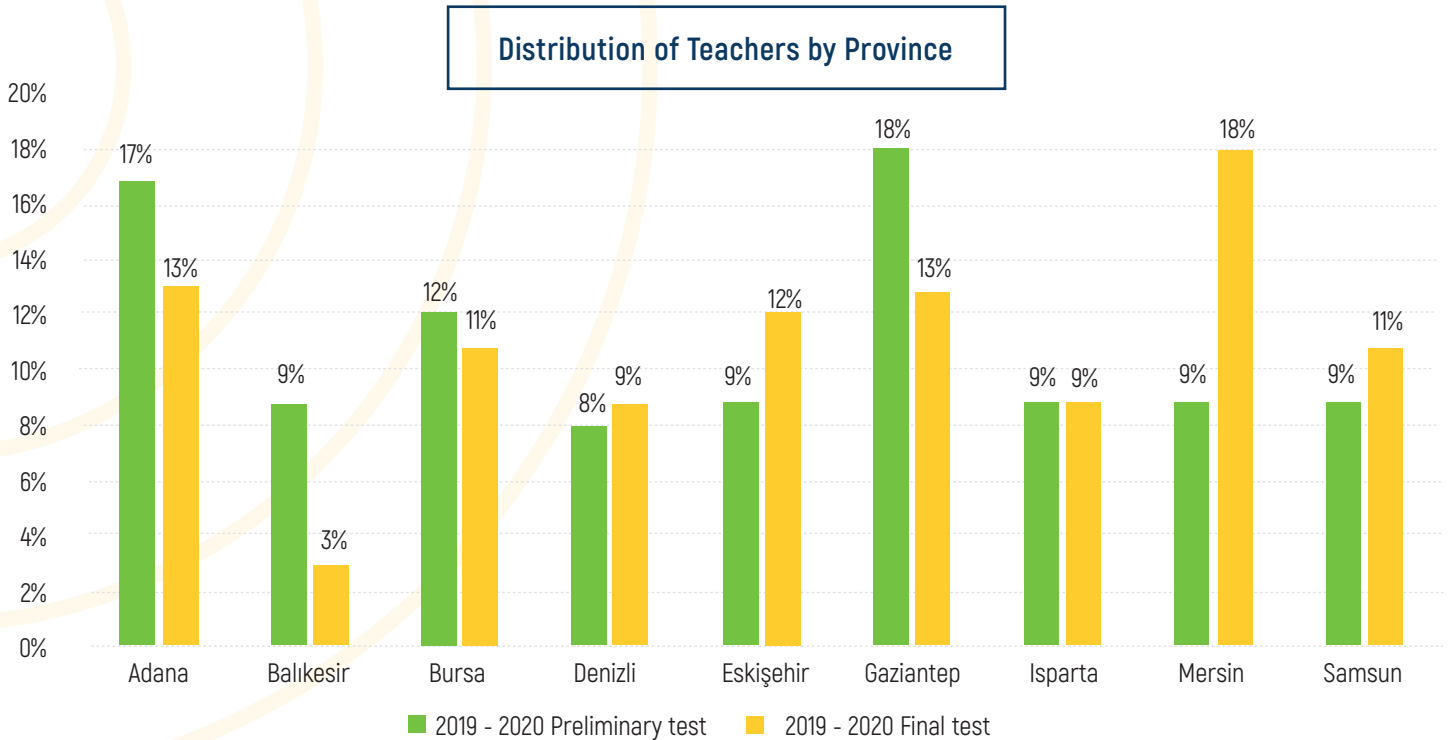
1.1. Research Model

Quantitative and qualitative research models were used in this study to measure the efficiency of 5 Taş Social & Financial Leadership Program. Project assessment scales designed under the quantitative research model were used in the form of preliminary and final tests, before and after the implementation respectively. Under the qualitative research model, open-ended questions were asked to teachers and students before and after the implementation.

1.2. Participants

Descriptive data on participants are provided in separate lists and tables due to the fact that the students and teachers as well as the number of participants of preliminary and final tests are different for each school year.

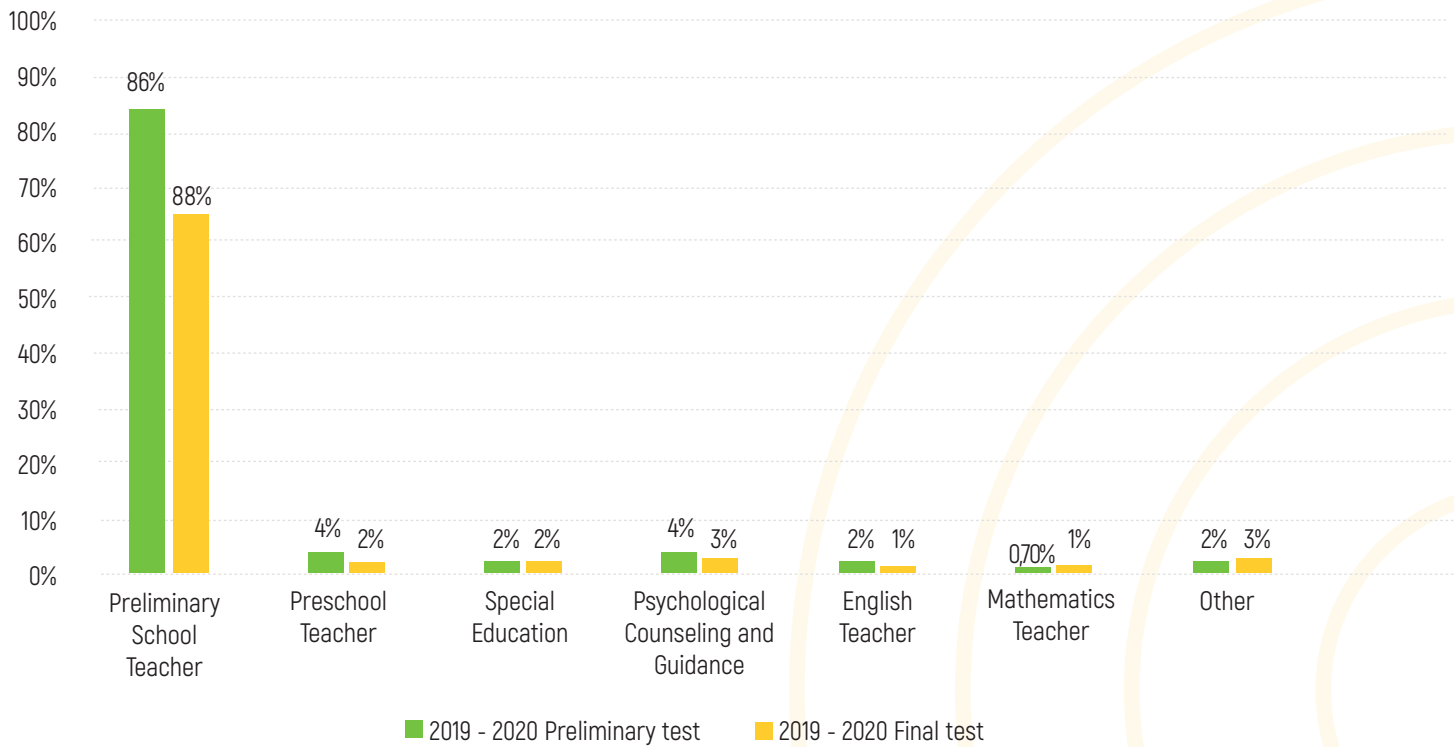
Descriptive Data on Participant Teachers in 2019 - 2020 School Year



Graph 1: Distribution of Participant Teachers by Place of Duty in 2019 - 2020 School Year

In 2019 - 2020 School Year, 5 Taş Social & Financial Leadership Program was implemented in nine provinces; namely Adana, Balıkesir, Bursa, Denizli, Eskişehir, Gaziantep, Isparta, Mersin, and Samsun. The highest participation was in Gaziantep, Adana and Bursa (See Graph 1).

Distribution of Teachers by Subject Area



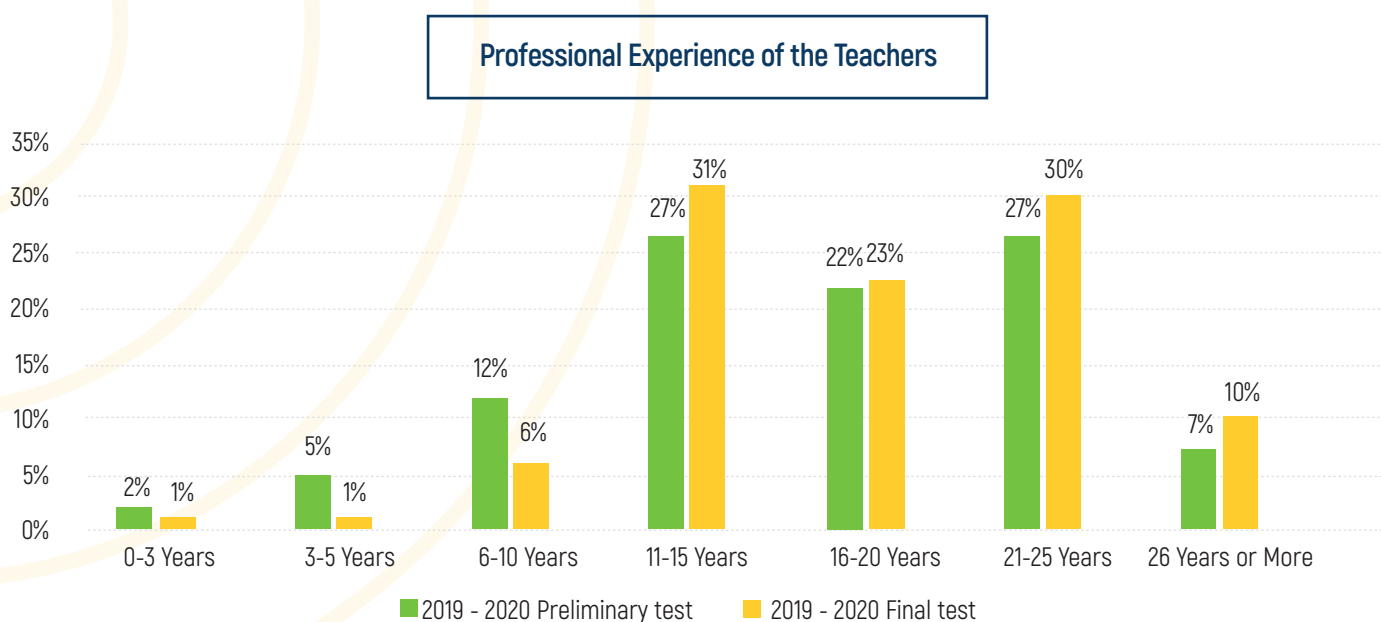
Graph 2: Distribution of Participant Teachers by subject area in 2019 - 2020 School Year

In 2019-2020 school year, a major portion of the participants of 5 Taş Social & Financial Leadership Program were primary school teachers. Preschool, special education, counselling, English and mathematics teachers were also among the participants (See Graph 2).

		N	%
Preliminary Test	Female	220	75,9
	Male	70	24,1
	Total	290	100,0
Final Test	Female	140	79,5
	Male	36	20,5
	Total	176	100,0

Table 1: Distribution of Participant Teachers by Gender in 2019 - 2020 School Year

In 2019-2020 school year, the number of participants were 290 for the preliminary test and 176 for the final test. The share of female teachers is significantly higher than male teachers (See Table 1).



Graph 3: Professional Years of Experience of Participant Teachers in 2019 - 2020

The distribution of the participants of 2019-2020 preliminary and final tests by professional years of experience is balanced. The lower shares are from 0-3 years, 3-5 years and 26 years or more and higher shares are from 11-15 years, 16-20 years and 21-25 years (See Graph 3).

Descriptive Data on Participant Teachers in 2020 - 2021 School Year

	Preliminary Test		Final Test			Preliminary Test		Final Test	
	N	%	N	%		N	%	N	%
1 Adana	11	1,8	5	1,6	43 Kütahya	1	,2	2	,6
2 Adıyaman	3	,5	2	,6	44 Malatya	8	1,3	3	,9
3 Afyonkarahisar	2	,3	---	---	45 Manisa	9	1,4	4	1,3
4 Ağrı	1	,2	---	---	46 Kahramanmaraş	2	,3	1	,3
5 Amasya	2	,3	---	---	47 Mardin	12	1,9	4	1,3
6 Ankara	29	4,6	20	6,3	48 Muğla	9	1,4	8	2,5
7 Antalya	14	2,2	7	2,2	49 Muş	10	1,6	1	,3
9 Aydın	7	1,1	3	,9	50 Nevşehir	2	,3	2	,6
10 Balıkesir	15	2,4	9	2,8	51 Niğde	3	,5	1	,3
11 Bilecik	4	,6	3	,9	52 Ordu	9	1,4	8	2,5
12 Bingöl	1	,2	1	,3	53 Rize	5	,8	3	,9
13 Bitlis	16	2,6	3	,9	54 Sakarya	5	,8	4	1,3
15 Burdur	4	,6	3	,9	55 Samsun	10	1,6	6	1,9
16 Bursa	17	2,7	6	1,9	56 Siirt	1	,2	1	,3
17 Çanakkale	5	,8	4	1,3	57 Sinop	3	,5	2	,6
18 Çankırı	3	,5	3	,9	58 Sivas	3	,5	2	,6
19 Çorum	1	,2	1	,3	59 Tekirdağ	6	1,0	2	,6
20 Denizli	2	,3	1	,3	60 Tokat	1	,2	---	---
21 Diyarbakır	5	,8	1	,3	61 Trabzon	2	,3	1	,3
22 Edirne	4	,6	2	,6	63 Şanlıurfa	12	1,9	1	,3
23 Elazığ	8	1,3	6	1,9	64 Uşak	3	,5	2	,6
24 Erzincan	2	,3	2	,6	65 Van	2	,3	1	,3
25 Erzurum	8	1,3	2	,6	66 Yozgat	8	1,3	3	,9
26 Eskişehir	7	1,1	4	1,3	67 Zonguldak	9	1,4	3	,9
27 Gaziantep	14	2,2	5	1,6	68 Aksaray	1	,2	---	---
28 Giresun	10	1,6	3	,9	70 Karaman	1	,2	---	---
29 Gümüşhane	1	,2	---	---	71 Kırıkkale	6	1,0	2	,6
31 Hatay	13	2,1	6	1,9	72 Batman	8	1,3	4	1,3
32 Isparta	2	,3	1	,3	73 Şırnak	1	,2	1	,3
33 Mersin	28	4,5	13	4,1	74 Bartın	3	,5	3	,9
34 İstanbul	89	14,2	50	15,6	75 Ardahan	1	,2	1	,3
35 İzmir	30	4,8	19	5,9	76 Iğdır	2	,3	1	,3
36 Kars	2	,3	1	,3	77 Yalova	5	,8	3	,9
37 Kastamonu	3	,5	2	,6	78 Karabük	4	,6	3	,9
38 Kayseri	12	1,9	5	1,6	79 Kilis	2	,3	---	---
39 Kırklareli	4	,6	3	,9	80 Osmaniye	2	,3	1	,3
40 Kırşehir	4	,6	2	,6	81 Düzce	4	,6	3	,9
41 Kocaeli	53	8,5	29	9,1	Total	626	100,0	320	100,0
42 Konya	15	2,4	6	1,9					

Table 2: Distribution of Participant Teachers by Province in 2020 - 2021

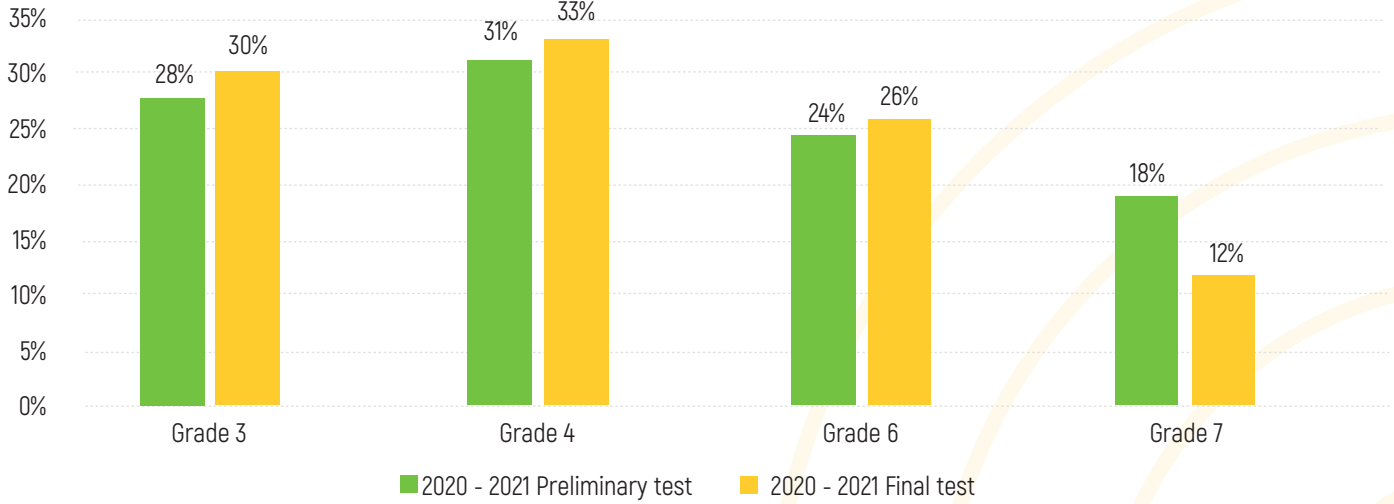
The participant teachers of 2020-2021 preliminary and final tests were from 76 and 68 provinces, respectively (See Table 2).

Preliminary test			Final Test		
	N	%		N	%
Primary School Teacher	282	45,0	Primary School Teacher	168	52,5
Preschool Teacher	4	,6	Special Education	3	,9
Special Education	6	1,0	School Counselor	5	1,6
School Counselor	18	2,9	English Teacher	21	6,6
English Teacher	39	6,2	Mathematics Teacher	7	2,2
Mathematics Teacher	38	6,1	Technology & design/IT	21	6,6
Technology & design/IT	38	6,1	Education of Religion	1	,3
Education of Religion and Ethics	5	,8	History	1	,3
History	7	1,1	Turkish	14	4,4
Turkish	30	4,8	Biology	3	,9
Biology	10	1,6	Sciences	27	8,4
Sciences & Technology	48	7,7	Turkish Language and Literature	3	,9
Turkish Language and Literature	5	,8	Social Studies	10	3,1
Social Studies	22	3,5	Mathematics	15	4,7
Mathematics	25	4,0	Visual Arts	10	3,1
Visual Arts	23	3,7	Physics	3	,9
Physics	6	1,0	Philosophy	4	1,3
Philosophy	9	1,4	Physical Education	1	,3
Physical Education	4	,6	Arabic	1	,3
Arabic	1	,2	Music	2	,6
Music	4	,6	Total	320	100,0
Chemistry	2	,3			
Total	626	100,0			

Table 3: Distribution of Participant Teachers by subject area in 2020 - 2021 School Year

In 2020-2021 school year, half of the participants of 5 Taş Social & Financial Leadership Program were primary school teachers. The highest participation in addition to primary school teachers is from science & technology, English, mathematics and technology & design subject areas. Teachers from a total of 22 subject areas participated in 5 Taş Social & Financial Leadership Program (See Table 3).

Distribution of Grades Teachers Were Assigned in 2020 - 2021



Graph 4: Distribution of Grades Teachers Were Assigned in 2020 - 2021

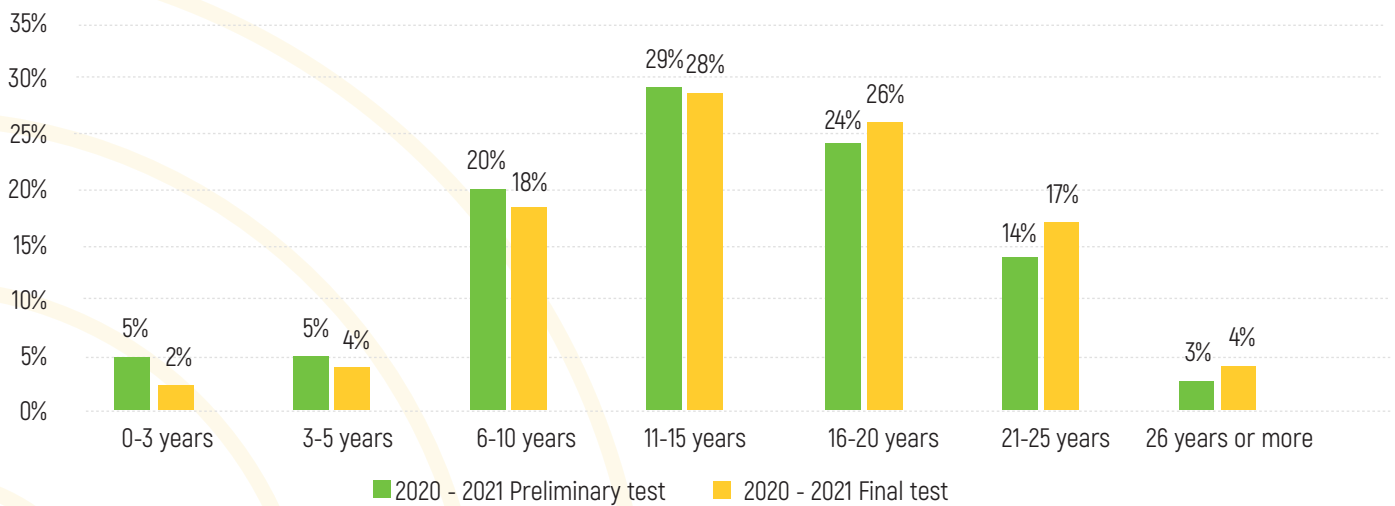
In 2020-2021 school year, the participants of 5 Taş Social & Financial Leadership Program were 3rd, 4th, 5th and 6th grade teachers. The distribution of participant teachers by grade is fairly balanced. However, 7th grade teachers are somewhat fewer than others (See Graph 4).

		N	%
Preliminary Test	No response	1	,2
	Female	451	72,0
	Male	174	27,8
	Total	626	100,0
Final Test	Female	261	81,6
	Male	59	18,4
	Total	320	100,0

Table 4: Distribution of Participant Teachers by Gender in 2020 - 2021 School Year

In 2020-2021 school year, the number of participants were 626 for the preliminary test and 320 for the final test. The share of female teachers is significantly higher than male teachers (See Table 4).

Professional Experience of Participant Teachers in 2020 - 2021

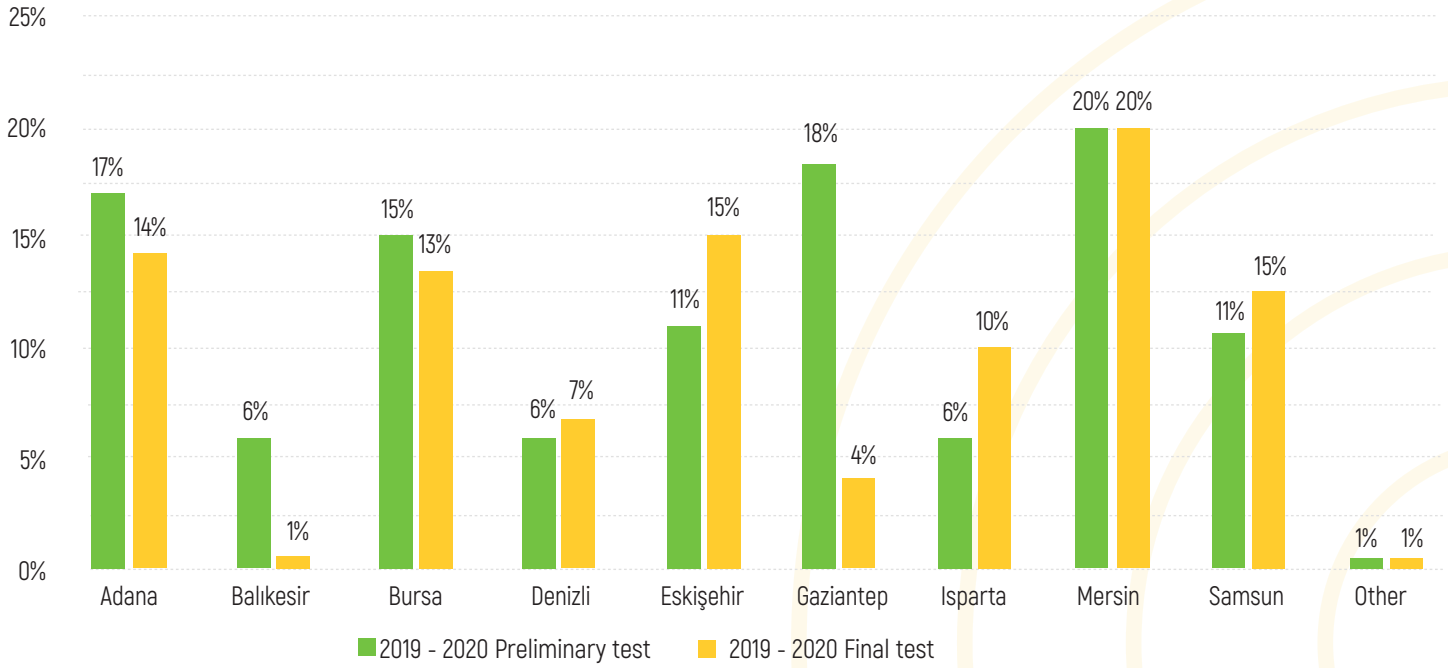


Graph 5: Professional Years of Experience of Participant Teachers in 2020 - 2021

The distribution of the participants of 2020-2021 preliminary and final tests by professional experience is balanced. The lower shares are from 0-3 years, 3-5 years and 26 years or more and higher shares are from 11-15 years, 16-20 years and 21-25 years (See Graph 5).

Descriptive Data on Participant Students in 2019 - 2020 School Year

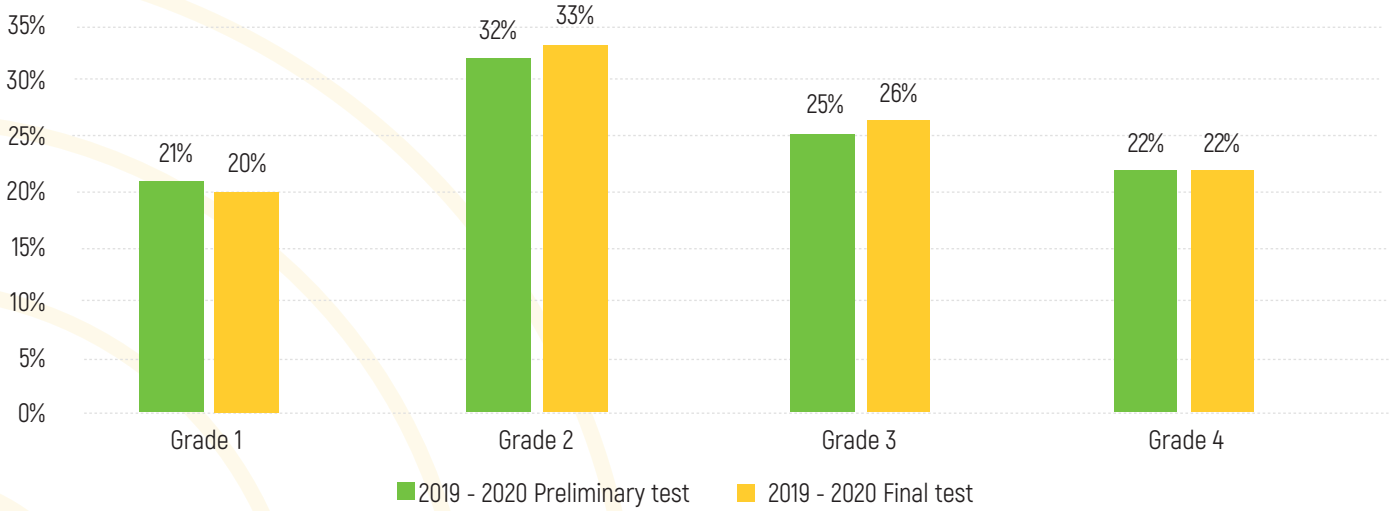
Distribution of Participant Students by the Provinces They Live in 2019 - 2020



Graph 6: Distribution of Participant Students by Place of Residence in 2019 - 2020 School Year

In 2019 - 2020 School Year, 5 Taş Social & Financial Leadership Program was implemented in nine provinces; namely Adana, Balıkesir, Bursa, Denizli, Eskişehir, Gaziantep, Isparta, Mersin, and Samsun. The highest participation was in Mersin, Adana, Bursa and Eskişehir (See Graph 6).

Distribution of Participant Students by Grade in 2019 - 2020



Graph 7: Distribution of Participant Students by Grade in 2019 - 2020 School Year

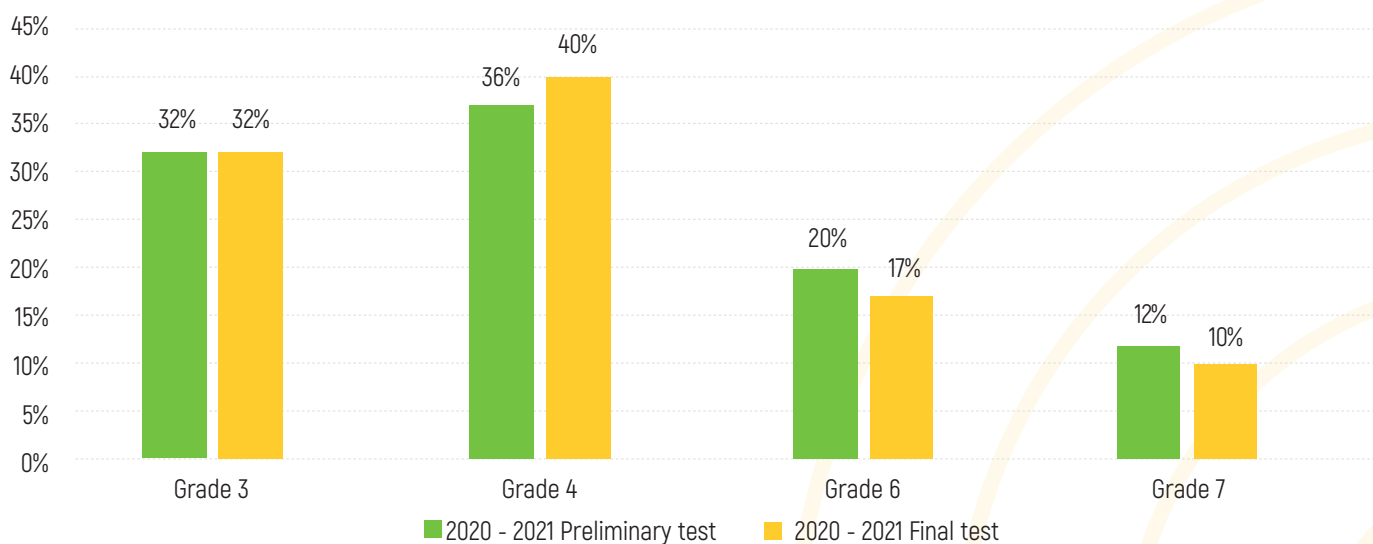
Participants of 2019-2020 preliminary and tests were 1st, 2nd, 3rd and 4th grade students. Distribution of the students by grade is fairly balanced. However, the number of 2nd grade students is somewhat higher (See Graph 7).

		N	%
Preliminary Test	Female	1842	50,6
	Male	1796	49,4
	Total	3638	100,0
Final Test	Female	918	49,0
	Male	954	51,0
	Total	1872	100,0

Table 5: Distribution of Participant Students by Gender in 2019 - 2020 School Year

In 2019-2020 school year, the number of participant students were 3638 for the preliminary test and 1872 for the final test. In both cases, the percentage of male and female students were close (See Table 5).

Distribution of Participant Students by Grade in 2020 - 2021



Graph 8: Distribution of Participant Students by Grade in 2020 - 2021 School Year

Participants of 2020-2021 preliminary and tests were 3rd, 4th, 6th and 7th grade students. The highest percentage was 3rd and 4th grades and the lowest percentage was 7th grade (See Graph 8).

		N	%
Preliminary Test	Female	4773	52,4
	Male	4329	47,6
	Total	9102	100,0
Final Test	Female	2008	53,0
	Male	1778	47,0
	Total	3786	100,0

Table 6: Distribution of Participant Students by Gender in 2020 - 2021

In 2020-2021 school year, the number of participant students were 9102 for the preliminary test and 3786 for the final test. In both cases, the percentage of female students were somewhat higher than male students (See Table 8).

	Preliminary Test		Final Test			Preliminary Test		Final Test	
	N	%	N	%		N	%	N	%
1 Adana	124	1,4	19	,5	44 Malatya	142	1,6	60	1,6
2 Adıyaman	48	,5	26	,7	45 Manisa	122	1,3	47	1,2
3 Afyonkarahisar	18	,2	--	--	46 Kahramanmaraş	13	,1	8	,2
4 Ağrı	6	,1	--	--	47 Mardin	90	1,0	65	1,7
5 Amasya	18	,2	--	--	48 Muğla	153	1,7	89	2,4
6 Ankara	532	5,8	296	7,8	49 Muş	79	,9	--	--
7 Antalya	166	1,8	58	1,5	50 Nevşehir	34	,4	27	,7
8 Artvin	10	,1	--	--	51 Niğde	61	,7	8	,2
9 Aydın	169	1,9	26	,7	52 Ordu	143	1,6	52	1,4
10 Balıkesir	280	3,1	116	3,1	53 Rize	65	,7	28	,7
11 Bilecik	57	,6	44	1,2	54 Sakarya	65	,7	45	1,2
12 Bingöl	34	,4	8	,2	55 Samsun	137	1,5	42	1,1
13 Bitlis	64	,7	12	,3	56 Siirt	18	,2	20	,5
15 Burdur	19	,2	9	,2	57 Sinop	60	,7	41	1,1
16 Bursa	164	1,8	62	1,6	58 Sivas	101	1,1	42	1,1
17 Çanakkale	94	1,0	60	1,6	59 Tekirdağ	63	,7	28	,7
18 Çankırı	35	,4	18	,5	61 Trabzon	34	,4	6	,1
19 Çorum	19	,2	17	,4	63 Şanlıurfa	67	,7	26	,7
20 Denizli	9	,1	4	,1	64 Uşak	49	,5	32	,8
21 Diyarbakır	42	,5	16	,4	65 Van	54	,6	8	,2
22 Edirne	15	,2	9	,2	66 Yozgat	51	,6	13	,3
23 Elazığ	160	1,8	75	2,0	67 Zonguldak	158	1,7	67	1,8
24 Erzincan	46	,5	19	,5	68 Aksaray	1	,0	--	--
25 Erzurum	74	,8	20	,5	70 Karaman	2	,0	1	,0
26 Eskişehir	106	1,2	32	,8	71 Kırıkkale	47	,5	33	,9
27 Gaziantep	161	1,8	35	,9	72 Batman	81	,9	41	1,1
28 Giresun	90	1,0	27	,7	73 Şırnak	15	,2	9	,2
31 Hatay	215	2,4	70	1,8	74 Bartın	26	,3	15	,4
32 Isparta	61	,7	25	,7	75 Ardahan	3	,0	4	,1
33 Mersin	422	4,6	117	3,1	76 Iğdır	24	,3	--	--
34 İstanbul	1759	19,3	747	19,7	77 Yalova	75	,8	37	1,0
35 İzmir	513	5,6	233	6,2	78 Karabük	54	,6	31	,8
36 Kars	27	,3	6	,2	79 Kilis	16	,2	6	,2
37 Kastamonu	51	,6	23	,6	80 Osmaniye	17	,2	5	,1
38 Kayseri	269	3,0	170	4,5	81 Düzce	60	,7	28	,7
39 Kırklareli	19	,2	--	--	No Response	25	,3	1	,0
40 Kırşehir	34	,4	6	,2	Total	9102	100,0	3786	100,0
41 Kocaeli	786	8,6	373	9,9					
42 Konya	166	1,8	32	,8					
43 Kütahya	15	,2	11	,3					

Table 7: Distribution of Participant Students by Place of Residence in 2020 - 2021 School Year

The participant students of 2020-2021 preliminary and final tests were from 75 and 67 provinces, respectively (See Table 8).

1.3. Measuring Tools

1.3.1. Measuring Tools Used To Collect Data On Teachers

1. Personal Data Form For Teachers: This form has four questions on province, subject area, gender and professional experience of teachers.

2. Information Scale On 5 Taş Social & Financial Leadership Program: This measuring tool was used to determine the attitude of the teachers regarding 5 Taş Social & Financial Leadership Program. The measuring tool had four likert-type questions with five options (Fully Agree - Fully Disagree).

3. Social Leadership Scale For Teachers: This measuring tool was used to determine the attitude of the teachers regarding social leadership. The measuring tool had 11 likert-type questions with five options (Fully Agree - Fully Disagree).

4. Financial Literacy Scale For Teachers: This measuring tool was used to determine the attitude of the teachers regarding social leadership. The measuring tool had 14 likert-type questions with five options (Fully Agree - Fully Disagree).

5. Student-Oriented Learning Applications Scale: This measuring tool was used to determine the knowledge and attitude of the teachers regarding student-oriented learning applications. The measuring tool had 22 likert-type questions with five options (Fully Agree - Fully Disagree).

6. Distance-Learning Experiences Survey: It was used to collect information on teachers' experiences on distance-learning. The survey form had 15 likert-type items with five options (Fully Agree - Fully Disagree).

7. Open-Ended Questions For Teachers

Questions for teachers before 2019-2020 school year:

1. How do you expect this program will be beneficial for your students?
2. What do you expect to change or make differently in the way you teach by participating in this program?

Questions for teachers after 2019-2020 school year:

1. How do you think this program was beneficial for your students?
2. What do you expect to change or make differently in the way you teach by participating in this program?

Questions for teachers before 2020-2021 school year:

1. How do you expect this program will be beneficial for you personally?
2. How do you expect this program will be beneficial for your students?
3. What do you expect to change or make differently in the way you teach by participating in this program?

Questions for teachers after 2020-2021 school year:

1. What do you think this program was beneficial for you personally?
2. How do you think this program was beneficial for your students?
3. What do you expect to change or make differently in the way you teach by participating in this program?

1.3.2. Measuring Tools Used To Collect Data On Students

1. Personal Data Form For Students: This form has four questions on province/district of residence, grade and gender.

2. Project Evaluation Scale For Students: This scale was used to determine the attitude of students regarding social and financial leadership. The scale had three sub-categories namely financial leadership, social leadership and entrepreneurship. The scale had a total of 30 likert-type items with five options (Fully Agree - Fully Disagree). There were 4 items in the financial leadership sub-category, 13 in the social leadership sub-category and 13 in the entrepreneurship sub-category.

3. Distance-Learning Experiences Survey: It was used to collect information on students' experiences on distance-learning. The survey form had 15 likert-type items with five options (Fully Agree - Fully Disagree).



4. Open-Ended Questions for Students:

Questions for students before 2019-2020 school year:

1. What are your expectations from this school year?
2. What do you think we are trying to understand through this test?

Questions for students after 2019-2020 school year:

1. What is the first thing you want to do after the lockdown?

Questions for students before and after 2020-2021 school year:

2. What are your expectations from this school year?
3. What do you think "respecting diversities" means?
4. Why do you think saving is important?

1.4. Data Collection and Analysis

Measuring tools developed for the purposes of this research were implemented online for the students and teachers.

SPSS and NVivo programs were used to analyze the data. Personal data on and responses of participant teachers and students to the questions in the distance education survey form were distributed by frequency and percentage for analysis. The data were tested for normal distribution using the Kolmogorov Smirnov test to determine the test applicable for preliminary and final test scales for students and teachers. It was observed that the data did not have a normal distribution ($p < .05$). Therefore, nonparametric Wilcoxon test was used to compare preliminary and final test scores. The content analysis technique was used to analyze qualitative data.

FINDINGS-II

2.1. 2019-2020 School Year Implementation Results

This section includes the findings resulting from the analysis of data on teachers and students in 2019-2020 School Year and the comments on these findings.

2.1.1. Findings on Teachers

Findings on teachers are under two categories, namely findings from the scales and findings from open ended questions.

2.1.1.1. Findings from the Scales

2.1.1.1.1. Comparison of the Level of Knowledge of Participant Teachers on 5 Taş Social & Financial Leadership Program Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2019-2020	Preliminary test	290	2,1250	2,3164	,77406	11,458	,000
	Final test	176	5,0000	4,6662	,45009		

Table 8: Comparison of Preliminary Test and Final Test Scores of the Knowledge Scale on 5 Taş Social & Financial Leadership Program

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Knowledge Scale on 5 Taş Social & Financial Leadership Program in 2019-2020 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are significantly higher than preliminary test scores (See Table 9). It can be interpreted that the level of knowledge of teachers on the program increased.

2.1.1.1.2. Comparison of the Level of Knowledge of Participant Teachers of 5 Taş Social & Financial Leadership

Program on Social & Financial Leadership Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2019-2020	Preliminary test	290	4,1818	4,1564	,45080	8,938	,000
	Final test	176	4,8182	4,6798	,36428		

Table 9: Comparison of Preliminary Test and Final Test Scores of the Social Leadership Scale for Teachers

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Social Leadership Scale for Teachers in 2019-2020 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores (See Table 10).

		N	Median	Average	Std. Deviation	Z	p
2019-2020	Preliminary test	289	3,5000	3,4664	,55705	11,011	,000
	Final test	176	4,7143	4,5617	,43561		

Table 10: Comparison of Preliminary Test and Final Test Scores of the Financial Literacy Scale for Teachers

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Financial Literacy Scale for Teachers in 2019-2020 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores (See Table 11).

2.1.1.1.3. Comparison of the Level of Knowledge of Participant Teachers of 5 Taş Social & Financial Leadership Program on Student-Oriented Learning Applications Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2019-2020	Preliminary test	290	4,0476	4,1686	,46892	8,155	,000
	Final test	176	4,7619	4,6272	,38834		

Table 11: Comparison of Preliminary Test and Final Test Scores of the Student-Oriented Learning Applications Scale

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Student-Oriented Learning Applications Scale in 2019-2020 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores [See Table 12].



Findings from Open-Ended Questions

2.1.1.2.1. Benefits of 5 Taş Social & Financial Leadership Program for Students

Two open-ended questions were asked to the participant teachers of 5 Taş Social & Financial Leadership Program at the start and end of 2019-2020 school year, "How do you expect this program will be beneficial for your students" and "How do you think this program was beneficial for your students?" respectively.

At the start of 2019-2020 school year, some of the teachers did not answer because they did not have any knowledge. The source of information on the program for respondent teachers was the scale used by the measuring tool. Social leadership, financial literacy and student-oriented learning applications scales were implemented for the teachers. Consequently, knowledge of the teachers on the program was based on the data provided by the scales.

The responses of the teachers were handled under three main categories. These are takeaways on teaching applications, subject-based takeaways and takeaways on personal development of students.

Some of the teachers think that 5 Taş Social & Financial Leadership Program will result with benefits regarding the use of student-oriented active teaching methods. They have the opinion that the teaching process will be more effective and the students will learn better through the use of unorthodox teaching methods and techniques, active teaching, association of daily life and class education, project-based teaching applications, active engagement, in-class games and creative teaching applications.

Teachers think that efficient teaching applications will increase the efficiency of the teaching - learning process and help the students improve their skills and attitudes easily and more efficiently. Examples of teachers' opinions in support of these comments include the following:

- *"I think this is a process where the students will be active."*
- *"Improving social coherence, analyzing skills, critical thinking and communication through new teaching methods and techniques, collaboration."*
- *"I expect to learn about games and methods I can use at my classes."*
- *"I expect that they will be better at their courses, they will learn how to learn through student-oriented learning methods and techniques."*
- *"I think that all kinds of education we have will have a positive impact on the students."*

- *When the teachers improves and learns new things, this will be good for the students."*
- *"I expect a more efficient learning environment. They will learn to control their emotions, express their opinions and behave better."*
- *"Making and acting in accordance with a plan, saving, being more productive."*
- *"Innovative learning."*
- *"In addition to academic achievements, supporting the students in a number of social issues and help them create solutions for the problems they may face."*
- *"I think that I will learn about game-based materials I can use at my class. I will learn more about rights and responsibilities."*
- *"Collaboration, game-based teaching materials, right resource financing."*

Teachers think that scales and applications will help the students improve their knowledge, attitude and skills on certain topics. Knowledge, attitude and skills expected by the teachers to be improved by the students as a result of this application include a sense of rights and responsibility, leadership skills, saving, entrepreneurship and social awareness. Examples of teachers' opinions in support of these comments include the following:

- *"It will teach them about rights and responsibilities."*
- *I believe they will learn about their rights and responsibilities, learn about saving, entrepreneurship and be more self-confident."*
- *"Self-confidence, leadership, responsibility, prudence and entrepreneurship."*
- *"Students will learn more about budgeting, saving and finance."*
- *"I think that this will help them be more prudent."*
- *"They will improve in a number of areas including knowledge, skills, and effective leadership and using resources more efficiently."*
- *"They will learn to be prudent."*
- *"It will help them improve their entrepreneurship skills."*
- *"My students will have raised awareness on saving and consumption."*
- *"To be prudent"*
- *Individuals who know their rights and responsibilities, express their opinions and emotions, defend their rights, plan their future and are equipped with financial skills."*
- *"Raising awareness on financial issues."*



Teachers expect that the program will help students achieve a diverse set of social and cognitive skills. Teachers often talked about self-expression, self-confidence, and respect for the environment, good communication skills, patience, tolerance, self-exploration, curiosity and collaboration.

Furthermore, teachers often made references to behavioral change and attitude and skills. Some of the teachers did not respond due to lack of knowledge. Examples of teachers' opinions in support of these comments include the following:

- *Capable of working on their own, solving problems, and self-confidence."*
- *"To create awareness for a self-confident individual respecting the environment and with improved communication and social skills."*
- *"The change in attitude will result with improved skills."*
- *"I think they will improve themselves better."*
- *"I think it will help the students improve their self-confidence"*
- *"Happiness, trust, equality."*
- *"I think it will help them be self-sufficient, solution-focused, collaborative, tolerant and patient."*
- *"The students will get to know themselves better and learn about their rights and responsibilities. They will also learn that those rights also apply to the people around them. They will see that they need purposes in life and have to make plans to achieve those purposes."*
- *"Expressing their thoughts and emotions freely, gaining new skills."*
- *"I think they will end up more self-confident."*
- *"I have no idea."*

Based on the responses after 2019-2020 school year, it is clear that the students enjoyed the events and were happy throughout the process. Students enjoyed the games during the events organized under the program. This helped students take active roles in the process and learn better. Examples of teachers' opinions in support of these comments include the following:

- *"First of all, they had a lot of fun."*
- *"They find 5Taş events very enjoyable."*
- *"... they learned and had fun with games."*
- *"Learning with fun."*

- *"My students were very happy."*
- *"Fun, curiosity, joy of learning new things..."*
- *"They are more willing at the lessons."*
- *"They take more active roles. They started coming up with new ideas about the games."*
- *"It was a unique experience, it helped them learn with practice."*

Teachers have the opinion that students reached a major portion of the program's takeaways. Teachers have opinions on three dimensions or just a single dimension. The sub category which attracted the most attention was financial leadership. These takeaways were handled under three categories of the program, namely social leadership, financial leadership and entrepreneurship.

Teachers think that the awareness of students on rights and responsibilities and children's rights improved. They had the opportunity to learn about other cultures and developed a respect for diversity. Examples of teachers' opinions in support of these comments include the following:

- *"They are well aware of their rights and responsibilities and equipped to defend them". They enjoyed games even without competition and learned through them. They learned to save not just money and time and energy."*
- *"They have increased awareness on the relation between rights and responsibilities, seeing that diversity is natural and beneficial, children's rights, making a budget, wishes and needs."*
- *"They were transformed into individuals sensitive to the environment, aware of diversities and prudent. They have better skills and a stronger sense of friendship and family ties."*
- *"Freedom of expression, saving, respecting diversity, problem solving."*
- *"Helped students know themselves."*
- *"I think that they learned about different lives."*
- *"Diversity is important for the takeaways."*
- *"They took a major step in becoming individuals capable of defending their rights".*
- *"This program helped my students learn about their responsibilities."*
- *"...respecting others, accepting people as they are."*
- *"They learned about rights and responsibilities."*
- *"Empathy."*



Teachers think that students made the best improvement in financial leadership. They achieved awareness on saving and spending responsibly which are about saving money, time and energy. They also took action in regards to saving money. Students can now plan to save money. Students can differentiate between the concepts of wish and need. They also learned about the importance of donations. Examples of teachers' opinions in support of these comments include the following:

- *"Saving and how and where to spend savings."*
- *"Importance of saving, making a budget, calculation of income and expense."*
- *"Saving and donating."*
- *"A sense of saving. They know the difference between a wish and a need. They learned to prioritize their needs. They learned to save money. They have ideas on how to manage their money most efficiently."*
- *"They noticed that they have to make savings in not just utility bills but also time"*
- *"They learned to save."*
- *"The attitude of the students on budgets changed positively."*
- *"A sense of saving, collaboration."*
- *"They understood the importance of saving."*
- *"Saving by defining needs and wishes, communication skills, a sense of responsibility, project implementation and management, planning and managing events."*

Teachers think that students now have a basic spirit of entrepreneurship. They learned to plan, make a budget and implement their plans. The students also improved their leadership skills. Examples of teachers' opinions in support of these comments include the following:

- *"The events on entrepreneurship, financial literacy and self-awareness were enjoyable."*
- *"I think the program helps raise self-sufficient and creative individuals with a strong sense of saving and leadership skills."*
- *"I think it helped planning and saving skills."*
- *"Gaining skills of leadership and prudence."*
- *"They saw that they can reach their objectives."*
- *"Self-confidence, empathy, leadership".*

- *"Social entrepreneurship, leadership, rights and responsibilities, cultural diversity."*
- *"A spirit of entrepreneurship"*
- *"They are now more experienced in making and implementing a budget."*
- *"My students are more efficient in making a budget. They now have self-confidence in entrepreneurship."*



2.11.2.2. Things Teachers Want To Change In Line With the Takeaways from 5 Taş Social & Financial Leadership Program

The teachers were asked "What do you expect to change or make differently in the way you teach by participating in this program?" at the start and end of 2019-2020 school year.

Responses to the questions at the start of 2019-2020 school year showed that teachers were excited about the project. Things that teachers wanted to change or make differently based on their responses were handled under three categories.

The first category is that teachers expect to learn student-oriented applications they can use in class by participating in the program. Their objectives include making the class more enjoyable and prevent monotony, ensure permanent learning and create a happy and enjoyable environment for the students through student-oriented and active learning methods. Examples of teachers' opinions in support of these comments include the following:

- *"Improving the event-based learning method."*
- *"I want to improve my teaching methods with different methods and techniques."*
- *"I want to make education enjoyable so that the children can learn better."*
- *"Using new approaches in education."*
- *"I hope I can go beyond an ordinary, monotonous way of teaching."*

The second category is that they wanted to pass what they learn about social and financial leadership to their students. Examples of teachers' opinions in support of these comments include the following:

- *"I want to learn how I can teach more efficiently about saving and entrepreneurship."*
- *"I want to improve myself and then my children and my students about financial planning."*
- *"Using the components of 5 Taş to improve the level of awareness of the students, implementing social projects more efficiently and financial savings."*
- *"Helping the students understand the importance of finance and gain a habit of saving."*
- *"Helping students improve their leadership skills."*

The third is that they are more equipped on teaching knowledge and skills. The excitement about this program is particularly expressed in this category. Whatever the subject of the project, the expectations of the teachers include refreshing and improving themselves, gaining new perspectives, share knowledge with their colleagues and helping their students more effectively. Examples of teachers' opinions in support of these comments include the following:

- *"I think that this program will have a positive impact on my personal development and this will in turn have a positive impact on my students and my life."*
- *"I want to refresh myself. I want to learn new things to help my students and myself. Learning new things makes me happy."*
- *"Raising awareness and making nice touches during the process"*
- *"Rather than a traditional teacher, I want to be a teacher who helps students take an active role at learning events, creates and implements innovative projects and I think this program will help me in this initiative."*
- *"I think this program will help my personal and professional improvement and this will have a positive impact on my students and the people around me."*

Some few teachers previously participated in ÖRAV events and had positive references about them. Their expectations include gaining even more knowledge and skills from the program. Examples of teachers' opinions in support of these comments include the following:

- *"I participated in an ÖRAV workshop before and I was fascinated with it. I think that this event will help me improve myself even more."*

Responses to the questions at the end of 2019-2020 school year show that in-class teaching applications are at the top of the list of things teachers want to change. Teachers were especially focused on student-oriented teaching applications and wanted to use them at their classes. This was because they expected increased efficiency from student-oriented teaching applications. They believed that future programs will be even more efficient through this.

Another change was that they were convinced that a better was possible through active learning methods which they neglected due to the requirement to keep up with the curriculum. They thought that the concerns about time were unfounded.



Examples of teachers' opinions in support of these comments include the following:

- *"Teaching more efficiently through games at my classes"*
- *"My classes are more efficient through the use of active learning methods."*
- *"It gave me ideas on how to make my classes unique"*
- *"How I can teach faster and more easily"*
- *"Focusing on hands-on education".*
- *"I want to focus more on student-oriented education."*
- *"Learning methods for innovative lecturing, student-oriented teaching"*
- *"Games have a vital role in learning"*
- *"I will continue to use student-oriented learning methods and support my classes with games."*
- *"Being more enjoyable and creative"*
- *"I want classes where students are more active than me"*
- *"Using active learning methods at my classes. Raising individuals with self-confidence."*
- *"I think students should be at the center of education"*

It is observed that teachers and students learn about the main topics of the program and want to practice them in their lives. There was a special focus on saving and making a budget. Another takeaway expressed was financial and social leadership skills.

In addition to these, teachers were willing to extend the use of project subjects to the years to come. They intend to raise their students as social and financial leaders. Examples of teachers' opinions in support of these comments include the following:

- *"... more awareness on saving."*
- *"Improving the knowledge and skills of the students. Teaching them to respect other cultures. Helping them improve their financial literacy."*
- *"Improving my leadership skills and setting an example for my students."*
- *"I learned about financial leadership."*
- *"Improve myself financially and teaching this to the people."*
- *"Social and financial leadership had a positive impact on my life."*

- *"I want to help my students gain a habit of saving, I want them to make their budgets and have a spirit of entrepreneurship."*
- *"Decrease consumption, not spend all the money."*
- *"I want to raise individuals capable of making their own budgets and expressing themselves comfortably against the people."*

The program gave the teachers the opportunity to question the way they taught and see their shortcomings. They intend to work on their shortcomings. Some of them considered this process as a milestone for change. They will continue to work to be more helpful to their students. Examples of teachers' opinions in support of these comments include the following:

- *"This program radically changed my approach to teaching. While trying to cope with the curriculum, I can also help the children get ready for life."*
- *"I want to improve myself, learn new methods and reach more children."*
- *"I will try to support innovation and expose my students to new horizons."*
- *"My objective is to update myself."*
- *"Coping with changes in education through certain events, refreshing myself, being in various groups, making education more enjoyable through various events."*
- *"Offering new information to the students"*
- *"Increasing my awareness on my professional knowledge and skills, improving methods and techniques"*
- *"Being an innovative teacher who makes a difference."*
- *"Helping students in changing conditions, supporting their skills in life, helping them discover new methods."*



2.1.2. Findings From The Students

Findings on students are under two categories, namely findings from the scales and findings from open ended questions.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary test	3638	3,9	4,0247	,48114	-10,703	,000
	Final test	1872	4,2	4,1740	,50780		

Table 12: Comparison of Preliminary and Final Tests of the Project Evaluation Scale for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of the average and median scores show a significant increase in the final test score as compared to the preliminary test score (See Table 13). This reflects an improvement in the attitude of the students regarding the topics of the program.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary test	3638	4	3,9001	,61489	-8,155b	,000
	Final test	1872	4,1	4,0462	,60629		

Table 13: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Financial Leadership Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the Financial Literacy Category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 14). This reflects an improvement in the attitude of the students regarding financial literacy.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary test	3638	4,0000	4,0219	,52733	-11,873b	,000
	Final test	1872	4,2727	4,2123	,56086		

Table 14: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Social Leadership Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the social leadership category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 15). This reflects an improvement in the attitude of the students regarding social leadership.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary test	3638	4,0000	4,0420	,52029	-6,282 ^b	,000
	Final test	1872	4,2000	4,1316	,54825		

Table 15: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Entrepreneurship Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the entrepreneurship category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 16). This reflects an improvement in the attitude of the students regarding entrepreneurship.

2.1.2.2. Findings from Open-Ended Questions

2.1.2.2.1. Students' Expectations from the School Year

Students were asked about their expectations before 2019-2020 school year.

Most students expressed that they want to excel at school. In addition to the general terms of achievement, some of them phrased achievement as high grades, certification of achievement or top of the class. Another expectation is that they want to learn the subjects thoroughly. They specifically focus on mathematics and English. Students who will start with the first grade talk about learning to read and write.

The students have social expectations in addition to academic achievements. First grade students and those who are in a new school talk about making friends. Students expect to have fun with their friends and be happy at class (See Table 17, Figure 1).



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
successful	1177	7	Having fun	46	<1	friendship	24	<1
being	1007	6	Too much	46	<1	with success	24	<1
learning	480	3	I want to	46	<1	my courses	24	<1
I want to	478	3	Game	46	<1	book	24	<1
good	276	2	Passing	45	<1	my class	24	<1
success	244	2	For	45	<1	the class	22	<1
new	221	1	Reading	44	<1	clean	22	<1
education	218	1	To improve	43	<1	term	21	<1
reading	203	1	Should be	43	<1	school report	21	<1
student	183	1	Year	43	<1	games	21	<1
being	156	1	To finish	42	<1	owner	21	<1
being	145	1	To learn	42	<1	year	21	<1
year	138	1	As	41	<1	high	21	<1
I expect	129	1	Love	41	<1	passing	20	<1
things	123	1	Respect	40	<1	human	20	<1
writing	122	1	at school	39	<1	being	20	<1
to pass	107	1	Friend	38	<1	picture	20	<1
term	104	1	I don't know	38	<1	to win	19	<1
writing	103	1	my child	38	<1	my teacher	19	<1
information	98	1	Social	37	<1	receiving	18	<1
with my friends	96	1	I think	35	<1	my friends	18	<1
to receive	91	1	Is	34	<1	my lessons	18	<1
happy	91	1	Events	33	<1	to pass	18	<1
at my lessons	89	1	certificate of excellence	33	<1	in	18	<1
method	86	1	Thing	33	<	my school report	18	<1
hardworking	78	<1	Plenty	32	<1	happiness	18	<1
reading	76	<1	healthy	32	<1	to the class	18	<1
school	75	<1	friends	31	<1	certificate of excellence	18	<1
being	71	<1	to the school	31	<1	my teacher	18	<1
lesson	67	<1	Time	31	<1	to me	17	<1
doing	67	<1	mathematics	30	<1	knowledgeable	17	<1
working	67	<1	Class	30	<1	the courses	17	<1
entertaining	66	<1	my teacher	30	<1	English	17	<1
working	61	<1	individual	29	<1	sports	17	<1
knowledge	56	<1	efficient	29	<1	writing	17	<1
myself	52	<1	I wish	28	<1	continue	16	<1
have	51	<1	to be	28	<1	to see	16	<1
to play	51	<1	Learn	28	<1	with	16	<1
education	47	<1	my courses	27	<1	I believe	16	<1
the school	27	<1	respectful	26	<1	I will be	16	<1

Table 16: Frequency of Words in the Responses to the Question "What Are Your Expectations From This School Year?"

Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
me	309	2	School	53	<1	am I	24	<1
how	237	2	the child's	52	<1	at school	24	<1
for	217	2	my personality	50	<1	behavior	23	<1
to understand	212	2	understanding	48	<1	equality	23	<1
ourselves	208	2	to yourself	48	<1	general	23	<1
to know	189	1	successful	47	<1	trust	23	<1
my	187	1	Social	47	<1	with	23	<1
one	184	1	our	46	<1	our personality	23	<1
you work	154	1	our features	46	<1	to learn	23	<1
I don't know	152	1	what	43	<1	individual	22	<1
myself	148	1	we are	41	<1	accumulation	21	<1
to know	140	1	test	40	<1	with people	21	<1
good	136	1	student	39	<1	for the environment	21	<1
personal	116	1	friendship	38	<1	needs to	20	<1
I am	98	1	to myself	35	<1	did not understand	19	<1
to know	98	1	to ourselves	34	<1	for	19	<1
more	93	1	sparing	34	<1	life	19	<1
as much as	87	1	students'	33	<1	communication	19	<1
my features	82	1	friend	32	<1	you want to	19	<1
is	77	1	I think	31	<1	am I	19	<1
learning	77	1	your features	31	<1	owner	19	<1
money	76	1	about	30	<1	we know	19	<1
related with	73	1	respect	30	<1	they work	19	<1
it is	73	1	features	30	<1	self-confidence	19	<1
one	71	1	success	29	<1	thought	18	<1
being	68	1	your thoughts	29	<1	equal	18	<1
personality	64	1	education	29	<1	person	18	<1
we work	64	1	works	28	<1	planned	18	<1
human	61	<1	things	28	<1	know	18	<1
my thoughts	60	<1	with my friends	27	<1	I work	18	<1
knowledge	59	<1	saving	27	<1	more	18	<1
being	57	<1	the student	27	<1	I do not know	17	<1
is	57	<1	for the people	26	<1	to do	17	<1
yourself	56	<1	against	26	<1	as	17	<1
children	56	<1	the child	26	<1	it is	17	<1
to know	55	<1	skill	25	<1	to introduce	17	<1
the student	54	<1	our thoughts	25	<1	doing	17	<1
us	53	<1	approach	24	<1	working	17	<1
himself	53	<1	expression	24	<1	you worked	17	<1

Table 17: Frequency of Words in the Responses to the Question "What Are Your Expectations From This School Year?"

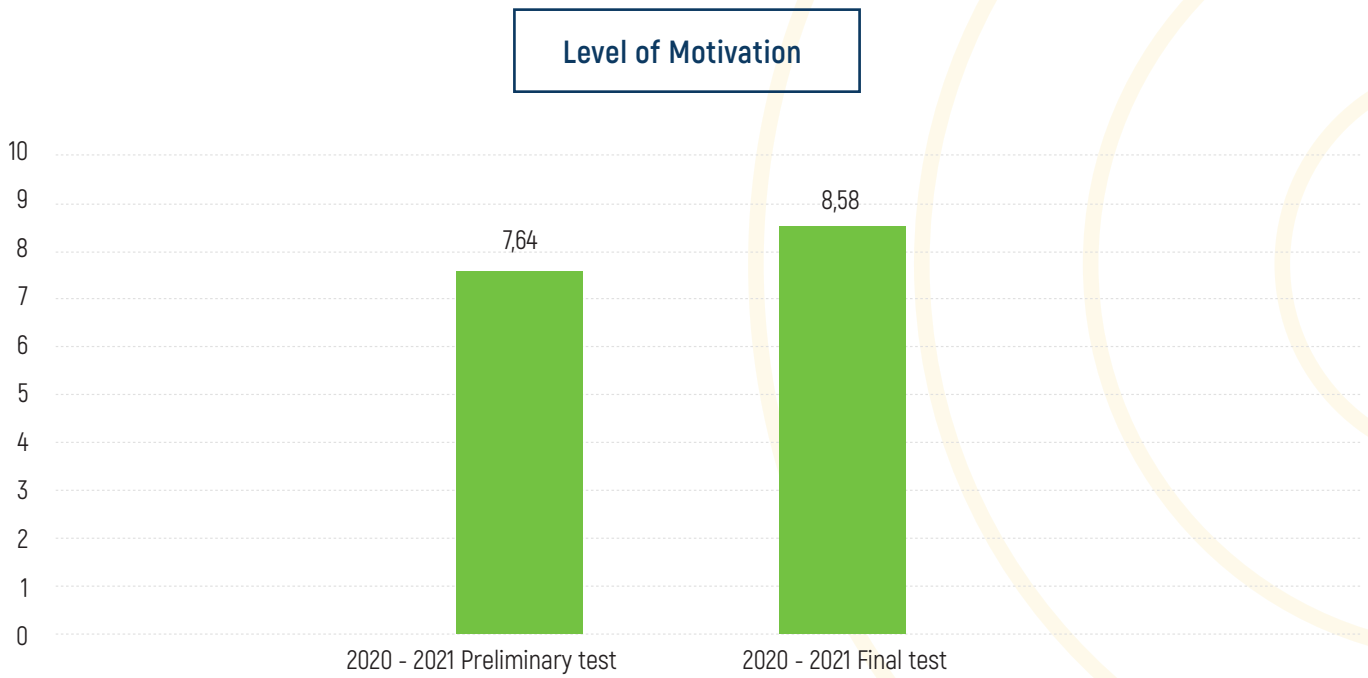
2.2. 2020-2021 School Year Implementation Results

This section includes the findings resulting from the analysis of data on teachers and students in 2020-2021 School Year and the comments on these findings.

2.2.1. Findings On Teachers

Findings on teachers are under two categories, namely findings from the scales and findings from open ended questions.

2.2.1.1. Level of Motivation of 5 Taş Social & Financial Leadership Program Participant Teachers



Graph 9: Comparison of Teachers' Preliminary Test and Final Test Self-Motivation Levels

In 2020-2021 school year, 5 Taş Social & Financial Leadership Program participant teachers were asked to score the level of their on a scale from 1 (lowest) to 10 (highest) before and after the program. It was observed that the level of motivation of the teachers increased after the program. There was a statistically-significant increase after the program ($p < .05$), (See Graph 9).

2.2.1.2. Findings from the Scales

2.2.1.2.1. Comparison of the Level of Knowledge of Participant Teachers on 5 Taş Social & Financial Leadership Program Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2020-2021	Preliminary test	624	2	2,2380	,85122	15,323	,000
	Final test	318	5	4,6698	,45657		

Table 18: Comparison of Preliminary Test and Final Test Scores of the Knowledge Scale on 5 Taş Social & Financial Leadership Program

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Knowledge Scale on 5 Taş Social & Financial Leadership Program in 2020-2021 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are significantly higher than preliminary test scores (See Table 19).

2.2.1.2.2. Comparison of the Level of Knowledge of Participant Teachers of 5 Taş Social & Financial Leadership Program on Social & Financial Leadership Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2020-2021	Preliminary test	624	4,1818	4,1534	,50469	11,876	,000
	Final test	318	4,8182	4,6841	,38964		

Table 19: Comparison of Preliminary Test and Final Test Scores of the Social Leadership Scale for Teachers

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Social Leadership Scale for Teachers in 2020-2021 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores. This reflects an improvement in the level of knowledge of the teachers regarding social leadership (See Table 20).

		N	Median	Average	Std. Deviation	Z	p
2020-2021	Preliminary test	622	3,4643	3,4391	,59466	14,665	,000
	Final test	318	4,7857	4,5779	,48572		

Table 20: Comparison of Preliminary Test and Final Test Scores of the Financial Literacy Scale for Teachers

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Financial Literacy Scale for Teachers in 2020-2021 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores (See Table 21). This reflects an improvement in the level of knowledge of the teachers regarding financial literacy.

2.2.1.2.3. Comparison of the Level of Knowledge of Participant Teachers of 5 Taş Social & Financial Leadership Program on Student-Oriented Learning Applications Based on Preliminary and Final Tests

		N	Median	Average	Std. Deviation	Z	p
2020-2021	Preliminary test	624	4,1429	4,2092	,47306	10,708	,000
	Final test	318	4,8571	4,6394	,41207		

Table 21: Comparison of Preliminary Test and Final Test Scores of the Student-Oriented Learning Applications Scale

Wilcoxon test was used to compare the scores from the preliminary and final tests of the Student-Oriented Learning Applications Scale in 2020-2021 school year. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Final test scores of teachers are higher than preliminary test scores (See Table 30). It is safe to say that the program had a positive impact on the attitude and level of knowledge of the teachers on student-oriented teaching applications.

2.2.1.3. Findings from Open-Ended Questions

2.2.1.3.1. Personal Benefits of 5 Taş Social & Financial Leadership Program for Teachers

The teachers were asked "How do you expect this program will be beneficial for you personally?" before 2020-2021 school year and "What do you think this program was beneficial for you personally?" after 2020-2021 school year. Based on the responses before 2020-2021 school year, the expectations of the teachers from the program can be classified under four categories. These are teaching methods, subjects, teaching skills and general takeaways.

A key expectation of the teachers from the program is that they will learn different and efficient teaching methods and techniques to make education more efficient and enjoyable. Most of them used the phrase "different" while others used more specific terms like active learning, project-based learning and game-based learning. Examples of teachers' opinions in support of these comments include the following:

- *"I think that I will gain a new approach as a teacher and make my classes through new teaching methods and techniques."*
- *"... I can learn more through active learning methods."*
- *"I will gain a new approach on project-based learning events."*
- *"Learning different methods."*
- *"This program can help me learn about new methods and improve myself by seeing my shortcomings."*
- *"I think that gaming will help students learn more efficiently."*
- *"Making more efficient use of time through active learning."*
- *"I think that classes will be more enjoyable for students. I think that I will learn new methods and techniques I can use at my classes."*
- *"I think that I will learn new techniques and skills."*
- *"I think that my lessons will be more efficient and enjoyable. Lessons will be more enjoyable and they will be happier."*



- *"Implementing education by gaming, project-based activities, collaboration with students and teachers from other schools."*
- *"I hope to learn methods which will help me teach new skills to my students."*

Another expectation of the teachers is about the topics of 5 Taş Social & Financial Leadership Program. Teachers expect an improvement in their teaching and personal skills and learn more about social and financial literacy as well as entrepreneurship. They expressed their thoughts with general phrases based on the name of the program and the scales because they did not have much knowledge about the program. Examples of teachers' opinions in support of these comments include the following:

- *"Saving and conscious consumption."*
- *"Teaching and encouraging financial literacy and entrepreneurship."*
- *"I am open to new methods. I think I will learn more on finance including topics like budget-making and entrepreneurship."*
- *"I believe that I will be more capable in terms of financial literacy. I will use the necessary methods and techniques to improve the entrepreneurship skills of my students."*
- *"I think that I will improve myself and help my students improve their financial literacy and entrepreneurship skills."*
- *"Learning about social and financial leadership."*
- *"Helping my students on their financial literacy knowledge and skills and improve their awareness and attitude."*
- *"I will learn a lot about finance and entrepreneurship and improve my teaching skills and methods."*
- *"Financial literacy and social entrepreneurship skills."*
- *"Financial leadership."*

Another expectation of the teachers is that the program will improve their teaching skills regardless of topics or methods. The takeaways will make them more beneficial for their students. Examples of teachers' opinions in support of these comments include the following:

- *"I think it will be added value for me and my students."*
- *"It will be an opportunity for me to review my teaching methods and reevaluate myself."*
- *"I think that I will be more beneficial for my students."*
- *"I think that my communication with my students will be better, I will support them better and improve my financial literacy skills."*
- *"I think that this will have a positive impact on my teaching skills and experiences."*
- *"It will help me be better at what I have been trying to do until now."*
- *"Being more efficient for my students."*
- *"A more positive approach, a sense of professional competence and raising happy children who feel valuable."*
- *"I want to motivate my students and see them reach their objectives"*
- *"It will help me see things from the perspective of the students and it will be easier for me to empathize with them."*
- *"I want to use the takeaways from this program in my personal life and at my classes."*
- *"I will help me gain a new perspective about teaching."*

The three takeaways listed above are mostly about the teaching process. Teachers also think that the program will be beneficial for their social and cognitive improvement. The teachers think that they will gain new perspectives, improve and gain knowledge and information. Examples of teachers' opinions in support of these comments include the following:

- *"I will be more conscious about education."*
- *"Learning is precious and this program will help me gain a new perspective."*
- *"First of all, this program will help me learn more. I want to gain new skills, attitudes and behaviors based on these."*
- *"The contributions of this program to my personal and professional improvement will make me happy." "I will be a better teacher and a more conscious individual."*



- *"I think this will help me raise awareness on my attitude and behaviors"*
- *"Personal improvement."*
- *"I want to improve myself personally and professionally and create new initiatives for learning."*
- *"I will have the opportunity to improve myself."*
- *"Awareness."*
- *"I think that I will be more self-confident, sure of what I have to do."*
- *"I think that I will improve myself personally and professionally."*
- *"Knowledge and an approach to try and implement new things."*

Finally, the teachers expressed that they did not have much knowledge about the program and therefore they did not have any ideas. Examples of teachers' opinions in support of these comments include the following:

- *"I honestly do not have any knowledge about the program and I do not know what to expect."*
- *"I am curious about it."*
- *"I am waiting curiously"*
- *"I have no idea"*
- *"I will evaluate based on the outputs of the education."*
- *"We will live to see"*

The responses after 2020-2021 school year show that the knowledge, attitude and behavior of the teachers regarding the program changed. The highest increase in knowledge was about financial literacy and entrepreneurship. Other details include budget making, saving, the difference between a wish and a need, leadership, entrepreneurship and development. The teachers expressed that their awareness on these issues raised and they are also more aware of the importance of them. Regarding behaviors, they make their own budgets and save. Additional topics include children's rights, recycling, European development tools, equality and justice. Examples of teachers' opinions in support of these comments include the following:

- *"I learned a lot about financial literacy. I now think that there is enough time to save and those who manage money will manage their lives."*
- *"I will learn about sustainable development, financial literacy and social entrepreneurship."*
- *"It increased my awareness. I now organize gaming events on saving and conscious consumption."*
- *"I learned a lot about European development tools."*
- *"Financial literacy, social entrepreneurship, awareness on saving, also a joy of being a team."*
- *"I can say that it has a positive impact on me regarding social and financial issues."*
- *"In addition to the need for helping the children, I noticed that I am also not well-educated on finance and entrepreneurship."*
- *"I used to fail at making savings. It helped me a lot on this issue."*
- *"I think that it helped me improve."*
- *"I learned a lot about sustainable development."*
- *"I now know better about entrepreneurship and its methods."*
- *"I learned to save."*
- *"I started saving more carefully."*
- *"I am proudly much more conscious about children's rights and I do think that an individual can trigger major changes."*

Teachers expressed that the program helped them to improve their teaching skills. They expressed that the program opened new horizons and encouraged them to change. Teachers also expressed that they got to know their students better and notice their individual differences. They also made improvement in education planning, project execution and communication with the parents. Examples of teachers' opinions in support of these comments include the following:



- *"It was nice to be a part of this project."*
- *"It helped me a lot. Creative works by my colleagues and outputs by students made me think that we can do things differently"*
- *"I gained awareness. Regarding both my life and the perspective of my students."*
- *"I learned about planning and implementing programs using technology."*
- *"I am now more excited about my profession. I learned more about volunteerism, saving and spending and I noticed some of my shortcomings."*
- *"I was excited to be a part of the project in an area which is not my expertise. Being a part of the project which will equip my students with useful skills, guiding them improved my organizational skills."*
- *"I noticed that it is very important to teach my students how to make a research."*
- *"It had a positive impact on my personal improvement and awareness. I can now communicate with my students better."*
- *"It helped me communicate with my students more easily. I know them better. It helped me collaborate on a personal level."*

The teachers expressed that 5 Taş Social & Financial Leadership Program helped them learn how to be a student-oriented teacher. They expressed the takeaways related with project-based teaching method. They also gained knowledge on student-oriented planning, measuring and evaluation. Examples of teachers' opinions in support of these comments include the following:

- *"In this sense, project-based learning."*
- *"I learned how to access information and use them in practice."*
- *"...being student-oriented..."*
- *"I discovered new information, events, projects and personal teaching methods."*
- *"Academic and other takeaways helped me create sample applications."*
- *"I think that I improved in terms of student-oriented methods which motivate students, new ideas and using a vast portfolio of materials."*

- *"Regulations can be drafted on which topic to focus on to facilitate implementation."*
- *"I learned about a different method of teaching. Even the challenging conditions can be improved by better planning."*
- *"Discovering new methods, different approaches."*

Finally, teachers were happy to meet and learn more about their colleagues. They felt the happiness and self-confidence resulting from their achievements. Examples of teachers' opinions in support of these comments include the following:

- *"I have nice feedbacks about the events from my students. This made me happy. I was nice to be a part of this event."*
- *"Happy."*
- *"I now know more about younger generations and I am happy to see that there are a lot of competent people in my country."*
- *"I am happy to be with my students and colleagues in 5 Taş groups under this useful program."*
- *"It increased our motivation and helped us reach our objectives."*
- *"I am happy to have learned more about financial and social literacy through project-based methods."*
- *"Sharing information with colleagues and learning from experts helped my personal and professional improvement."*
- *"It encouraged me"*
- *"I got to know my students better during the course of the project."*



2.2.1.3.2. Benefits of 5 Taş Social & Financial Leadership Program for Students

The teachers were asked "How do you expect this program will be beneficial for your students?" before 2020-2021 school year and "How do you think this program was beneficial for your students?" after 2020-2021 school year. Takeaways by the students based on the responses by the teachers before 2020-2021 school year are classified under three categories. These are topics, learning process and cognitive and social development. The takeaways under this topic are about social leadership, financial leadership and entrepreneurship aspects of 5 Taş program. The teachers think that students will have certain takeaways based on their first impressions. Examples of teachers' opinions in support of these comments include the following:

- *"Financial literacy and entrepreneurship."*
- *"They will be more conscious individuals thanks to the takeaways on financial literacy and social entrepreneurship."*
- *"I will support my students about entrepreneurship and leadership. I want a progress from a knowledge level to practice."*
- *"They will learn about their rights and responsibilities and how to save"*
- *"I think that they will consume more consciously and enhance their spirit of entrepreneurship."*
- *"I think it will help their skills on saving, collaboration and socialization."*
- *"How to be self-confident, save and make a budget."*
- *"I think that it will help in terms of efficient learning, learning to teach and entrepreneurship."*
- *"They will learn about financial literacy."*
- *"Entrepreneurship and how to defend their rights."*
- *"I think that they will learn social entrepreneurship and financial literacy skills"*
- *"Improving entrepreneurship skills."*
- *"They will improve their leadership and finance skills."*

The teachers think that the program will have a positive impact on the learning process of the students. The learning process will be more enjoyable, exciting and more efficient thanks to the active learning process. Examples of teachers' opinions in support of these comments include the following:

- *"More fun and shorter learning times."*

- *"It will improve social communication skills through easy and fast learning."*
- *"A positive approach of the students to the lessons will make a difference."*
- *"It will make them more active."*
- *"They will focus more on collaboration".*
- *"They will have fun while learning and this will have a positive impact."*
- *"Fun teaching through gaming."*
- *"I think it will result with better and more enjoyable learning."*
- *"A better education and useful teaching environment."*
- *"Children are interested in different applications and motivate them at school. I will use what I learned here at my classes and organize events which will provide new horizons."*

Social and cognitive benefits for the students are additional benefits of the teaching approach. The expected benefits of the students include self-expression, self-confidence, problem solving, social awareness, social communication, sense of responsibility and awareness on their surroundings. Examples of teachers' opinions in support of these comments include the following:

- *"I want to improve the ways they express themselves and their thought process."*
- *"I think that it will improve motivation and self-confidence."*
- *"Supports the students from a social and academic perspective."*
- *"My students will be more socially-conscious and capable of controlling themselves."*
- *"My students will express themselves better and be more egalitarian."*
- *"It will improve social communication skills through easy and fast learning."*
- *"They will be better equipped in terms of mental, emotional, cognitive and practical skills."*
- *"Self-confidence will help them achieve in the future."*
- *"They can gain knowledge by their own skills and thought processes."*
- *"It will have a positive impact on their sense of responsibility."*
- *"I expect a different point of view."*
- *"It wish it will be beneficial for them in terms of emotions and skills."*
- *"Methods to increase self-confidence."*



Based on the response to the question "How do you think this program was beneficial for your students?" at the end of 2020-2021 school year, the most significant benefit of the program is about topics. Benefits about topics were handled under five categories. These include self-discovery & exploration, rights and responsibilities, saving and saving and spending responsibly, planning and budget and entrepreneurship.

Teachers expressed topics regarding the benefits of the students and some of them used general phrases. The highlighted the issue of awareness and consciousness. They also talked about certain improvements in the knowledge, attitude and skills of the students. Examples of teachers' opinions in support of these comments include the following:

- *"A difference perspective."*
- *"Awareness on finance and leadership."*
- *"Sensitivity and awareness."*
- *"The students have increased awareness on finance".*
- *"I think that it raised awareness and helped them be more self-confident."*
- *"I observed an increase in the level of knowledge and skills. It had a positive impact on their behaviors."*
- *"They are more conscious on a number of issues."*
- *"Their skills and attitude improved."*
- *"They learned about financial literacy. "*
- *"They had a practical education on financial literacy."*
- *"There was tremendous change in the behaviors of the students."*
- *"Raised awareness on financial literacy."*

Based on the statements of the teachers regarding self-awareness and exploration, students explored themselves and their surroundings and this resulted with increased awareness. They had the opportunity to learn about other cultures and the world. They now have more respect to what is different. Examples of teachers' opinions in support of these comments include the following:

- *"The program helped the children discover themselves."*
- *"The students are more sensitive to their environment..."*

- *"..it helped in terms of cultural interaction."*
- *"It helped my students raise awareness... They also got to know about different cultures."*
- *"Learning about other people, self-confidence."*
- *"They discovered the world, money and their rights."*
- *"I think they will know themselves better."*
- *"They are more aware, learned about new cultures and they are more conscious."*
- *"The students learned about different cultures."*
- *"I think that it will help in terms of respecting diversity"*
- *"They learned about different cultures."*
- *"They discovered themselves and have more awareness about the world..."*

Teachers think that the students learned about their rights and responsibilities and their awareness raised. They learned about regulations on children's rights. They understood that they and other individuals have equal rights. Examples of teachers' opinions in support of these comments include the following:

- *"They now have a sense of rights and responsibilities".*
- *"The program helped them learn about their rights and responsibilities."*
- *"It was beneficial for the students to learn about their rights."*
- *"It helped my students raise awareness. They learned to make a budget. They also got to know about different cultures."*
- *"They learned many things. Most important of all, children's rights."*
- *"They can express themselves better and learned about their rights."*
- *"The children learned about their rights and responsibilities and that these apply to other people too"*
- *"The children now dream of a world where all individuals have equal rights. They have more knowledge on social issues."*
- *"They have a better sense of responsibility and learned about their rights."*
- *"They understood the differences and the connection between rights and responsibilities."*



Teachers think that students learned to make savings and started implementing this in their lives. They now try to avoid wasting money and resources. They can now distinguish between wishes and needs and act accordingly. Examples of teachers' opinions in support of these comments include the following:

- *"My students learned to save."*
- *"The program helped the children discover themselves, learn about their rights and responsibilities, save and spend responsibly and learn about social and financial entrepreneurship."*
- *"It helped students be more sensitive to their environment, acquire a sense of prudence and learn about their rights."*
- *"They learned a lot of things... They learned about spending and managing wishes and needs."*
- *"Children learned how to meet their needs with what they have rather than overconsumption and try to come up with ideas to solve problems they face."*
- *"A sense of saving."*
- *"My students now know better about needs and wishes."*
- *"They learned about social and financial leadership and gained self-confidence. They also have a better sense of prudence."*
- *"Some of them are saving, being capable of making a research at an international scale and gaining self-confidence."*

Teachers think that the students now have the knowledge and skills required to make a budget. Examples of teachers' opinions in support of these comments include the following:

- *"They have better awareness on making a budget and prudence."*
- *"They learned to make and manage a budget."*
- *"Students can now make their own budgets."*
- *"I had positive feedbacks on budget-making and saving."*
- *"They learned to make a budget, set objectives and work accordingly."*
- *"A sense of prudence, planning, organization, creating, budget-making, self-confidence."*
- *"My students express that they learned to be prudent and plan."*
- *"Awareness, research skills, planning, saving, budget-making, a sense of achievement."*

- *"They learned to plan."*
- *"They learned to manage financial issues, save and make plans."*

Teachers think that the students gained knowledge and skills on social and financial entrepreneurship thanks to the program. This also resulted with increased awareness. The students also learned about professions. Examples of teachers' opinions in support of these comments include the following:

- *"They learned about social entrepreneurship by practice."*
- *"Taking steps to encourage social entrepreneurship and volunteerism as an individual."*
- *"They learned about sustainable development, making a budget, entrepreneurship and using resources more efficiently."*
- *"Raised awareness on prudence and entrepreneurship."*
- *"... They learned about social and financial entrepreneurship."*
- *"They have better awareness on making a budget and prudence. They are also more encouraged to produce."*
- *"They are better at taking responsibility, being sensitive to their environment, analyzing problems and solving problems. They also learned to respect the nature and how to recycle."*
- *"They combined recycling and finance and the manufacturing of a bag helped them learned more about recycling."*
- *"They learned about professions and prudence."*

In addition to the benefits about topics, the students gained skills which will make the learning process more efficient. They gained learning skills and achieved a sense of critical thought and curiosity. They also learned how to start a task and maintain the process. Examples of teachers' opinions in support of these comments include the following:

- *"Creative individuals who question and research"*
- *"It encouraged my students to research, question and discover."*
- *"Individual efforts, research, curiosity"*
- *"They saw that they can research based on the nature. They learned how to make a research."*
- *"Research and discovery"*



- *"I believe it triggered their curiosity."*
- *"They learned to see their tasks through to the end."*
- *"A rich perspective."*
- *"... They can now work with a focus on solution."*
- *"They have now better skills on social and financial issues. They make research to learn."*
- *"They have a more curious approach and they are more aware."*
- *"They learned to make research, learn by practice and plan ahead."*
- *"It triggered their curiosity and encouraged them to make research."*
- *"They have a more curious approach and they are more aware."*

The program had a number of social and cognitive benefits for the students. One of them is that they can express themselves better to their families and friends. Their communication skills also improved. They had an active role in the process and this resulted with increased self-confidence. Students have increased skills on responsibility and execution. In addition, they gained social and cognitive skills about using time efficiently, ownership and patience. Examples of teachers' opinions in support of these comments include the following:

- *"They can express themselves better to their families."*
- *"I observed in their communication that they have a creative and questioning attitude."*
- *"Self-confidence, research skills, new horizons."*
- *"They are more self-confident. They learned not by reading but by practice."*
- *"They have more self-confidence and better skills."*
- *"Responsibility and different perspectives."*
- *"Taking responsibility."*
- *"A sense of responsibility."*
- *"They tried to meet their responsibilities despite the pandemic."*
- *"Taking responsibility, creating a product and using time efficiently."*
- *"Students liked this program and this resulted with an increased sense of belonging."*
- *"They learned to be patient. They excelled until the end of the process."*
- *"They have better connections and they became productive individuals who question."*

Finally, teachers expressed that students were happy throughout the learning process. The hands-on learning events resulted with an enjoyable process. Examples of teachers' opinions in support of these comments include the following:

- *"First of all, they had a lot of fun."*
- *"They were happy during the events. They were excited about the tasks."*
- *"They had fun while learning."*
- *"... Most important of all, happiness."*
- *"... They had practical knowledge and they liked it."*
- *"They enjoyed themselves while working on the themes."*
- *"They enjoyed themselves during the events..."*
- *"It was easy to match the program tasks with the curriculum and this resulted with a firm learning."*



2.2.1.3.3. Things Teachers Want To Change In Line With the Takeaways from 5 Taş Social & Financial Leadership Program

The teachers were asked "What do you expect to change or make differently in the way you teach by participating in this program?" at the start and end of 2020-2021 school year. The objectives of the teachers are classified under four categories based on the responses before 2020-2021 school year. These are: Teaching skills, using methods, gaining knowledge and personal development.

The most significant takeaway expected from the program by the teachers is the improvement of teaching skills. They expected a positive impact on their teaching activities. With improved teaching skills, they will be more beneficial to the school and the country. Examples of teachers' opinions in support of these comments include the following:

- *"I think that I will improve professionally."*
- *"I want people to see that I am a teachers who is open to new ways and improvement."*
- *"Contributing to the development of my students makes me very happy. I prefer these innovative methods to standard teaching methods."*
- *"I want to go beyond being a traditional teacher and communicate with my students better, guide them with different perspectives and raise more creative students."*
- *"I want to set an example for my colleagues and institution. I want to raise students with an entrepreneur spirit and be proud of their projects."*
- *"I have hard times in encouraging the curiosity of my students and help them gain a new perspective. They experience issues in managing projects with determination."*
- *"A new-generation teacher capable of guiding students in social responsibility projects and implementing digital learning processes."*

Teachers will make more use of student-oriented teaching activities at their classes. They want to learn about new teaching methods in the short term to achieve this long-term objective. They plan to use gaming, active learning methods and other teaching methods and techniques at their classes. Examples of teachers' opinions in support of these comments include the following:

- *"I think I have to spend more time for games with my students. I usually cannot find time for games because I have to keep up with the curriculum."*
- *"Helping them be more efficient through different applications"*
- *"I want to help create a suitable environment for learning by practice."*
- *"I will make more use of events to help my students better"*
- *"I think I will see new events and learn how to use them to help my students."*
- *"Using innovative methods"*
- *"Improvement on teaching methods and techniques"*
- *"I want to use project-based learning at my classes. I want to use different methods."*
- *"As a PhD student, I want to integrate project-based learning with my profession."*

The teachers also want to learn about the subject of the project and teach this to their students after the project. Teachers believe in the importance of social leadership, financial leadership and entrepreneurship and want to raise new generations equipped with these skills. Examples of teachers' opinions in support of these comments include the following:

- *"I want to improve myself and create an environment which fuels equality and entrepreneurship."*
- *"Raising generations who are conscious about their rights and responsibilities, prudent and efficient in using resources."*
- *"I want to design my lectures with an innovative approach and integrate the subject of financial literacy."*
- *"In addition to language education, I want to help my students learn about social life."*
- *"I want to practice social entrepreneurship with my students and this training can help me."*
- *"It feels great to be a part of a new edition of the Social & Financial Leadership Program with a new group of students and help them gain useful skills. A teacher should be proud for helping students gain new skills."*
- *"Learning about and teaching finance issues, reaching more people at a busy school, raising awareness."*



Teachers also want to improve themselves by participating in this project. Some teachers participate in this project as a result of this objective. Examples of teachers' opinions in support of these comments include the following:

- *"I want to improve myself and create an environment which fuels equality and entrepreneurship."*
- *"I want to improve myself in a number of areas. I will be better equipped thanks to this education."*
- *"I think that it will be an addition to projects focused on science and technology and allow a multidisciplinary approach."*
- *"I want to update myself, learn and share more."*
- *"I do not have a specific objective, any improvement will be sufficient."*
- *"I want to be better equipped and understand their emotions."*
- *"It will be among the good steps during my journey of education."*
- *"I want to learn about topics other than my subject area and use the knowledge in my personal and professional life."*
- *"Improve myself and my knowledge."*

Based on the responses after 2020-2021 school year, it is determined that students and teachers learned about the main topics of the project and they want to implement these in their daily lives. They also want to implement the project takeaways at their classes in the years to come. Teachers think that the project topics are a necessity for the students. Some teachers think that what they learn during the process is not enough and they want to improve themselves more. Examples of teachers' opinions in support of these comments include the following:

- *"... We should share more and take responsibility on social issues (attitude, recycling)."*
- *"I will be more sensitive about financial literacy and budget making. I will try to put what I learn to practice."*
- *"I will support my students to help them learn about the world. This should be the main objective of education."*
- *"I will make a habit of making plans and prudence."*
- *"I should focus more on the leadership skills of students."*

- *"I want my students to focus more on financial literacy."*
- *"Knowing that social entrepreneurship projects and activities will be beneficial to all, I will encourage my students to participate in projects like this."*
- *"... With more events on financial literacy, this project is important for the country and the society."*
- *"I learned how important budget making is. I will guide my students on this issue."*
- *"I will teach my students about children's rights and make sure that they have ways to ask for those rights."*
- *"I plan to implement the program next year with other students. Some events may be different."*
- *"I should teach about financial literacy to students at earlier ages."*

A major takeaway from this project is that teachers understand what they do wrong. What they want to change about their teaching skills is the improvement of these shortcomings for the most part. Teachers want to make use of student-oriented teaching applications in relation with the teaching process. A major issue about student-oriented learning is the more efficient use of the project-based learning method. The main motivation is that it helps students learn by correlating with real life. They also understand that the needs and interests of the students also matter. Teachers shifted from "teaching" to "guiding and showing the way". Teachers want to participate in similar projects they find useful and improve themselves to help their students more. Examples of teachers' opinions in support of these comments include the following:

- *"I noticed that I should remind my students about children's rights more often"*
- *"I noticed some of my shortcomings. I like learning and I am open to new ideas. I wish I joined projects like this earlier"*
- *"Focusing on group efforts to change their perspective."*
- *"I understood the importance of motivation during the process. We should make efforts if we want achievement and efficiency"*
- *"Ensuring association with daily life to make it sustainable for the students."*
- *"...It was something entirely new for me. I have to support theory with practice. I saw what children can achieve if they are supported on social and finance issues."*



- *"I will guide my students to make sure that they are engaged more in social responsibility projects and achieve life skills."*
- *"These were important for me. I will continue like this."*
- *"I will assign tasks to my students more professionally."*
- *"I was refreshed and motivated about my profession."*
- *"I will focus on students and be motivated by willing students and encourage unwilling students through them."*
- *"I will organize events boldly and patiently."*
- *"It was fun to communicate with my colleagues at this program. I want to be a teacher who is more associated with daily life."*
- *"I want to be involved in more projects."*
- *Teachers will use certain methods and techniques they learned during the project at their classes.*

The method they mentioned was project-based learning. Despite not giving the names of specific methods, teachers talked about the basic principles of student-oriented teaching like learning with games, out-of-class events, practical learning, focusing on individual differences and making research. Examples of teachers' opinions in support of these comments include the following:

- *We should make use of games and share more and take responsibility on social issues (attitude, recycling)."*
- *"I want to organize more out-of-class events."*
- *"I will tell my students to dream more."*
- *"I will focus more on my students and make use of real-life activities."*
- *"I want to work with my students in new projects. I want to focus more on student-oriented processes."*
- *"I want to make more use of out-of-class activities."*
- *"I want to support them with different activities and skills."*
- *"I understand that even the most complicated issues can be explained through games. I will make more use of gaming."*

- *"I decided to make more use of hands-on teaching."*
- *"I want my students to be more active."*
- *"I like project-based working and the program was suitable for me and my students, I wanted to achieve a new perspective."*
- *"Focusing on real-life activities with my students."*
- *"I noticed that hands-on education is better than presentation."*
- *"Helping my students to be more active."*
- *"I want to support the learning process with more projects."*
- *"Project-based learning makes my lessons more effective. I want to continues."*

2.2.2. Findings from The Students

Findings on students are under two categories, namely findings from the scales and findings from open ended questions.

2.2.2.1. Findings from The Scales

	N	Median	Average	Std. Deviation	Z	p
Preliminary Test	9102	4,2	4,1462	,46229	-11,503	,000
Final Test	3786	4,3	4,2454	,44966		

Table 22: Comparison of Preliminary and Final Tests of the Project Evaluation Scale for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). Based on average scores, there is an increase in the final test score as compared to the preliminary test score (See Table 23). This reflects an improvement in the attitude of the students regarding the topics of the program.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary Test	9102	4,17	4,0651	,58918	-11,179	,000
	Final Test	3786	4,17	4,1968	,55933		

Table 23: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Financial Leadership Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the financial leadership category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 24). This reflects an improvement in the attitude of the students regarding financial literacy.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary Test	9102	4.3846	4.3191	.52050	-12.461b	,000
	Final Test	3786	4.5385	4.4388	.49365		

Table 24: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Social Leadership Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the social leadership category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 25). This reflects an improvement in the attitude of the students regarding social leadership.

		N	Median	Average	Std. Deviation	Z	p
	Preliminary Test	9102	4.0000	3.9625	.49587	-6.826b	,000
	Final Test	3786	4.0769	4.0252	.50346		

Table 25: Comparison of Preliminary and Final Tests of the Project Evaluation Scale, Entrepreneurship Sub-Category for Students

Wilcoxon test was used to compare the preliminary and final tests regarding the questions in the entrepreneurship category of the Project Evaluation Scale for Students. The test shows a significant difference between the preliminary and final test scores ($p < .05$). A review of average scores shows an increase in the final test score as compared to the preliminary test score (See Table 34). This reflects an improvement in the attitude of the students regarding entrepreneurship.

2.2.2.2. Findings from Open-Ended Questions

2.2.2.2.1. Students' Expectations from the School Year

The students were asked "What are your expectations from this school year?" at the start and end of 2020-2021 school year. Just like the start of 2019, the students expect to excel at school. Another expectation is that the schools will be opened and face-to-face education will start. The students used the words "face-to-face", "opening", "distance", "my school" and "at school" to refer to the expectation that the schools will open.

Examples where these words are used:

- *"I want face-to-face education."*
- *"I want face-to-face education to start."*
- *"Opening of school and face-to-face education"*
- *"Opening of school again and face-to-face education"*
- *"I hope distance education ends."*
- *"Distance education is difficult."*
- *"I do not like distance education. I like face-to-face education and I want the schools to open."*



Words about the pandemic are frequently used by the students. These words include COVID – 19 pandemic and virus.

Some statements where these words are used:

- *"I hope Covid 19 ends."*
- *"Covid's end and achievement at my tests."*
- *"End of the pandemic and opening of schools."*
- *"It will be better when the pandemic ends."*
- *"We cannot go to school because of the pandemic and live lessons are not enough."*

The students were asked "What are your expectations from this school year?" again at the end of 2020-2021 school year. The responses show that the expectations of the students are somehow different as compared to the start of the school year. The top response was achieving at school at the start of the school year; at the end, the top response was starting face-to-face education. Other expectations were similar. The students want to achieve at school, go back to school and meet their friends and teachers (See Table 26- 27).



Figure 3-4: In the 2020-2021 term of the 5 Taş Social and Financial Leadership Program, students were asked open-ended questions about their expectations from the school year in the pre-test and post-test. Based on the answers given by the students at the beginning and end of the semester, we created word clouds by using NVivo. Visualized data on the period's beginning and end are presented side by side below for a comparison. The prominent words in the word cloud collected per term; I want, face to face, education, successful, face-to-face, waiting, opening, and distance. When we look at the word cloud regarding the end of the term, it is seen that the prominent words are legal, education, opening schools, beautiful, with my friends, and successful. The parallelism arising from the relative concentration of similar words between these two-word clouds shows that students have identical expectations at the beginning and end of the semester.

Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
I want to	1230	2	myself	174	<1	again	101	<1
successful	1207	2	to pass	173	<1	because	99	<1
being	1009	2	going	171	<1	to my friends	97	<1
education	986	2	at school	171	<1	as	92	<1
schools	756	1	I want to	169	<1	knowledge	89	<1
face to face	729	1	live	165	<1	being	89	<1
opening	653	1	back	157	<1	finishing	87	<1
First	567	1	my expectations	152	<1	within the term	87	<1
To the school	536	1	for a moment	146	<1	working	86	<1
Good	485	1	I think	145	<1	bad	85	<1
School	436	1	virus	145	<1	to be able to go	83	<1
For	434	1	because	143	<1	my	82	<1
I expect	422	1	student	142	<1	in the term	81	<1
remotely	421	1	passing	140	<1	if	81	<1
method	403	1	schools	139	<1	to see	79	<1
None	380	1	entertaining	134	<1	there is	78	<1
my expectation	379	1	never	134	<1	virus	78	<1
opening	357	1	ending	132	<1	my courses	77	<1
New	350	1	term	131	<1	grades	76	<1
being	347	1	to do	131	<1	of the pandemic	76	<1
Lesson	339	1	at my lessons	130	<1	receiving	73	<1
of the school	331	1	meeting	130	<1	the courses	72	<1
learning	329	1	online	130	<1	my courses	72	<1
to receive	328	1	as much as	129	<1	health	72	<1
continue	308	1	corona	127	<1	year	72	<1
I think	292	1	difficult	125	<1	subjects	71	<1
for education	279	1	pandemic	124	<1	certificate of excellence	70	<1
But	278	1	high	123	<1	I	69	<1
ending	267	1	returning	122	<1	of the corona	69	<1
efficient	261	<1	year	122	<1	is	69	<1
Term	256	<1	with	120	<1	to my courses	68	<1
things	248	<1	covid	120	<1	should be	68	<1
healthy	243	<1	passing	118	<1	short	67	<1
Thing	234	<1	information	117	<1	starting	66	<1
being	228	<1	improving	117	<1	from the term	66	<1
success	227	<1	very much	109	<1	education	66	<1
with my friends	225	<1	some	108	<1	will be	66	<1
Too much	222	<1	it is	108	<1	completing	66	<1
of the education	218	<1	classes	102	<1	happy	65	<1
to my school	196	<1	of the courses	102	<1	normal	65	<1
Like	195	<1	again	101	<1	opens	62	<1
doing	183	<1	of the courses	102	<1	starting	61	<1

Table 26: Frequency of Words in the Responses to the Question "What Are Your Expectations From This School Year?" - The Beginning of the Term



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
education	538	2	like	77	<1	high	40	<1
face to face	456	2	things	77	<1	old time	39	<1
successful	449	2	at school	74	<1	knowledge	38	<1
I want to	443	2	for a moment	69	<1	my school	38	<1
schools	381	2	online	69	<1	to our school	38	<1
being	355	2	virus	69	<1	year	38	<1
opening	318	1	covid	67	<1	bad	37	<1
to the school	245	1	of the pandemic	67	<1	if	37	<1
Good	219	1	again	67	<1	virus	37	<1
method	207	1	pandemic	66	<1	to my friends	36	<1
First	204	1	returning	64	<1	being	36	<1
remotely	192	1	I think	63	<1	my courses	35	<1
school	191	1	finishing	62	<1	to see	35	<1
ending	189	1	very much	61	<1	student	35	<1
for education	187	1	because	60	<1	meeting	34	<1
my expectation	180	1	happy	59	<1	of the corona	34	<1
None	164	1	to do	58	<1	some	33	<1
I expect	163	1	schools	58	<1	classes	33	<1
being	163	1	my expectations	57	<1	to my courses	33	<1
to receive	142	1	entertaining	57	<1	at the education	33	<1
healthy	136	1	to be able to go	56	<1	improving	32	<1
with my friends	135	1	with	55	<1	there is	32	<1
Lesson	134	1	never	54	<1	with	31	<1
continue	129	1	passing	53	<1	because	31	<1
opening	114	1	live	52	<1	within the term	31	<1
New	113	1	as much as	51	<1	class	31	<1
Term	112	1	doing	51	<1	to the class	30	<1
But	103	<1	as	50	<1	starting	29	<1
of the school	102	<1	term	48	<1	subjects	29	<1
of the education	100	<1	back	48	<1	normal	29	<1
learning	96	<1	at my lessons	47	<1	receiving	28	<1
Thing	91	<1	health	47	<1	starting	28	<1
Too much	90	<1	ending	45	<1	full	28	<1
efficient	90	<1	of the courses	45	<1	my friends	27	<1
passing	87	<1	to pass	45	<1	I	27	<1
to my school	86	<1	from the term	43	<1	my	27	<1
I think	85	<1	myself	43	<1	to pass	27	<1
going	83	<1	difficult	43	<1	short	27	<1
being	80	<1	not	41	<1	grades	27	<1
Ends	79	<1	I want to	41	<1	meaning	27	<1
corona	79	<1	it is	41	<1	opens	26	<1
success	78	<1	information	40	<1	is	26	<1

Table 27: Frequency of Words in the Responses to the Question "What Are Your Expectations from This School Year?" – The End of the Term

2.2.2.2. Respecting Diversities According To Students

The students were asked “What do you think “respecting diversities” means?” at the start of 2020-2021 school year. The short responses to this question show that the students partially understand what respecting diversities means. The belief that respecting diversities is a positive feature is common among the students. The words “respect” and “diversity” are used in most of the responses to this questions. This is why “respect” and “diversity” are used frequently.

They have different ideas on what diversity means.

The first thing the students think of is physical diversity. They talk about people with distinct physical features without any reference to a specific feature. It is safe to say that physical diversity usually refers to physical disability. In addition to physical disability, students perceive physical diversity as being overweight, skinny, short or wearing glasses.

- *“People can be different, for example physical features, we should respect all.”*
- *“Everyone has unique physical and emotional features and we should respect these.”*
- *“Not everyone is born equal, some may be physically or mentally handicapped, this is natural and should be respected.”*
- *“Someone at my class is disabled, I help him, ask him if he wants anything.”*
- *“Someone may be disabled, wearing glasses, not able to walk, hear or talk, we should respect them.”*
- *“Respecting diversities, respecting handicapped people”.*
- *“Not every individual is the same, people can be tall, short, thin, we should respect them all.”*
- *“Not discriminating people based on physical features.”*
- *“Not making fun of a person wearing glasses.”*

Another major issue about diversity is the diversity of thinking-opinion-comment. The concepts of thinking and idea with several suffixes account to a high frequency when combined.



- *"People have unique physical and mental features and they should be respected."*
- *"People may have different opinions. We should respect and tolerate these opinions."*
- *"People have different lives and opinions, I respect them all."*
- *"It means respecting people and their opinions."*
- *"Respecting ideas and opinions."*
- *"Respecting different opinions, skills, attitudes, languages and races."*

Top issues about diversity is discrimination based on religion, language and race. These three diversities were handled together because they are usually used together. It is an interesting detail that the concept of race is somewhat less expressed than the concepts of religion and language.

- *"Not discriminating based on physical appearance, language, religion, etc."*
- *"Respecting all languages, religions, races and opinions."*
- *"Being tolerant to all languages, religions and races"*
- *"We should tolerate and respect people from all religions, nations etc."*
- *"No discrimination based on language, religion or race."*

In addition to what diversity is, another important issue about the responses of the students is how diversity should be treated. Students use general phrases as to how they should be treated. Basic patterns of behavior include accepting such people as they are, loving them, respecting diversity, showing empathy, being tolerant and not making fun of them.

- *"Respecting everything as they are."*
- *"Everyone has different opinions, we should accept them as they are."*
- *"People may have different opinions and physical appearances, we should accept them."*
- *"Everyone has unique features and we should respect them all."*
- *"I respect my friends with different behaviors."*
- *"Not everyone is born the same and we should respect diversities."*
- *"Being tolerant."*
- *"For me, respecting diversity means not having any prejudices and tolerating different features."*
- *"Loving and respecting people regardless of religion, language, race or gender."*
- *"Respecting and environment and the nature."*

The students were asked "What do you think "respecting diversities" means?" again at the end of 2020-2021 school year after the project. There is a major difference between the responses before and after the project. The top concepts about diversity include physical diversity, diversity in thinking and diversity of religion-language-race. Responses on how diversity should be handled include accepting and loving them, respecting diversity, showing empathy, being tolerant and not making fun of them.

The opinions from two applications are partially different. References to gender gap and equality have doubled in the final application as compared to the first application (See Table 29-30).



Figure 5-6: As stated before, the answers given by the students to the question "What Does Respect for Differences Mean to You?" differ according to the beginning and end of the semester. Frequency analysis of the words based on the answers given by the students is shared in Table 29 and Table 30. On the other hand, there is a parallelism between the prominent words in the word clouds made based on the answers they gave to the question at the beginning and end of the semester. As can be seen in Figure 5 and Figure 6, the prominent words at the beginning and end of the semester are composed of words directly related to the question, and these words are diversity and respect.



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
respect	3679	6	for example	191	<1	never	126	<1
different	2012	3	religion	188	<1	him	125	<1
diversities	971	2	I hear	187	<1	things	124	<1
coming	971	2	language	186	<1	equality	123	<1
everyone	893	1	based on	183	<1	against	122	<1
meaning	830	1	because	182	<1	external	121	<1
My	739	1	meaning	181	<1	our	118	<1
everyone	664	1	requests	180	<1	this	117	<1
hearing	632	1	them	178	<1	thoughts	116	<1
of the people	590	1	features	178	<1	giving	116	<1
it is	566	1	I	174	<1	one another	114	<1
being	509	1	him	174	<1	should be	114	<1
People	504	1	love	172	<1	us	112	<1
Same	451	1	meaning	170	<1	thoughts	112	<1
acceptance	423	1	other	169	<1	human	112	<1
respectful	417	1	more	162	<1	we should be	112	<1
Equal	401	1	value	161	<1	ideas	111	<1
More	393	1	race	161	<1	if	108	<1
Good	361	1	owner	160	<1	for	106	<1
for the people	353	1	exists	160	<1	bad	106	<1
may be	343	1	your thoughts	159	<1	not	105	<1
indicate	337	1	or	155	<1	income	105	<1
everyone	336	1	understanding	151	<1	it is	104	<1
Is	323	1	diversities	148	<1	new	102	<1
to do	311	<1	as	148	<1	friend	101	<1
human	277	<1	to me	146	<1	loving	99	<1
everyone	265	<1	not	146	<1	person	98	<1
diversities	264	<1	should show	146	<1	will be	97	<1
being	261	<1	there is	146	<1	people	96	<1
I think	260	<1	fun	142	<1	time	94	<1
empathy	250	<1	disabled	142	<1	your features	94	<1
people	243	<1	diversity	142	<1	I think	93	<1
should hear	237	<1	tolerant	137	<1	idea	92	<1
good	229	<1	because	137	<1	should	92	<1
people	222	<1	if	134	<1	features	92	<1
physical	220	<1	others	130	<1	happy	91	<1
behaving	217	<1	himself	130	<1	method	91	<1
diverse	217	<1	to yourself	128	<1	means	90	<1
tolerance	208	<1	thought	127	<1	thing	88	<1
important	205	<1	with	127	<1	nobody	87	<1
them	192	<1	his	127	<1	their	87	<1

Table 28: Frequency of Words in the Responses to the Question "What Do You Think "Respecting Diversities" Means?" -

Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
respect	1644	6	meaning	96	<1	friend	57	<1
different	933	3	other	95	<1	to yourself	57	<1
coming	501	2	physical	93	<1	others	56	<1
meaning	427	1	important	92	<1	himself	55	<1
diversities	419	1	good	90	<1	one another	54	<1
everyone	383	1	them	89	<1	tolerant	54	<1
for	382	1	him	88	<1	or	54	<1
hearing	340	1	owner	88	<1	if	53	<1
everyone	324	1	features	88	<1	our	52	<1
my	319	1	exists	87	<1	human	52	<1
of the people	310	1	them	86	<1	person	51	<1
it is	294	1	requests	84	<1	as	50	<1
acceptance	228	1	equality	80	<1	color	50	<1
equal	224	1	if	80	<1	things	50	<1
human	214	1	should be	79	<1	diversity	49	<1
being	212	1	because	79	<1	because	49	<1
respectful	196	1	more	78	<1	to me	48	<1
indicate	186	1	but	75	<1	this	48	<1
same	183	1	I	75	<1	value	48	<1
for the people	171	1	empathy	74	<1	we should be	48	<1
to do	163	1	ideas	74	<1	loving	47	<1
everyone	158	1	thought	72	<1	will be	46	<1
may be	155	1	understanding	71	<1	color	46	<1
more	150	1	against	70	<1	never	45	<1
is	137	<1	for example	70	<1	bad	45	<1
human	136	<1	your thoughts	69	<1	thoughts	44	<1
people	135	<1	fun	67	<1	equals	44	<1
good	135	<1	love	67	<1	skin	44	<1
being	134	<1	disabled	66	<1	giving	44	<1
everyone	133	<1	meaning	65	<1	new	44	<1
Language	131	<1	your features	65	<1	thing	44	<1
Religion	128	<1	diversities	64	<1	from one another	43	<1
should hear	117	<1	us	62	<1	one	43	<1
Race	111	<1	thoughts	62	<1	there is	43	<1
Thing	107	<1	with	62	<1	his	42	<1
behaving	102	<1	I hear	60	<1	method	42	<1
diversities	102	<1	it is	60	<1	language	41	<1
Based on	101	<1	not	58	<1	religion	41	<1
diverse	100	<1	diversities	58	<1	accepting	41	<1
people	100	<1	should show	58	<1	him	41	<1
I think	98	<1	tolerance	58	<1	or	41	<1

Table 29: Frequency of Words in the Responses to the Question "What Do You Think "Respecting Diversities" Means?" – The End of the term.



2.2.2.2.3. Importance of Saving According to Students

The students were asked "Why do you think saving is important?" at the start of 2020-2021 school year. The responses show that the students are partially informed on why it is important to make savings. All students have some kind of opinion on saving.

The students do not use the concept of time in their sentences but they know that saving is for the future. They frequently use the words "future" and "later".

- *"To reach my objectives."*
- *"We should care for our future."*
- *"Not having any financial trouble in the future."*
- *"If we save, we may need it in the future. We will need it in the future."*
- *"It is important to meet our future needs."*
- *"To be a consistent individual in the future."*
- *"Our savings will help us in the future. Therefore, we should make savings."*
- *"Not to have trouble in the future."*

The responses are focused on questions and therefore the reasons to save are important. The reasons students save can be classified under six categories. These include taking what they want, being safe in the future, making investments, using their savings in case of an emergency, and having a comfortable life in the future.

- *"We can buy what we want if we save."*
- *"Buying what we want."*
- *"To reach my objectives and buy what I want."*
- *"Being prudent helps the family budget."*
- *"We can help the family budget."*
- *"You can buy what you want. You can help the family budget."*
- *"To invest in the future."*
- *"We can invest in the future, buy what we want and meet our needs"*
- *"We should save to make investments"*
- *"We faced a lot of challenges during the pandemic"*

- *"Saving is important for the future, to be self-sufficient."*
- *"To live comfortably."*

Students also used proverbs to support their views. They used "many a little makes a mickle", "save for a rainy day" and "waste not want not".

- *"Many a little makes a mickle and waste not want not."*
- *"Many a little makes a mickle. If you save for what you want, you will get what you want. It will be easier when you are in need if you have savings."*
- *"Save for a rainy day."*

The responses of the students to the question "Why do you think saving is important?" were similar after the project. They had similar responses that savings are for the future and about the reasons of saving (See Table 31- 31).



Figure 7-8: At the beginning and the end of the semester, students will be asked, "Finally, Why Do You Think It's Important to Save?" There is also parallelism between their answers to the question. In Figure 7 and Figure 8, the data obtained from the answers given by the students to this question were visualized in word cloud form. The prominent words in the word cloud formed from the answers given at the beginning of the semester in Figure 7 can be listed as savings, need, buy, money, and necessity. Similarly, when we look at the prominent word in the word cloud formed from the answers given at the end of the term in Figure 8, we can say that savings, need, and money have high frequencies.



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
accumulation	2514	4	meeting	210	<1	my needs	120	<1
important	1533	2	if we	206	<1	things	118	<1
doing	1188	2	by doing	204	<1	need	114	<1
because	921	1	saving	194	<1	him	114	<1
to receive	906	1	investment	192	<1	our money	113	<1
Difficult	812	1	us	189	<1	realizing	112	<1
important	750	1	for the future	185	<1	savings	111	<1
Money	711	1	things	175	<1	like	111	<1
More	651	1	my need	173	<1	I	108	<1
more	604	1	sparing	173	<1	contribution	108	<1
we want	565	1	it is	166	<1	my future	107	<1
our need	532	1	we should	162	<1	if	106	<1
things	490	1	in times	161	<1	in time	106	<1
Time	463	1	urgent	160	<1	economical	105	<1
if it is	451	1	if	155	<1	meaning	104	<1
in the future	446	1	our money	154	<1	owner	102	<1
our needs	411	1	help	152	<1	you can buy	101	<1
receiving	385	1	for example	150	<1	easy	101	<1
I think	368	1	thing	150	<1	save	101	<1
Need	365	1	but	149	<1	in need	100	<1
we can buy	331	1	good	148	<1	financial	99	<1
Required	315	1	income	147	<1	using	98	<1
Himself	308	<1	time	147	<1	required	97	<1
in the future	307	<1	we can use	146	<1	saved	95	<1
future	289	<1	will be	146	<1	requests	95	<1
our future	285	<1	our wishes	143	<1	in case	94	<1
may be	280	<1	in the future	141	<1	keep	93	<1
using	279	<1	money	140	<1	our future	92	<1
my wish	274	<1	my	138	<1	nobody	92	<1
Good	274	<1	saving	137	<1	life	91	<1
being	271	<1	money	137	<1	days	89	<1
in case	260	<1	helpful	137	<1	human	88	<1
Or,	239	<1	bad	136	<1	our wishes	88	<1
comfortable	236	<1	being	131	<1	as	87	<1
reaching	234	<1	my wish	129	<1	happy	84	<1
because	233	<1	save	128	<1	for	83	<1
Also	228	<1	to do	127	<1	days	83	<1
Is	222	<1	or	123	<1	spending	83	<1
day	221	<1	I can buy	122	<1	we do	83	<1
your wish	221	<1	then	122	<1	our objectives	82	<1
provides	219	<1	reaching	120	<1	save	80	<1

Table 30: Frequency of Words in the Responses to the Question "Why Do You Think Saving Is Important?" – The Beginning of the Term

Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
accumulation	1247	4	we can use	87	<1	good	51	<1
important	749	3	investment	87	<1	our wishes	51	<1
doing	588	2	your wish	86	<1	being	50	<1
to receive	447	2	our money	86	<1	time	49	<1
because	417	1	required	84	<1	in case	48	<1
important	346	1	money	84	<1	if	48	<1
difficult	333	1	our future	83	<1	our money	48	<1
money	317	1	us	82	<1	to do	47	<1
our needs	302	1	helpful	82	<1	my	46	<1
we want	270	1	our objectives	81	<1	using	46	<1
our need	244	1	money	79	<1	income	44	<1
things	212	1	if	78	<1	living	44	<1
need	204	1	day	77	<1	teaches	44	<1
if it is	202	1	my needs	77	<1	things	44	<1
will be	193	1	wish	77	<1	requests	43	<1
we can buy	186	1	urgent	75	<1	our future	42	<1
time	180	1	it is	72	<1	my wish	42	<1
I think	178	1	help	71	<1	we should	42	<1
receiving	176	1	in times	70	<1	we do	42	<1
also	157	1	for the future	68	<1	financial	40	<1
our wishes	152	1	my need	67	<1	then	40	<1
reaching	141	1	sparing	67	<1	in time	40	<1
or	141	1	will be	64	<1	you can buy	39	<1
saving	140	1	things	64	<1	owner	39	<1
in the future	138	<1	as	63	<1	meaning	39	<1
provides	137	<1	him	63	<1	save	38	<1
in the future	128	<1	thing	63	<1	required	38	<1
himself	126	<1	contribution	62	<1	realizing	38	<1
being	125	<1	need	61	<1	objective	38	<1
by doing	123	<1	but	60	<1	if we do not	38	<1
meeting	115	<1	bad	59	<1	savings	37	<1
my wish	112	<1	meeting	58	<1	days	37	<1
may be	110	<1	being	57	<1	our need	37	<1
is	110	<1	or	56	<1	our needs	37	<1
if we	110	<1	economical	55	<1	with	37	<1
using	105	<1	I can buy	54	<1	my wishes	37	<1
comfortable	105	<1	easy	53	<1	for example	37	<1
because	103	<1	save	52	<1	reaching	36	<1
good	101	<1	family	51	<1	saved	35	<1
in case	93	<1	saving	51	<1	your needs	35	<1
future	92	<1	like	51	<1	in the future	34	<1

Table 31: Frequency of Words in the Responses to the Question "Why Do You Think Saving Is Important?" - The End of the Term



2.3. Findings on Distance-Learning

Due to the COVID-19 pandemic which started in March 2020, face-to-face education stopped and distance education was implemented in 2019-2020 spring semester and the whole of 2020-2021 school year. Teachers and students were asked questions on 5 Taş Social & Financial Leadership Program as well as questions to understand their experiences regarding distance learning. Findings related with these issues are listed below.

2.3.1. Findings From The Scales

	Fully Disagree	Disagree	Undecided	Agree	Fully Agree
	%	%	%	%	%
1) I know why we are at home right now.	1.9	1.2	1.2	25.8	69.9
2) It is nice to be at home.	14.3	19.1	29.2	23.7	13.7
3) I wish school was always remote like this.	62.4	26.8	5.9	2.3	2.6
4) I miss my friends at school.	0.4	1.0	1.7	23.9	73.0
5) I spend nice time with my family at home.	0.6	1.2	5.9	43.2	49.0
6) I miss my teacher.	0.4	0.7	0.8	18.0	80.2
7) I feel bored at home.	7.7	15.0	20.8	30.7	25.8
8) I read a book everyday.	2.8	9.6	16.2	44.7	26.6
9) I watch TV everyday.	3.9	13.2	12.0	49.6	21.3
10) I miss being at school.	0.8	1.5	3.2	23.0	71.5

Table 32: Opinions of Students on Being at Home

Distance education started in the spring semester of 2019-2020 school year due to the COVID-19 pandemic. A multiple-choice survey with 10 questions was conducted to learn about the experiences of the students at home.

The responses show that almost all of the students (95.7%) know why they stay at home. No clear trend is observed regarding the responses to the question "it is nice to be at home". Students seem to have mixed feelings about this.

Most of the students (89.2%) do not want education to continue like this at home. In addition to those who are undecided, 5 percent are happy with the situation. Most of the students watch TV (70.9%) and read (71.3%) every day. Almost all students miss their friends (96.9%), teachers (98.2%) and school (93.5%). Almost all students (92.9%) say that they are having a good time with their family. More than half of the students (56.5%) are bored at home. A major portion (20.8%) of them are undecided [See Table 33].

	Fully Disagree	Disagree	Undecided	Agree	Fully Agree
	%	%	%	%	%
1) Being at home makes me feel good.	9.6	20.3	30.5	24.9	14.7
2) I can spend time on what I like at home.	1.1	4.0	10.7	46.9	37.3
3) I wish school was always remote like this.	59.3	35.6	3.4	1.1	0.6
4) I miss school and my colleagues.	1.1	1.7	1.7	35.0	60.5
5) I find remote/distance education to be more effective than face-to-face education.	53.7	39.0	4.5	2.8	0.0
6) I miss my students	1.1	0.0	0.6	17.5	80.8
7) Being at home makes me feel helpless and bad	14.7	35.0	23.7	19.8	6.8
8) I have no time left from housework.	22.6	50.3	15.3	9.6	2.3
9) I attend online education sessions for personal or professional development at home.	3.4	13.0	10.7	43.5	29.4
10) I contact the people I want through digital platforms.	0.6	2.8	4.0	54.8	37.9
11) I have the digital tools required to join education sessions or meetings.	2.8	5.1	4.5	43.5	44.1
12) I feel sufficiently equipped while I use technology.	1.7	11.9	20.9	39.5	26.0
13) I can handle the stress during the Corona pandemic.	0.6	3.4	8.5	55.4	32.2
14) I will easily adapt myself to the "normal" flow of life when this is over	1.1	2.3	10.7	45.8	40.1
15) I feel a pressure to be "productive" from my friends or social media.	5.6	37.9	20.9	24.9	10.7

Table 33: Opinions of Teachers on Being at Home

Distance education started also for the teachers in the spring semester of 2019-2020 school year due to the COVID-19 pandemic. A multiple-choice survey with 15 questions was conducted to learn about the experiences of the teachers during the process.

The responses to the question “being at home makes me feel good” show that teachers do not have clear trends about this issue. Teachers selected all five options equally. Most of the teachers (94.9%) do not want education to continue like this at home. Almost all teachers miss their colleagues and school (95.5%) and students (98.3%). Almost all teachers (92.7%) disagree that distance learning is efficient. Teachers spend more time for their hobbies and personal development while they are at home. They spend more time on their hobbies which include books, TV shows, decoration etc. (84.2%). They also attend online trainings for personal or professional development (72.9%). Teachers do not have a clear answer to the question whether staying at home makes them feel helpless and bad. Half of them agree and the other half disagree. Most of the teachers (72.9%) think that housework is not an obstacle. Teachers contacted the people they wanted online (92.7%) and experienced no interruption in communication. Most of the teachers (87.6%) have digital communication tools but some of them (7.9%) do not. Most of the teachers (65.5%) consider themselves competent about technology while some of them (13.6%) do not. Teachers think that they can handle the stress created by the current situation (87.6%). Teachers think that they will easily adapt to the normal flow of life after the process (85.9%). Teachers do not have a clear opinion on whether or not they are under the pressure to be more productive. Half of them think that they are and the other half think otherwise (See Table 34).

2.3.2. Efficiency of Distance Education According To Teachers

When the question “How do you evaluate distance education sessions you conducted or attended during the quarantine process?” was asked, teachers has experiences from the spring semester of 2019-2020 school year.

The opinions of the teachers on distance education they perform are equally positive or negative.

The main reason for the negative opinions on distance education is inefficiency. The reference for criticism is the efficiency of face-to-face education. In their responses, they use the words "inefficient" and "insufficient" frequently. Negative opinions associated with students are based on the lack of sufficient infrastructure and inequality. Other problems include low participation by the students, lack of motivation and lack of sufficient feedback.

- *"I think that face-to-face education is better."*
- *"We do our best but I think face-to-face education is better."*
- *"Participation is not 100% and we cannot talk about equal opportunities."*
- *"It helps us get out of where we are. These are not standard mental conditions so we cannot talk about normal efficiency."*
- *"Not very efficient. The children do not take it seriously. Limited use of materials. Limited time."*
- *"I find distance education inefficient."*
- *"Necessary but not efficient."*
- *"Students with a strong sense of responsibility are doing well but others were not in the process."*
- *"I work in a district with limited facilities and I had hard times reaching the children. It was efficient for 6 or 7 of 30 students and in general, it was efficient."*
- *"It is efficient if I can implement."*
- *"It is inefficient due to the conditions."*
- *"It is not as efficient as I would like."*
- *"I don't think it is very effective."*

Some teachers find distant education effective. Despite the lack of any evidence of efficiency, they seem to be happy to continue education during the quarantine process resulting from the pandemic. They think that distance education is the best course of action under current circumstances. Face-to-face education is not possible and therefore distance education should be considered effective. In addition, some consider distance learning as a beneficial experience.



- *"It is not as efficient as face-to-face education but distance education makes me still feel like a teacher."*
- *"Efficient but not as much as face-to-face education."*
- *"I find it efficient."*
- *"I find it very efficient."*
- *"Efficient."*
- *"I think distance education is useful."*
- *"I find it efficient, not as much as face-to-face education though."*
- *"Positive."*
- *"This is the best we can do. At least it is a progress in terms of technology use. I update myself through chats on education. I support this with books and it could not be better."*
- *"It is efficient in terms of the use of time. But the system cannot compete with face-to-face education."*
- *"It is very efficient and allows us to support what we learn."*
- *"It has a positive impact on me personally and professionally."*
- *"I think it helps."*

After conducting distance education sessions with their students, teachers started attending distance education sessions themselves. They express that they are happy with those training sessions and find them efficient. Some teachers found an opportunity to catch up with training delayed for some time.

- *"I think we handle the situation to the best of our abilities. It is better to join remotely rather than not having any education at all."*
- *"I joined a lot of sessions and webinars via Zoom and Teams. I am very happy to be meeting with colleagues from different provinces."*
- *"Mostly efficient and useful for my professional development. It is fun to learn new things."*
- *"It was good for me, I had time to do things at home."*
- *"Each day is very efficient for me. I learned a lot."*
- *"Literature workshops I started before the lockdown are good, there are only volunteers, they are there by choice. And the administrators are good."*
- *"I had some very efficient trainings."*
- *"I participated in some useful trainings. Distance education helped me have go through an efficient process."*
- *"I had time for some training sessions I have been delaying."*

2.3.3. First Thing Students Want To Do After the Lockdown

Face-to-face education stopped and distance education started in the spring semester of 2019-2020 school year due to the COVID – 19 pandemic. At the end of the school year, students were asked “What is the first thing you want to do after the lockdown? ”

The top wish of the students is to go back to school. The phrases “directly to school/going to school” were used by 481/1872 students. They also responded as meeting my friends-teachers, hugging them, seeing my friends and playing with my friends.

Students especially miss out-of home activities. These include going out, travelling and playing as well as more specific activities like going to the park, cycling, playing football, and running, eating at a diner, going to a picnic and swimming. Students miss activities which are routine under normal circumstances, which shows that they are bored (See Table 35).

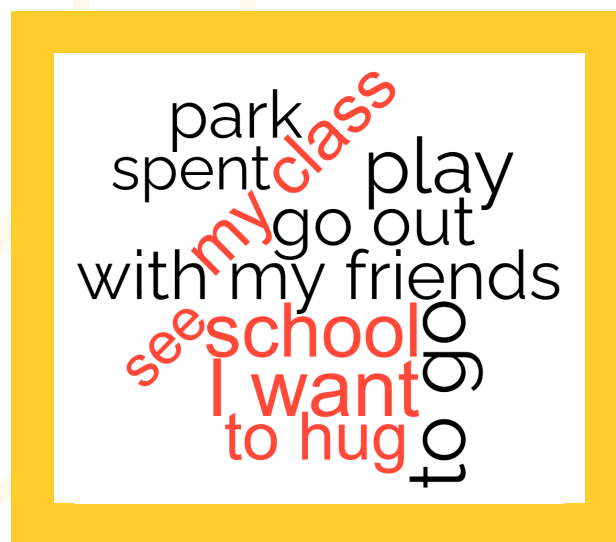


Figure 9: The answers given by the students to the question about the first thing they want to do when the quarantine is over were analyzed on NVivo and visualized in Figure 9. The prominent words in the word cloud given in Figure 9 can be listed as playing, friend, going to school, hugging, traveling, and playing. In this regard, it is possible to conclude that students mainly want to socialize with their friends both at school and outside of school after the quarantine. They want to get together with their friends and teachers regardless of the physical distance measures taken to reduce the epidemic's effect.



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
going	756	9	meeting	29	<1	ice cream	12	<1
to the school	567	6	freely	29	<1	Air	12	<1
I want to	490	6	eat	28	<1	pool	12	<1
to play	419	5	being	28	<1	games	12	<1
with my friends	351	4	one	27	<1	together	11	<1
game	219	2	ball	27	<1	entering	11	<1
hugging	188	2	school	26	<1	good	11	<1
to my teacher	159	2	at the park	26	<1	my wish	11	<1
to my school	157	2	on the street	26	<1	with my loved ones	11	<1
going	148	2	eat	26	<1	strict	11	<1
out	143	2	to the street	25	<1	class	11	<1
to my friends	140	2	having fun	24	<1	time	11	<1
out	122	1	to receive	23	<1	first	11	<1
travel	116	1	with my family	22	<1	kissing	11	<1
to see	98	1	riding	22	<1	teacher	11	<1
going out	94	1	for my loved ones	22	<1	at the garden	10	<1
my friends	89	1	with	21	<1	bicycle	10	<1
to the park	88	1	picnic	21	<1	All	10	<1
my teacher	75	1	beside	20	<1	walking around	10	<1
doing	71	1	I would like to	19	<1	processing	10	<1
to pass	65	1	holiday	19	<1	funfair	10	<1
out	59	1	returning	18	<1	clean	10	<1
out	58	1	first	18	<1	because	10	<1
more	56	1	picnic	18	<1	miss	10	<1
I want to	55	1	sea	17	<1	my teacher	10	<1
time	54	1	fulfill	17	<1	at the garden	9	<1
meeting	53	1	as much as	16	<1	As	9	<1
missed	53	1	running	16	<1	my loved ones	9	<1
with my teacher	46	1	going	15	<1	All	9	<1
bicycle	44	1	run	15	<1	with my friends	8	<1
my friends	42	<1	my school	15	<1	back	8	<1
lesson	42	<1	satisfied	14	<1	like	8	<1
my teacher	42	<1	travel	14	<1	Go	8	<1
with	40	<1	see	14	<1	longing	8	<1
out	38	<1	them	14	<1	village	8	<1
to do	37	<1	tight	14	<1	play	8	<1
at school	36	<1	continue	13	<1	chat	8	<1
plenty	35	<1	quarantine	13	<1	tight	8	<1
football	35	<1	with them	13	<1	friends	7	<1
driving	34	<1	visit	13	<1	my friends	7	<1
running	33	<1	ice cream	12	<1	throwing	7	<1

Table 34: Frequency of Words in the Responses of Students on What They Want To Do First After the Quarantine

2.3.4. Opinions of Students on Distance Education

The students were asked "What are your opinions about distance education? What do you like or dislike about distance education?" at the start and end of 2020-2021 school year. In general, people who dislike distance education are more than those who like it. Those who like distance education do not prefer it to face-to-face education. They think that distance education is fine but they prefer face-to-face education. Some of them consider distance education as a necessity and a temporary solution during the pandemic. Distance education would be preferred if there were less problems.

There are many reasons why distance education is disliked. When compared to face-to-face education, its advantages are less. The reasons students dislike distance education include: Loss of connection to internet, slow internet, lack of PC or tablet and other infrastructure problems (See Table 36- 37, Figure 10-11).

- *"We lose connection during the lessons. We do not have enough technology tools."*
- *"I liked being with my family, I do not like the constant loss of connection and the lessons take the full day."*
- *"I liked nothing, I lose connection all the time and it is frustrating. I cannot play with my friends"*
- *"I don't like the loss of internet connection but I like PT."*
- *"Internet access, connection problems, slow internet, lack of equipment are among the problems. Distance education would be great with a good connection."*
- *"It is easy to be in time for the lessons but it is difficult to listen to them. Slow internet is a problem about participation."*
- *"Distance education has technical issues, we lose the voice, the connection is slow, I do not like these."*
- *"Lessons are a problem, no internet, no tablet, I cannot keep up with my lessons."*
- *"It is difficult, internet connection is lost and there are multiple students but not multiple tablets at home."*

Not being with friends is not a result of distance education, but they usually blame distance education for this. This is the basic reason for such dislike.

- *"It is difficult to sit and look at the computer all the time, it is not nice to be away from my friends and teachers, it is nice to see them and join the lessons."*



- *"I like distance education and live lessons. I do not like that I cannot be with my friends and teachers."*
- *"I don't think it is useful. Not being with my friends, spending time with them."*
- *"I don't like being away from my friends. "*
- *"It is difficult, I miss spending time with my friends and teachers."*
- *"I don't like distance education because I cannot be with my friends. Camera is good, I don't like being away from my friends."*

Students complain about not being in contact with their friends during distance education. They also complain about lack of contact with their teachers. Communication with the teacher is usually single-sided and they cannot make personal contact and ask questions.

- *"Distance education is not the same thing as the school. I want to see my friends. I want face-to-face lessons with my teachers. I do not like these"*
- *"I cannot see my friends but distance education is better than no education at all"*
- *"I am glad to be at home and sorry to be away from my friends"*
- *"What I don't like: I cannot see my friends. I don't understand the lessons well."*
- *"I don't like distance education, it is distracting and I cannot see my friends"*
- *"I can make eye contact with my teacher. I can play games with my friends. I improved my computer skills with distance education."*

Some students express that they cannot understand the lessons during distance education. Lessons are short but the perception is that they are long because they are boring.

- *"What I don't like: I cannot see my friends. I don't understand the lessons well."*
- *"I get bored after consecutive lessons. I cannot understand the lessons as easily as at school."*
- *"I do not understand the lessons well and I do not like distance education."*
- *"I did not like looking at a screen all the time. I am happy I did not have to stop my education. I don't understand the lessons much."*

Some students express that they have health issues as a result of distance education. Some of these include eye pain, neck pain, back pain and headache."

- *"I spend a lot of time looking at a screen during distance education. I have a headache and eye pain."*
- *"I did not like distance education because I have eye pain and I cannot spend time with my friends."*
- *"Everyone speaks simultaneously and it gives me a headache."*
- *"Using a computer all the time makes me tired. I feel pain in my eyes, neck and back. I do not like this."*
- *"We saved time, I could do a lot of things at home, but I feel pain in my eyes, neck and back. I cannot spend time with my friends and socialize."*

Some students like distance education. Students show no clear reasons to like distance learning, however they have a positive opinion because it helps them somehow continue with education. Teachers think that distance education is a necessity to continue with the education process. It is considered a savior and therefore liked. Distance education also prevents spread of the virus. They do not have to wake up early, dress up or travel. Another positive aspect is that everyone is at the comfort of home.

- *"Face-to-face education would be better but at least we can continue with our education."*
- *"Distance education is good for me and the best part is that we can continue our education."*
- *"I should care for distance education because there is no other option. I do not like the method but I am happy to be continuing my education. "*
- *"Distance education helps us keep up. But it is not like an actual class. The worst part is to be away from my friends and teachers. "*
- *"I like distance education because I don't have to wake up early but I think teachers cannot see who understands the topic and who does not."*
- *"I like that we don't have to wake up early, I don't like being away from my friends and crashing of Zoom and EBA."*



Some of the students like certain aspects of distance education. This is because they compare distance education with face-to-face education. Lack of communication is a major problem in distance education.

- *"I like distance education but not as much as face-to-face education."*
- *"I like that we are safe but the lessons are hard and boring"*
- *"I like live lessons but system issues cause trouble. The lessons are efficient"*



Figure 10-11: Finally, Figure 10 and Figure 11 above contain visualized data based on students' views on the distance education process at the beginning and end of the semester, respectively. As mentioned before, students did not justify their positive and negative opinions about the distance education process. There is a resemblance between the words that are shared side by side, which stand out in the word clouds to provide the opportunity to make a comparison. For example, when we look at the prominent words at the beginning and end of the semester, it is seen that the words distance, education, and dislike have high frequencies both in Figure 10 and Figure 11.

Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
remotely	4095	4	if	303	<1	Because	164	<1
I did not like	2488	3	missed	295	<1	Also	163	<1
education	2247	2	meaning	289	<1	With	160	<1
I liked	1601	2	my teacher	286	<1	Again	158	<1
lesson	1288	1	classes	271	<1	Method	153	<1
at the education	1171	1	not happening	270	<1	My	152	<1
good	1089	1	to my courses	268	<1	of the courses	152	<1
face-to-face	1062	1	time	267	<1	at class	152	<1
education	971	1	things	265	<1	Direction	151	<1
I did not like	843	1	but	261	<1	at school	147	<1
I like	816	1	I	259	<1	Long	145	<1
my friends	725	1	some	258	<1	from the education	144	<1
at home	711	1	being	258	<1	Separate	143	<1
with my friends	634	1	being	256	<1	for education	142	<1
none	556	1	very much	256	<1	Less	140	<1
live	555	1	none	255	<1	to see	139	<1
sometimes	547	1	computer	242	<1	my school	139	<1
happening	536	1	there is	236	<1	Time	138	<1
because	495	1	some	225	<1	I cannot understand	135	<1
far	489	1	it is	223	<1	at class	135	<1
not	485	1	I think	222	<1	Happened	135	<1
internet	471	<1	continuous	217	<1	from my teacher	135	<1
I think	439	<1	this	215	<1	Meaning	134	<1
to the school	427	<1	at the start	213	<1	from the class	133	<1
from my friends	418	<1	comfortable	211	<1	Eba	133	<1
of the education	416	<1	it is	206	<1	Only	133	<1
I do not like	416	<1	my friends	200	<1	Game	131	<1
difficult	413	<1	boring	199	<1	I am happy	130	<1
as much as	399	<1	me	198	<1	Doing	126	<1
being	396	<1	my teacher	194	<1	I do not understand	123	<1
bad	384	<1	continue	193	<1	Teacher	121	<1
I like	376	<1	entertaining	193	<1	Useful	120	<1
the courses	366	<1	screen	184	<1	Single	120	<1
efficient	364	<1	the lesson	182	<1	With	119	<1
too much	354	<1	voice	181	<1	from home	119	<1
being	354	<1	I want to	178	<1	Trouble	118	<1
to the lesson	343	<1	doing	175	<1	Problem	114	<1
then	337	<1	my teachers	175	<1	with my teacher	113	<1
school	332	<1	connection	172	<1	I miss	111	<1
thing	326	<1	back	169	<1	Because	109	<1
at school	316	<1	as	168	<1	Online	109	<1

Table 35: Frequency of Words in the Responses to the Question "What Are Your Expectations from This School Year?" - The Beginning of the Term



Word	Frequency Sayısı	%	Word	Frequency Sayısı	%	Word	Frequency Sayısı	%
remotely	2087	4	of the education	181	<1	Me	87	<1
I did not like	1237	2	as much as	180	<1	it is	87	<1
education	1073	2	live	174	<1	from the class	85	<1
but	932	2	meaning	162	<1	Some	84	<1
more	906	2	being	159	<1	at class	84	<1
one	765	2	efficient	151	<1	happened	84	<1
more	732	1	missed	148	<1	Also	83	<1
I liked	720	1	my teacher	147	<1	Time	80	<1
at the education	705	1	I like	142	<1	continue	79	<1
for	628	1	things	134	<1	I want to	79	<1
face	518	1	too much	132	<1	game	78	<1
face	509	1	at school	130	<1	I think	77	<1
thing	494	1	difficult	128	<1	for education	77	<1
lesson	492	1	being	127	<1	it is	76	<1
good	490	1	some	126	<1	Again	76	<1
good	469	1	I	121	<1	Voice	75	<1
never	431	1	comfortable	121	<1	my teacher	72	<1
I like	426	1	time	120	<1	method	71	<1
education	425	1	none	118	<1	staying	70	<1
I did not like	393	1	school	117	<1	entertaining	69	<1
with my friends	338	1	but	115	<1	from the education	68	<1
my friends	331	1	if	112	<1	My	66	<1
at home	289	1	very much	112	<1	at the screen	65	<1
internet	260	1	this	109	<1	teacher	64	<1
none	244	<1	there is	109	<1	meaning	63	<1
like	242	<1	to my courses	106	<1	With	62	<1
far	241	<1	screen	105	<1	subjects	62	<1
to the lesson	230	<1	continuous	103	<1	separate	61	<1
bad	228	<1	my friends	101	<1	of the courses	60	<1
sometimes	223	<1	at the start	99	<1	Less	59	<1
not	215	<1	being	99	<1	connection	59	<1
to the school	215	<1	classes	97	<1	I do not understand	58	<1
because	206	<1	the courses	96	<1	Long	58	<1
I do not like	198	<1	computer	95	<1	Because	58	<1
from my friends	194	<1	not happening	95	<1	Only	57	<1
being	192	<1	boring	93	<1	with my teacher	57	<1
happening	192	<1	the lesson	92	<1	Thing	57	<1
I think	189	<1	direction	91	<1	from home	56	<1
then	187	<1	with	90	<1	my teachers	56	<1

Table 36: Frequency of Words in the Responses to the Question "What Are Your Expectations from This School Year?" – The End of the Term

DISCUSSION & CONCLUSION-III

This section includes the discussion on and results of the findings based on the analyses. The discussion is classified under three categories; students' takeaways, teachers' takeaways and distance education.

3.1. Discussion on Students' Takeaways

Academic achievements of the students regarding the cognitive, affective and kinetic aspects were determined through scales implemented to the students and the responses of students and teachers to open-ended questions. Findings on 2019-2020 and 2020-2021 school years were discussed in the comments. Cognitive takeaways of students include an improvement in the knowledge, attitude and skills on social leadership, financial leadership and entrepreneurship. Most detailed information on cognitive takeaways is available in the opinions of teachers. Teachers think that the students gained knowledge and awareness on the topics of the program. Students got to know themselves and their surroundings better and learned about global cultures. They now have more respect to diversities and other cultures. They learned about their own rights and understood that each individual has equal rights. They also learned about saving and using resources more efficiently. They started using these skills in their daily practices. They can now separate wishes from needs. They are also capable of making a budget in line with a plan. The students also gained knowledge and skills on entrepreneurship.

The takeaways of the students are not limited to the core subject. Their experiences during the active learning process had side benefits for the students. They can express themselves to their families and friends better and they have better communication skills. The learning process also improved the emotional and cognitive skills of the students in a number of areas including self-confidence, sense of responsibility, efficient use of time, ownership and patience. In addition to these takeaways, they were happy during the process and participated the learning events with a high level of motivation. Based on these findings, it is safe to say that 5 Taş Social & Financial Leadership Program was effective in improving the social and cognitive knowledge, attitude and skills of primary and middle school teachers on social and financial leadership and entrepreneurship.



The students were asked about the meaning of respecting diversities and the importance of saving before and after the program. The students had a high level of information on respecting diversities before the program. They think that they should respect diversities, not exclude them, accept them as they are, be tolerant and not make fun of them. Students think that different people are those with physical differences (wearing glasses, overweight etc.), disabled individuals and those with a different opinion, religion, language or race. After the program, they repeated what they said before the program. The only difference is the inclusion of gender as a diversity. They also stress more on equality. The students also had sufficient information on the importance of saving as evidenced by their responses before the program. The students do not use the concept of time in their sentences but they know that saving is for the future. According to the students, these include taking what they want, being safe in the future, making investments, using their savings in case of an emergency, and having a comfortable life in the future. Their responses after the program were similar to their responses before the program.

Based on the scales generated from the preliminary and final tests, there is an improvement in the attitude of the students on social leadership, financial leadership and entrepreneurship. The average score in preliminary tests was four or above over five. This represents a highly positive attitude by students on social leadership, financial leadership and entrepreneurship. At the end of the project, their attitude was improved even more. Based on these findings, it is safe to say that 5 Taş Social & Financial Leadership Program was effective in improving the attitude of primary and middle school teachers on social and financial leadership and entrepreneurship.

3.2. Discussion on Teachers' Takeaways

Despite the fact that the target audience of 5 Taş Social & Financial Leadership Program are the students, teachers had even more takeaways than students. The takeaways of the teachers from the process were measured through scales and open-ended questions. Takeaways of the teachers can be classified under three categories; namely the level of knowledge, attitude and skills on Social and Financial Leadership, teaching skills, and personal takeaways.

Information on takeaways regarding the knowledge, attitude and skills on social and financial leadership are based on preliminary and final test scales and the responses to open-ended questions. The level of knowledge of teachers on social leadership is above four over five based on the preliminary tests in both school years. The level of knowledge on financial literacy is around 3.5 over five. It is safe to say that the teachers' level of knowledge on social leadership is higher than on financial literacy. In the final tests, both scores were very high. Based on the teachers' responses to open-ended questions, there is an improvement in the knowledge, attitude and behaviors regarding the subjects of the program. The highest increase in knowledge was about financial literacy and entrepreneurship. Other details include budget making, saving, the difference between a wish and a need, leadership, entrepreneurship and development. The teachers expressed that their awareness on these issues raised and they are also more aware of the importance of them. Regarding behaviors, they make their own budgets and save. Additional topics include takeaways on children's rights, recycling, European development tools, equality and justice. Based on these results, it is safe to say that 5 Taş Social & Financial Leadership Program had a positive impact on the level of knowledge of teachers on social leadership and financial literacy.

The program was also beneficial for the teachers about their teaching skills and knowledge. Based on the findings from the scale on student-oriented teaching, it was determined that teachers used student-oriented applications at their classes even before the program. However, the program seems to have increased the level of use. Teachers' responses to open-ended questions reveal that they now have better knowledge and skills on student-oriented applications. This increase is much higher than the increase represented in the scale. The statements of the teachers reveal that they were truly exposed to student-oriented and active learning applications during the project. It can be considered that teachers use student-oriented applications at their classes far less than revealed by the scale. Teachers expressed that they learned how to be a student-oriented teacher thanks to this program. They say that they are now capable of planning, implementing, measuring and evaluating student-oriented learning events. They also expressed that they learned about project-based learning. Furthermore, games and active learning events are other takeaways. Teachers also had takeaways regarding personal development in addition to knowledge and teaching skills from the program. Teachers also



experienced the joy and confidence of making achievements through the process. They are also happy to have met sociable colleagues like them and this resulted with increased motivation. Based on these results, it is safe to say that 5 Taş Social & Financial Leadership Program had a major impact on the professional knowledge and skills of teachers. The program has been an efficient example of how student-oriented education should be for teachers.

Another reference to the impact of the program on teachers is what they want to do in their professional and personal life after the project. Teachers had the opportunity question what they did right or wrong about student-oriented education thanks to the program. Teachers want to use student-oriented and active learning applications at their classes. The reason for this is that they came to understand active learning is not a waste of time and their opinions on the method are not positive. The teachers were also encouraged to change themselves in relation to saving and making a budget. Most of the teachers want to implement what they learned during the project at their classes. This shows that the teachers find the project useful.

3.3. Discussion on Remote Education

Due to the COVID-19 pandemic, face-to-face education stopped in the spring semester of 2019-2020 school year and the 2020-2021 school year. Two major methods were implemented during the process for distance education. The first method was live lessons attended by the teachers and students via internet. Lessons were also broadcast on EBA portal and EBA TV for those who did not have the infrastructure to attend live lessons. Participant teachers and students had a long experience with online education.

In general, students know why they stay at home and aware of the negative consequences of the Covid-19 pandemic. They know that distance education is a health measure for themselves and their families.

Students both like staying at home for several reasons and are extremely bored as a result of this. The first thing students want to do after the lockdown includes meeting their friends and teachers, playing with their friends and participating in outdoor events, which clearly indicate that they feel bored at home.

It is observed that distance-learning is not favored by most students. In general, people who dislike distance education are more than those who like it. Even the students who have positive opinions on distance education do not prefer it to face-to-face education. They think that distance education is OK but face-to-face education would be better. They have positive opinions about distance education because they consider it a temporary solution and a necessity during the challenges resulting from the recent pandemic.

The students have negative opinions about distance learning as compared to face-to-face education because social interaction is important for them. They see this not as a feature but as a shortcoming of distance education, which results with negative opinions. They tend to see distance education not as result but responsible for the challenges. Furthermore, there are many issues about distance learning and these issues have a negative impact on the students. These issues include interruption in internet connection, lack of computers and other infrastructure issues. They want to see their friends. While some can somehow solve this problem, some complain about lack of communication. But the most important problem seems to be that the students find it hard to understand the lessons.

The teacher's opinions and experiences on distance education is similar to those of the students. Teachers prefer face-to-face education under any circumstance. They miss their students just like the students miss their teachers. They can spend time for other work at home but the long term seems to cause problems. Most teachers find distance education inefficient. A major complaint is that certain students cannot attend the lessons due to technical issues and lack of equal opportunities. Lack of motivation on the part of the students is another problem. Some teachers have positive opinions about distance learning because they consider it a necessity under recent challenges.



3.4. Results

The results are also handled under three categories.

3.4.1. Findings on Students' Takeaways

1. It is safe to say that 5 Taş Social & Financial Leadership Program was effective in improving the social and cognitive knowledge, attitude and skills of primary and middle school teachers on social and financial leadership and entrepreneurship.
2. At the end of the program; knowledge, attitude and skills of the students on social and financial leadership and entrepreneurship improved.
3. The process also improved the emotional and cognitive skills of the students in a number of areas including self-expression, communication, and sense of responsibility, efficient use of time, self-confidence, ownership and patience.
4. They had a happy learning process.

3.4.2. Findings on Teachers' Takeaways

1. It is safe to say that 5 Taş Social & Financial Leadership Program was effective in improving the knowledge, attitude and skills of the teachers on social and financial leadership and entrepreneurship and helping them in their personal development.
2. The knowledge, attitude and skills of the teachers on social leadership, financial leadership and entrepreneurship improved.
3. They are more informed on student-oriented education and they now feel competent on this subject. They are now competent in planning, implementing and evaluating a student-oriented education.
4. They have more knowledge and skills on project-based learning and active learning.
5. There is an improvement in the attitude of the teachers on student-oriented learning applications.
6. Teachers questioned their teaching skills and knowledge and decided to make improvements on their shortcomings. Major decisions include a transfer to student-oriented teaching and encouraging students to be more active.

34.3. Findings on Distance Education

1. Teachers and students prefer face-to-face education to distance education. In both groups, more individuals are not happy with distance education.
2. The students do not like distance education due to interruptions in the internet, lack of computer and other infrastructure problems, being away from their friends and teachers, difficulty in understanding the lesson and a number of health issues.
3. Students who like distance education do not prefer it to face-to-face education, they just see it as a necessity in an emergency.
4. The teachers do not like distance education due to inefficiency, the distance with the students, failure of the students to attend the lessons, lack of equal opportunities and the lack of motivation of the students.
5. Some teachers have a positive opinion about distance education only because they see it as a necessity in an emergency.



ANNEXES

Annex 1: 5 Taş 2019- 2020 Student Preliminary Test Survey Form

TAŞ 2019- 2020 STUDENT PRELIMINARY TEST SURVEY FORM

1. Enter the 6-digit code in the box below so that we can match preliminary and final tests while keeping them anonymous. This code is generated with the first letter of your name, year of birth and the first letter of the province you live in. (For example, the code for Gizem from Mersin, born in 2011 should be: G2011M.)

2. The province you live in?

3. our district?

4. Your grade?

Grade 1

Grade 2

Grade 3

Grade 4

5. Your gender?

Female

Male

6. Please make your evaluation about the following statements.

	Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully agree
I can save money.					
I can save money to buy or do something I want.					
I use the math skills I achieved at class while saving or making a purchase.					
I make plans to reach my objectives.					

I am comfortable in asking for help from my teacher.					
I cannot be friends with someone who is not like me.					
All children should be treated equally.					
It is important to think of others while making a decision.					
There are laws to protect the children.					
I can make changes to improve my life.					
I have skills other people do not.					
There are people I can talk to about my problems.					
I respect and protect the environment.					
I respect and protect the rights of others.					
I can be friends with a new student at the class.					
Girls and boys should have equal responsibility in housework.					
Girls and boys should have equal opportunities for education.					
Girls and boys can be close friends.					
I can be friends with someone who speak another language.					
I can create and lead a team to solve a problem.					
I feel at least as valuable as other people.					
I think I have some positive traits.					
I tend to consider myself as an underachieving person					
I can achieve as much as most other people do.					
In general, I am happy with myself.					

7. What are your expectations from this school year?
8. What do you think we are trying to understand through this test?



Annex 2: 5 Taş 2019- 2020 Teacher Preliminary Test Survey Form

5 TAŞ 2019- 2020 TEACHER PRELIMINARY TEST

1. Enter the 4-digit code in the box below so that we can match preliminary and final tests while keeping them anonymous. This code is generated with the second letter of your name, the license plate code of your city and the third letter of your surname. (For example, the code for Fatma Demir from Mersin should be: A33M.)

2. The province you are assigned at?

3. Your subject area?

4. Your gender?

Female

Male

Not specified

5. Period of professional experience?

0-3 years

3-5 years

6-10 years

11-15 years

16-20 years

21-25 years

26 years or more

6. Please make your evaluation about the following statements.

	Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
I have knowledge on 5 Taş Social & Financial Leadership Program.					
I have knowledge on the 5 pillars of 5 Taş Social & Financial Leadership Program.					
I know how to implement the 5 pillars of 5 Taş Social & Financial Leadership Program.					
I know the slogan of 5 Taş program.					
I know how my students can get to know themselves.					
I know how my students can get to know other cultures.					

I know that my students should respect diversity and equality.					
I can freely express my emotions.					
I am confident that I will reach my objectives.					
I know what children's rights are.					
I know the relation between rights and responsibilities.					
I encourage my students to defend the rights of others as well as their own rights.					
I know how rights should be defended.					
I know and defend that rights apply equally to all individuals.					
I explain children's rights with examples out of the class.					

7. Please make your evaluation about the following statements.

	Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
I know what natural and financial resources are.					
I have knowledge on financial literacy.					
I have knowledge of saving.					
I know how to help my students spend responsibly.					
I know how to plan before spending.					
I know how to make a budget.					
I can set objectives and act accordingly.					
I have knowledge on social entrepreneurship.					
I have knowledge on financial entrepreneurship.					
I know the basic principles of entrepreneurship.					
I help my students understand the importance of collaboration.					
I know what initiatives my students can take about the issues around us.					
I help my students start and implement initiatives which can create change.					
I know who to cooperate with about the initiatives.					



8. Please make your evaluation about the following statements.

	Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
I use games at my class.					
I use group works at my class.					
I help my students reach knowledge.					
I use active learning methods at my classes.					
I support my classes with out-of-school events.					
I invite subject experts to my classes and take their support.					
I use student-oriented learning methods and techniques.					
I use project-based applications at my classes.					
I use gaming methods and techniques in education.					
I use process-based measuring-evaluation techniques.					
I use various applications for different methods of learning.					
I communicate with my students easily.					
I organize events for all students at my classes.					
I collaborate with teachers from nearby schools.					
I support the leadership skills of my students.					
I motivate my students positively.					
I create an environment where my students can express their opinions freely.					
I encourage the students to learn through questions which will trigger their curiosity and encourage them to research.					
I measure and evaluate the actions of the students during the learning process (research, effort, engagement, preparation, contributions to other students, etc.).					
I make efficient use of time at my class.					
At my class, the teacher speaks less than the students.					

9. How do you expect this program will be beneficial for your students? (Think in terms of emotions, skills, attitude, behavior.)

10. What do you expect to change or make differently in the way you teach by participating in this program? (Your responses to this question will provide great insights about how we can support your personal and professional development. Thank you in advance for your responses.)

Annex 3: 5 Taş 2020- 2021 Student Preliminary Test Survey Form

5 TAŞ 2020- 2021 STUDENT PRELIMINARY TEST

1. 1. Enter the 6-digit code in the box below so that we can match preliminary and final tests while keeping them anonymous. This code is generated with the first letter of your name, year of birth and the first letter of the province you live in. (For example, the code for Gizem from Mersin, born in 2011 should be: G2011M.)

2. The province you live in

3. Your district

4. Your grade?

Grade 3

Grade 4

Grade 6

Grade 7

5. Your gender?

Female

Male

6. Please make your evaluation about the following statements.

	Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
I can save money.					
I can save money to buy or do something I want.					
I use the math skills I achieved at class while saving or making a purchase.					
I make plans to reach my objectives.					
I am comfortable in asking for help from my teacher.					
I cannot be friends with someone who is not like me.					



All children should be treated equally.					
It is important to think of others while making a decision.					
There are laws to protect the children.					
I can make changes to improve my life.					
I have skills other people do not.					
There are people I can talk to about my problems.					
I respect and protect the environment.					
I respect and protect the rights of others.					
I can be friends with a new student at the class.					
Girls and boys should have equal responsibility in housework.					
Girls and boys should have equal opportunities for education.					
Girls and boys can be close friends.					
I can be friends with someone who speak another language.					
I can create and lead a team to solve a problem.					
I feel at least as valuable as other people.					
I think I have some positive traits.					
I tend to consider myself as an underachieving person.					
I can achieve as much as most other people do.					
In general, I am happy with myself.					
Individuals should respect each other in society.					
I am a skilled person but have not achieved what I deserve.					
I have life objectives as a service to the society.					
I get angry when my opinions are not approved.					
I respect different opinions.					

7. What are your expectations from this school year?
8. What are your opinions about distance education? What do you like or dislike about distance education?
9. What do you think "respecting diversities" means?
10. Why do you think saving is important?

Annex 3: 5 Taş 2020- 2021 Teacher Preliminary Test Survey Form

5 TAŞ 2020- 2021 TEACHER PRELIMINARY TEST

1. Enter the 4-digit code in the box below so that we can match preliminary and final tests while keeping them anonymous. This code is generated with the second letter of your name, the license plate code of your city and the third letter of your surname. (For example, the code for Fatma Demir from Mersin should be: A33M.)

2. The province you are assigned at

3. Your subject area

4. What grade do you teach this year?

Grade 3

Grade 4

Grade 6

Grade 7

5. Your gender.

Female

Male

Not specified

6. Period of professional years of experience

0-3 years

3-5 years

6-10 years

11-15 years

16-20 years

21-25 years

26 years or more

7. Please evaluate your motivation and excitement before the project. (1 is lowest and 10 is highest)
[Evaluation with heart symbols]



8. Please make your evaluation about the following statements.

		Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
1	I have knowledge on 5 Taş Social & Financial Leadership Program.					
2	I have knowledge on the 5 pillars of 5 Taş Social & Financial Leadership Program.					
3	I know how to implement the 5 pillars of 5 Taş Social & Financial Leadership Program.					
4	I know the slogan of 5 Taş program.					
5	I know how my students can get to know themselves.					
6	I know how my students can get to know other cultures.					
7	I know that my students should respect diversity and equality.					
8	I can freely express my emotions.					
9	I am confident that I will reach my objectives.					
10	I know what children's rights are.					
11	I know the relation between rights and responsibilities.					
12	I encourage my students to defend the rights of others as well as their own rights.					
13	I know how rights should be defended.					
14	I know and defend that rights apply equally to all individuals.					
15	I explain children's rights with examples out of the class.					

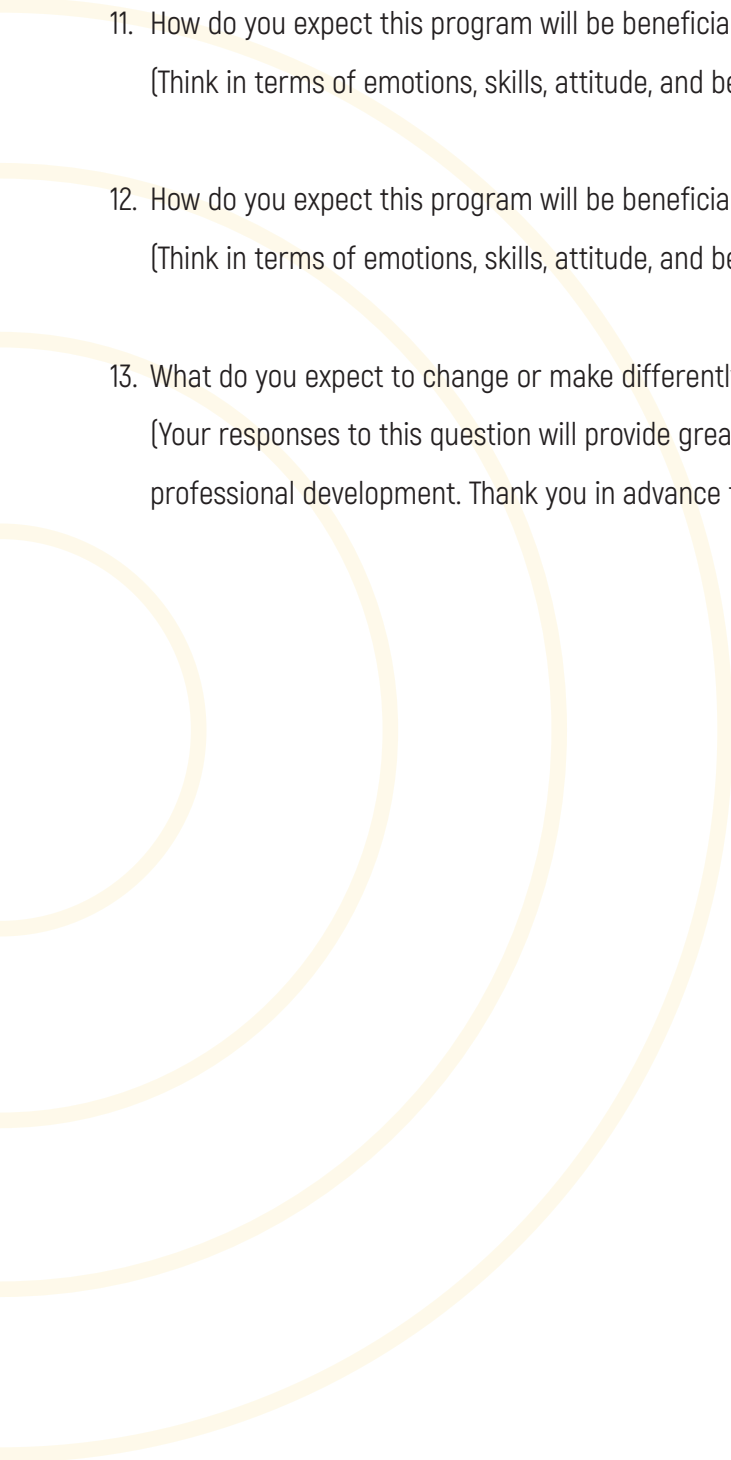
9. Please make your evaluation about the following statements.

		Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
1	I know what natural and financial resources are.					
2	I have knowledge on financial literacy.					
3	I have knowledge of saving.					
4	I know how to help my students spend responsibly.					
5	I know how to plan before spending.					
6	I know how to make a budget.					
7	I can set objectives and act accordingly.					
8	I have knowledge on social entrepreneurship.					
9	I have knowledge on financial entrepreneurship.					
10	I know the basic principles of entrepreneurship.					
11	I help my students understand the importance of collaboration.					
12	I know what initiatives my students can take about the issues around us.					
13	I help my students start and implement initiatives which can create change.					
14	I know who to cooperate with about the initiatives.					



10. Please make your evaluation about the following statements.

		Fully disagree	Disagree	Neither agree nor disagree	Agree	Fully Agree
1	I use games at my class.					
2	I use group works at my class.					
3	I help my students reach knowledge.					
4	I use active learning methods at my classes.					
5	I support my classes with out-of-school events.					
6	I invite subject experts to my classes and take their support.					
7	I use student-oriented learning methods and techniques.					
8	I use project-based applications at my classes.					
9	I use gaming methods and techniques in education.					
10	I use process-based measuring-evaluation techniques.					
11	I use various applications for different methods of learning.					
12	I communicate with my students easily.					
13	I organize events for all students at my classes.					
14	I collaborate with teachers from nearby schools.					
15	I support the leadership skills of my students.					
16	I motivate my students positively.					
17	I create an environment where my students can express their opinions freely.					
18	I encourage the students to learn through questions which will trigger their curiosity and encourage them to research.					
19	I measure and evaluate the actions of the students during the learning process (research, effort, engagement, preparation, contributions to other students, etc.).					
20	I make efficient use of time at my class.					
21	At my class, the teacher speaks less than the students.					

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11. How do you expect this program will be beneficial for you personally?
(Think in terms of emotions, skills, attitude, and behavior.)
 12. How do you expect this program will be beneficial for your students?
(Think in terms of emotions, skills, attitude, and behavior.)
 13. What do you expect to change or make differently in the way you teach by participating in this program?
(Your responses to this question will provide great insights about how we can support your personal and professional development. Thank you in advance for your responses.)



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