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EDITORIAL

Editorial

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Financial literacy has increasingly been highlighted as an inadequately developed competency among many adults as well as younger people (see for example [OECD 2012, 2016](#)); areas commonly focussed upon include budgeting, saving, financial planning and use of services and financial instruments. The first article in this issue of *Literacy and Numeracy Studies* by Jana Kubascikova, Jeff Evans and Hafiz T.A. Khan is on the topic of financial literacy/ numeracy practices; however these authors focus on how people develop numeracy practices to negotiate currency conversion when the currency in their country (Slovak Republic) changes to the euro. Their study makes an interesting contribution to numeracy practice research by examining situations when demand is placed on people to adapt and change their numeracy practices as a consequence of changes in their context: in this case, their country joining the EU and adopting the euro. What the study also shows is how the Slovak Republic created what [Evans, Yasukawa, Mallows and Creese \(2017\)](#) calls a 'numerate environment' – an environment that develops and provides support for people's numeracy development as they encounter new demands.

The second article in this issue is a contribution from Debbie J. Severinsen, Lori K. Kennedy and Salwa H. Mohamud, three adult literacy practitioners who were interested in understanding teaching strategies that would help to increase investment and motivation in adult literacy learners. In their view, this is an area not adequately covered in the literature to inform and guide practitioners. After undertaking a literature review, they distilled six teaching strategies that they believed were critical for increasing learner motivation and investment: providing relevance, addressing settlement needs, incorporating life experiences, encouraging learner autonomy, promoting collaborative learning and building self-efficacy. They then used their findings as a lens to examine and reflect on their own teaching. In light of the authors' claim that there is a need for more research-informed guidance for teachers.

The book review by Marie Quinn on *Plurilingualism in Teaching and Learning: Complexities across contexts* edited by Julie Choi and Sue Ollerhead is timely. Quinn's review may suggest that another strategy that might be added to the six strategies of Severinsen et al. is the

acknowledgement of the plurilingual repertoire of their learners. Together, the article by Severinsen et al. and the review by Quinn provide adult literacy practitioners with resources for reflection on their teaching.

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