

SECOND EDITION

**BEYOND LECTURES:
INSIGHTS FROM BUSINESS
DISCIPLINES
(REFLECTIONS,
TRANSFORMATIONS, AND
THE HUMAN SIDE OF TEACHING)**

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Beyond Lectures: **Insights from Business Discipline-** *(Reflections, Transformations, and the Human* *Side of Teaching)*

Chief Editor
Dr. Azila Jaini



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REFLECTIONS ON TEACHING PERSONAL FINANCIAL PLANNING TO PART-TIME DISTANCE LEARNERS

Nurul Aien Abd Aziz, Rohanizan Md Lazan, Roha Mohamed Noah, Nor Hadaliza Abd Rahman

Introduction

Teaching personal financial planning to distance learners enrolled in part-time degree programmes offers an experience quite different from teaching traditional full-time undergraduate students. Unlike younger students who often enter university immediately after secondary education, distance learners are usually adults already working and managing various responsibilities in their daily lives. They juggle professional commitments, family obligations, and personal responsibilities while pursuing higher education. Their decision to enrol in a part-time programme often reflects determination, motivation, and a strong desire for self-improvement.

In this context, teaching becomes more than simply delivering academic knowledge. The classroom, whether physical or virtual, becomes a space where life experiences intersect with academic learning. Distance learners bring not only professional experience but also personal financial realities. Many of them are already managing household expenses, supporting family members, paying off loans, or planning for future financial security. As a result, discussions about personal financial planning often resonate strongly with their lived experiences. Personal financial planning as a subject naturally connects with real life (Liu & Lin, 2021). Topics such as budgeting, savings, insurance planning, debt management, and retirement planning are issues most adults encounter at some point in their lives. For distance learners, learning about financial planning is often not just an academic exercise but an opportunity to gain practical knowledge that can improve their financial decision-making.

Teaching this subject through distance learning platforms also presents unique opportunities and challenges. Online learning environments change the dynamics of interaction between educators and students. Without face-to-face contact, educators must intentionally create spaces for discussion, engagement, and reflection. At the same time, digital platforms enable learners from diverse backgrounds and locations to participate in a shared learning environment. This chapter reflects on my experience teaching personal financial planning to distance learners in a part-time degree programme. It explores the unique characteristics of adult learners, the teaching strategies that help make financial planning meaningful, and the human aspects of education that emerge when financial topics are discussed. Through reflection on classroom experiences, this chapter highlights how teaching personal financial planning can become a transformative learning journey for both learners and educators.

Who Are My Distance Learners? Understanding Their Realities

One of the most important lessons I learned early in my teaching journey was that distance learners are very different from traditional full-time students. Many distance learners are working adults who return to university after several years in the workforce. Some pursue further education to advance their careers, while others seek new knowledge to improve their professional or personal lives.

Because they are already immersed in real-world responsibilities, distance learners often approach learning with a practical mindset. They are less interested in purely theoretical discussions and more interested in understanding how knowledge can be applied in real-life situations. This characteristic significantly shapes the learning environment in classes that involve adult learners.

Another defining feature of distance learners is the complexity of their daily lives. Many of them attend online classes after completing a full day of work. Some learners join virtual sessions from their offices, while others attend classes from home after fulfilling family responsibilities. These realities influence how they participate in learning activities and how they engage with course materials.

Despite these challenges, distance learners often demonstrate strong motivation and commitment to their studies. Their willingness to dedicate time and effort to education while balancing multiple responsibilities reflects a deep appreciation for learning opportunities. In many cases, they approach their studies with greater seriousness and discipline than younger students who may not yet fully recognise the value of education.

Understanding these realities has significantly shaped my teaching approach. Rather than viewing distance learners simply as students in an online classroom, I began to see them as individuals navigating complex life situations. Recognising their experiences and acknowledging their challenges helped create a more supportive and inclusive learning environment.

Making Financial Planning Relevant to Real Life

One of the most rewarding aspects of teaching personal financial planning is seeing how quickly learners connect financial concepts to their own lives. Unlike many academic subjects that remain abstract, financial planning immediately relates to everyday decisions. Discussions about budgeting, saving, and debt management often prompt learners to reflect on their own financial behaviours.

During class discussions, distance learners frequently share their personal experiences with financial management. Some learners talk about balancing household expenses while supporting their families. Others discuss the challenges of managing education loans, housing loans, or credit card debt. These conversations transform the classroom from a traditional lecture environment into a collaborative space where learners exchange ideas and experiences (Lusardi & Mitchell, 2014).

For example, when discussing budgeting techniques, learners often describe how they allocate their monthly income to cover various expenses. Some learners explain how they prioritise saving over spending, while others share strategies to reduce unnecessary expenditures. These exchanges allow learners to learn not only from the educator but also from one another.

Similarly, discussions about long-term financial planning often led to conversations about retirement savings and investment strategies. For some learners, these topics are particularly meaningful because they are already thinking about their financial future and the well-being of their families. As learners share their perspectives, financial planning concepts become more tangible and relevant.

From a teaching perspective, these interactions highlight the importance of facilitating open dialogue rather than simply delivering lectures. Encouraging learners to share their experiences creates a richer learning environment where theory and practice intersect. In many cases, learners gain new insights by hearing how others approach similar financial challenges.



Figure 1. Lecturer and distance learners after the completion of a personal financial planning class
(Source: Author's personal collection)

Figure 1 captures a moment after the completion of a face-to-face personal financial planning class, where the interaction between the educator and distance learners reflects the positive engagement and collaborative atmosphere that often develops during the learning sessions. This moment illustrates how meaningful interaction and shared experiences can strengthen the learning environment and enhance learners' understanding of financial planning concepts.

More Than Money: The Human Side of Teaching Finance

While personal financial planning focuses on numbers, calculations, and financial strategies, teaching the subject often reveals deeper human stories. Financial decisions are closely tied to emotions, personal values, and life circumstances. As a result, classroom discussions sometimes touch on sensitive topics related to financial stress or uncertainty.

Many distance learners carry significant financial responsibilities. Some support their parents or extended family members, while others are raising children and managing household finances. These responsibilities influence how learners perceive financial planning and how they respond to discussions about financial management.

In certain discussions, learners openly share concerns about financial security or unexpected financial challenges. These conversations remind educators that financial planning is not merely about mathematical calculations but also about people's lives and aspirations. Understanding this human dimension helps educators approach teaching with empathy and sensitivity.

Empathy plays a particularly important role when teaching adult learners. Distance learners may occasionally struggle to balance their academic commitments with work and family responsibilities (Tamuli, 2023). Recognising these challenges and offering flexibility, when necessary, can make a significant difference in their learning experience.

Building positive relationships with learners also contributes to a supportive learning environment. When learners feel respected and valued, they are more willing to participate in

discussions and share their perspectives. These interactions strengthen the sense of community within the classroom, even in a virtual learning environment.

When Students Reflect on Their Own Financial Journey

Reflection is an important element in learning about personal financial planning (Sentosa et al., 2025). Financial habits are often shaped by past experiences, cultural influences, and individual attitudes toward money. Encouraging learners to reflect on their financial behaviours allows them to gain a deeper understanding of their financial decisions.

In my classes, learners are sometimes asked to develop simple personal financial plans. These exercises encourage them to analyse their current financial situation, identify financial goals, and consider strategies to achieve them. For many learners, this activity becomes a meaningful moment of self-reflection.

Some learners realise that they have not been saving consistently for emergencies, while others recognise the importance of planning for long-term financial security. These reflections often lead to thoughtful discussions about how financial planning can improve personal well-being.

Reflection also encourages learners to think critically about financial information. Instead of memorising financial concepts, they begin to evaluate how different strategies may work in their own circumstances (Tamuli, 2023). This process strengthens their ability to make informed financial decisions.

For educators, observing these reflective moments is particularly rewarding. When learners begin to apply financial planning concepts to their own lives, education moves beyond theoretical learning and becomes a practical tool for personal development.

What My Distance Learners Have Taught Me

Teaching distance learners has taught me that education is not a one-directional process in which knowledge flows solely from educator to student. Instead, it is a dynamic exchange of ideas and experiences. Distance learners bring valuable insights from their professional and personal lives, enriching classroom discussions.

Their experiences often provide real-world examples that complement theoretical explanations. For instance, learners working in finance-related industries sometimes share professional perspectives on financial decision-making. Others contribute practical insights from their experiences managing household finances or running small businesses.

Another important lesson I learned is the value of adaptability in teaching. Distance learning environments require educators to adjust teaching methods to maintain engagement. Incorporating case discussions, interactive activities, and reflective exercises can make online learning sessions more engaging and meaningful.

Teaching distance learners has also reminded me that education is fundamentally a human endeavour. Behind every online profile is an individual striving to balance multiple responsibilities while pursuing personal growth. Recognising these realities helps educators approach teaching with greater understanding and compassion.

Final Reflections: Teaching That Goes Beyond the Classroom

Reflecting on my experience teaching personal financial planning to distance learners, I have come to appreciate how meaningful this teaching journey has been. Financial education can influence not only academic knowledge but also personal behaviour and long-term well-being.

Distance learners bring unique perspectives and experiences that enrich the learning process. Their real-life challenges make discussions about financial planning more authentic and relevant. By connecting theoretical concepts with practical experiences, educators can create learning environments that support both intellectual and personal development.

Ultimately, teaching personal financial planning to distance learners reminds us that education extends beyond the classroom. When learners apply financial planning principles in their daily

lives, the impact of teaching becomes tangible. Through reflection, dialogue, and shared experiences, both learners and educators grow together.

Conclusion

Teaching personal financial planning to distance learners enrolled in part-time programmes highlights how meaningful learning can emerge when academic knowledge connects with real-life experiences. Unlike traditional students, distance learners bring diverse professional backgrounds, financial responsibilities, and personal commitments that shape the way they engage with financial planning concepts. Their experiences enrich classroom discussions and make learning more practical and relevant. As learners reflect on issues such as budgeting, savings, debt management, and long-term financial planning, the subject moves beyond theoretical explanations and becomes a useful guide for everyday financial decisions.

This teaching experience also demonstrates that effective education involves more than delivering content. Empathy, flexibility, and meaningful interaction play important roles in supporting adult distance learners who balance multiple responsibilities. By creating an environment that encourages reflection, dialogue, and shared experiences, educators can help learners connect financial knowledge with their personal journeys. Ultimately, when learners begin to apply financial planning principles in their own lives, the impact of teaching extends beyond the classroom, contributing to their financial awareness, confidence, and long-term well-being.

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