

# Whose fault is it? Students' perceptions towards the American financial system through an English for Specific Purposes class

---

ELENA ALCALDE PEÑALVER

*University of Alcalá*

ALEXANDRA SANTAMARÍA URBIETA

*Universidad Internacional de La Rioja*

Received: 16 April 2021 / Accepted: 18 January 2022

DOI: <https://doi.org/10.30827/portalin.vi37.21016>

ISSN paper edition: 1697-7467, ISSN digital edition: 2695-8244

**ABSTRACT:** Critical thinking skills are considered a key component of any teaching-learning process. Specifically, in the English for Specific Purposes class, these are important to enhance language skills. In this sense, audiovisual media can play a fundamental role and can be used for their development. Thus, this study aims to analyze students' perceptions of the American financial system and its influence on the rest of the world with an activity that was designed using a three-phase methodology. The study is framed in the Financial Translation class in which special attention was also paid to oral as well as critical thinking skills. The Netflix documentary used for this purpose was *Dirty Money*, which deals with different financial issues related to the US economy and its influence in countries around the world. Results show that activities of this kind can contribute dynamically and engagingly to the development of critical thinking skills while enhancing students' oral competency and the use of specialized terminology at the same time.

**Key words:** Critical thinking, English for Specific Purposes, Netflix, terminology, US

**¿De quién es la culpa? Las percepciones de los estudiantes respecto al sistema financiero de EE. UU. en una clase de inglés para fines específicos**

**RESUMEN:** El pensamiento crítico se considera un componente clave en cualquier proceso de enseñanza-aprendizaje. De forma específica, en la clase de inglés para fines específicos, esto resulta importante para la mejora de la competencia lingüística. En este sentido, los medios audiovisuales pueden ser de gran importancia y utilizarse para su desarrollo. Este estudio tiene como objetivo analizar las percepciones de los estudiantes sobre el sistema financiero estadounidense y su influencia en el resto del mundo con una actividad que fue diseñada utilizando una metodología trifásica. El estudio se enmarca en la clase de Traducción Financiera en la que se presta especial atención a las habilidades de pensamiento oral y crítico. El documental de Netflix utilizado para la actividad fue *Dirty Money*, que

trata sobre diferentes temas financieros relacionados con la economía estadounidense y su influencia en países de todo el mundo. Los resultados muestran que las actividades de este tipo pueden contribuir de una forma dinámica e interesante al desarrollo de las habilidades de pensamiento crítico, al mismo tiempo que mejoran la competencia oral de los estudiantes y el uso de terminología especializada.

**Palabras clave:** EE. UU., inglés para fines específicos, Netflix, pensamiento crítico, terminología

## 1. INTRODUCTION

Teachers of English for Specific Purposes (ESP) around the globe agree on the need to teach more than just a language, its grammar rules or lexicon, and widen the spectrum so that learners and users of the language also develop their critical thinking (Vanicheva, et al., 2015). Learning and thinking are considered lifelong processes that are, and need to be, interrelated (Chaffee, 1994; Bailin and Siegel, 2003). Although there is research that affirms that critical thinking skills (CTS) have been shown to enhance English language competency (Dwee, et al., 2016), there seems to be limited research on the procedures needed to develop CTS in the ESP classroom. Teachers are aware of the importance of teaching CTS but lack the abilities and tools to work with them in the ESP environment.

The use of audiovisual products and technological tools may be one of the most successful ways through which teachers can develop CTS. Most of our students belong to the so-called Generation Z or 'Post-Millennial', that is, born between 1997 and 2012 (Fry and Parker, 2018). Thus, they are digital natives who see life through a screen, be it a TV, a tablet, a smartphone, or a computer. As millennial teachers, we need to be aware of students' interests, needs and abilities, so as to take advantage of them and use them to our benefit.

This research study, conducted in a Financial Translation class of the fourth year of the Modern Languages and Translation class at the University of Alcalá (Spain), tries to demonstrate how the ESP classroom can be the perfect scenario to develop students' CTS through the use of video-on-demand services like Netflix. In this case, and taking into account the course in which this activity is framed, we aimed to analyze students' perceptions towards the American financial system. Thus, after conducting a theoretical review of the most relevant studies related to the development of CTS in the ESP classroom and the use of audiovisual media in this regard, we will move on to the practical part of the paper. The activity will be done through a three-phase methodology adapted for this research and that was previously applied in another study by Barros et al. (2018) to analyze students' perceptions of American culture. The documentary selected for this study was *Dirty Money*, which is shown on Netflix. It was selected because it is composed of different episodes that deal with financial issues that affect the world but that are intrinsically related to the US and also because the content is explained in a very informative way. Results will be analyzed based on students' answers following a qualitative approach. Finally, in the conclusions, we will reflect on the importance of introducing this kind of activities in the classroom and its impact on students' learning process and specifically on the development of CTS.

## 2. THEORETICAL FRAMEWORK

### 2.1. 21st Century Skills: Critical Thinking

When defining 21<sup>st</sup> Century skills, there have been several initiatives that have outlined and framed these skills “needed for education and the workplace in the current economy” (van et al., 2020). One of those is the Partnership for 21<sup>st</sup> Century Skills (BFK, 2007), which is a not-for-profit organization whose mission is to “empower and support teachers, leaders, and school systems to reach every learner”. This learning program has been working since 2013 with US schools in the implementation of the 21<sup>st</sup> Century learning framework, which is based on three main groups of skills: (1) life and career, (2) learning and innovation, and (3) information, media and technology. Another initiative that has worked on the framing of these skills is the University of Melbourne through their program called ATC21 (2012). According to this institution, these skills are grouped into four broad categories: (1) ways of thinking, (2) tools for working, (3) ways for working, and (4) ways of living. Finally, the Organisation for Economic Co-operation and Development (OECD, 2018) also launched a project, which by 2030 will assess and respond to the social and economic needs of students. Their framework includes three dimensions: (1) information, (2) communication, and (3) ethics and the social dimension.

When studying how these three different initiatives include CTS, we conclude that there is not a consensus as to how to frame them due to the diversity of categories presented. While the P21 program includes the development of CTS in the group called “learning and innovation”, the ATC21 program describes them as a way of thinking category and the OECD as a communication and a social responsibility key element. Figure 1 graphically represents the diversity of dimensions in which CTS are framed according to the programs here studied.

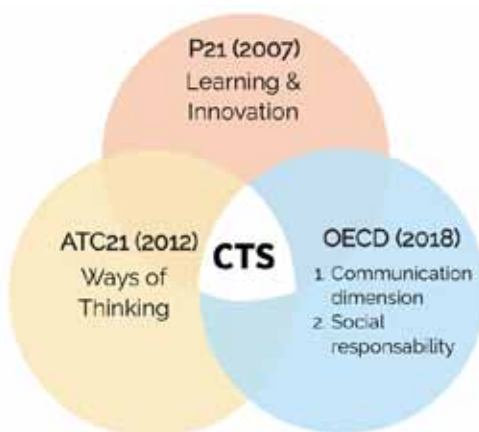


Figure 1. Categories in which CTS are framed according to the different initiatives studied

The discussion around the concept already begun with its definition, as it is considered a multidimensional type of thinking that has been studied by various authors in a wide

variety of academic disciplines (Brookfield, 1991; Wade, 1995; Halonen, 1996; Scriven and Paul, 1996; Halpern, 1998; Tapper, 2004; Živkoviü, 2016; Muhammaduyeya et al., 2020). CTS, in language learning, do not solely focus on discussing or negotiating the meaning of lexicon or grammar, but also on analyzing, assessing, and questioning data brought to the classroom. Bringing “different perspectives into the learning environment and questioning data and evidence presented by speakers” (Muhammaduyeya et al., 2020, p. 64) demands qualified teachers and constantly updated topics in the language classroom to promote CTS, that is, “thinking that assesses itself” (Januleviciene and Kavaliauskiene, 2012, 1358). In this study, and following Karapetian’s (2020) definition, we understand critical thinking as a set of skills, knowledge, and relationships. *Skills* to perform linguistically in a certain financial context (presenting argued information after having watched the TV series, maintain a conversation with classmates about the given topic, build a written glossary, or use information and communication technologies), *knowledge* to use their previous experiences and compare them with their current vision (analyze their preconceptions about the topic, objectively study them and be aware of the cultural references) and *relationships* to critically evaluate and listen to what other classmates have to say about the topic (agree on a glossary and present their ideas taking into account other classmates’ conceptions on the topic). These three elements account for the argumentative, reflexive, and affective components that we believe CTS should comprise.

## 2.2. Critical Thinking Skills in the ESP classroom

Fostering CTS in the ESP classroom is not an easy task, namely due to three contradictions stated by Karapetian (2020, pp. 717-718): (1) the increase in the volume of information but, at the same time, the lack of materials for the development of CTS, (2) the excessive focus that teachers put on the use of textbooks and on “the acquisition of professionally-oriented topics and terminology” but the deficit of attention on the development of skills; (3) the importance teachers give to “creating a foreign language environment for the development of CTS” and the lack of appropriate methodological support there is for it.

The ESP research scenario has in the last decades tried to emphasize the development of CTS (Januleviciene & Kavaliauskiene, 2012; Nguyen et al., 2019) as these English courses set the environment where professional competence and vocational training merge, as well as enhance English language competency (Dweee et al., 2016). Developing a language and thinking go hand-in-hand. However, reality has demonstrated that the focus is currently not on developing CTS in the ESP classroom (Yunus et al., 2006; Facione 2011), but rather on being proficient in the language and focusing on the subject matter, which is stating that, as on most occasions, writing is one thing, doing it is another.

There is agreement in academia and among language teachers on the need to stress CTS “in order to improve language proficiency of learners and enhance the whole language learning experience” (Dweee et al., 2016, p. 633). Nevertheless, agreeing on something does not mean having the necessary tools to put it into practice in the ESP classroom, which is what teachers of these courses lack: the training to embed CTS in this scenario.

### 2.3. Media in the ESP classroom

When referring to the term literacy we tend to define it as the ability the ability to decode and correctly produce written messages, but this concept has evolved in the last century to refer to the “skill of understanding and interconnecting data through a diversity of media formats, using images, phone applications or apps, audio, video and digital texts” (Bărbuceanu, 2020, p. 37). The authenticity of such formats makes them even more attractive to students, which gives teachers the chance to connect the real world with the classroom.

It is no surprise that videos have been used for decades in the English as a Second Language (ESL) classroom. Even in 1972 Morley and Lawrence developed an English language program in which they used documentary films to demonstrate that these could be of help for the improvement of skills such as listening, writing, speaking, and reading. Countless research has followed them on the use of films in the English classroom. However, the use of these audiovisual resources in the ESP is less common (Milosevic, 2017) as well as underestimated (Chmel, 2015), due to the shortage of time to use video material in the classroom, the time-consuming preparation that its use entails, or even still today the lack of media literacy from the teacher.

The globalized world in which we live allows teachers of any subject to bring authentic media to the classroom from a wide variety of resources (films, documentaries, tv-series or video-on-demand platforms), which in language classrooms provide students with an insight into the language and, more importantly, the culture of the media producer. Since video materials are a resourceful tool, they are frequently misused and played in the classroom with no other purpose than to watch and enjoy them. Video materials need to present a challenge to students if we want them to be a source of cultural, terminological, and language knowledge and development.

### 2.4. Media to develop CTS in the ESP classroom

Critical thinking skills are a must in today's world and enhancing them “should be the major objective of language teaching” (Erdem Mete, 2020). We have demonstrated the efficacy of video materials in the ESP classroom through time, which could also serve as a tool to build both critical cultural awareness and critical thinking skills, and at the same time drive away from stereotypes, preconceptions, prejudices, polarities, and ethnocentric attitudes.

Students, when faced with a political or economic issue, tend to have a significant set of preconceptions and biased opinions, which are correlated with their “initial understanding of factual information, and with their socioeconomic background” (Parsons & Mamo, 2017, p. 15). The ESP classroom is one scenario in which students can be presented the chance to think about those preconceived ideas, and based on objective information introduced through media tools, reflect on that initial opinion to stick to it or change it, but now with data supporting their arguments. Schwartz et al. (2003) highlight the importance of using media literacy to facilitate reflection and cultural exchanges.

It should be noted that media alone will not have an immediate result on students, as it should be accompanied, before and after, by a set of activities that foster reflection and critical thinking. Debates are one of those tools that allow learners to actively analyze, discuss, and apply “content in meaningful ways” (Bonwell & Eison, 1991) rather than

passively absorb information. Through the implementation of debates in the ESP classroom before or after the viewing of, for instance, a video will entail the development of CTS which include “defining the problem, assessing the credibility of sources, identifying and challenging assumptions, recognizing inconsistencies, and prioritizing the relevance and salience of various points within the overall argument” (Kennedy, 2007, p. 184). Moreover, the use of a debate in class demands the development of oral skills so that they become future effective communicators.

### **2.5. Students’ misconceptions about economy and finance: the importance of financial literacy**

Several research studies underline the importance for students to understand complex economic phenomena to become active citizens in modern democracies (Davies & Lundholm, 2012; Aprea, 2015), and yet the learning opportunities students have outside the classroom to develop their financial competence is insufficient (Rudeloff, 2019). The PISA study from 2015 in Spain showed that students in this country scored below the average of the 10 OECD (Organisation for Economic Co-operation and Development countries and economies). Moreover, this report highlights that students in Spain associate the idea of financial literacy with saving money. Although the PISA report from 2018 showed an increase in this score, there is still a lack of education in financial topics in Spain and this fails to develop students’ financial capabilities, “which influences financial behaviour” (Arellano et al., 2014). These authors divide financial behaviour into two main groups: (1) cognitive (knowledge and understanding) and (2) non-cognitive (personal attitudes) factors. These attitudes are greatly affected by Internet sources, social media applications (Karaa & Kuğu, 2016), and the media. Due to the scope of such tools, their contributions, true or not, reach millions of users worldwide, who are not willing to spend their time looking for different opinions and accept those close to them as valid. As stated by Kiryakova et al. (2020, p. 4) “the media also form the internal readiness of the particular student audience to perceive an object or a scene of reality in a certain way, changing not only people’s minds, but also their attitudes”. Thus, critical financial literacy seems of vital importance to work on students’ misconceptions about world economies, based on facts and not so much on fiction or biased opinions read on social media or seen on mass media.

## **3. METHODOLOGY**

### **3.1. Academic context**

This activity was conducted in the Financial Translation course, which is a 4<sup>th</sup> year optional class of the Modern Languages and Translation degree of the University of Alcalá. According to the course guide, it aims to “introduce students to financial translation from a theoretical, terminological and textual approach” (UAH, 2020). In this class, and due to the pandemic, a hybrid modality was imposed. Therefore, students had two hours in the

physical classroom in which the focus was on translation skills, and one online hour focused on the development of financial English skills. A total number of 25 students were enrolled in this class.

### 3.2 Methodology

As explained above, to conduct the activity we followed a three-phase methodology that had already been successfully applied by Barros et al. (2018) to analyze students' perceptions towards American culture. This will be explained in detail in the next section. As for the analysis of students' perceptions, we followed the qualitative approach applied in a previous study by Roskoka and Rupniec (2016) and that has been subsequently replicated in other publications by the authors of this paper (Martínez-Pleguezuelos et al., 2019a; 2019b). This methodology is based on the classification of content in different units which are grouped in analytical categories. Results will then be shown in specific tables for each category in accordance with Geske and Grinfelds's model of theoretical literature (2006). Percentages will show the number of students who answered in accordance with that unit of content.

### 3.3. Activity

For this activity students were divided into six different groups and assigned one episode of the Netflix show 'Dirty Money'. Each episode dealt with different issues as summarized below (Table 1).

*Table 1. Name of the episodes and summary of their content*

NAME OF THE EPISODE	SUMMARY OF THE EPISODE
The Wagon Wheel	Former employees of Wells Fargo, the world's largest bank, bring to light the fraud the bank has committed in recent years. The bank used its own workers, without them knowing, to deceive their customers by first creating millions of bank accounts, then mortgages, auto loans, etc. By doing this, the bank experienced massive growth and became the biggest bank not only in the US but in the world.
The Man at the Top	The episode tells the scandal of former Malaysian Prime Minister Najib Razak, who during his period as chairman of 1Malaysia Development Berhad (1MDB) invested in companies that were scammers. In order to fund his investments, Najib used money from different departments of the government, leaving the country in debt.

Slumlord Millionaire	Jared Kushner is an American businessman and the main owner of Kushner Companies. He is Charles Kushner’s son, founder of Kushner Companies. In this episode, journalists and fair housing defenders investigate the illegalities carried out in the company, and it also shows how tenants are tricked into living in very uncomfortable situations.
Dirty Gold	This episode explains the process of money laundering in the United States and how the illegal mining of Peruvian gold contributes to it. There are testimonies from a Peruvian journalist, an Assistant Attorney General, and even a former refinery employee and they all explain their different points of view.
Guardians Inc.	The episode talks about the situation of the elderly in the US due to the existence of guardians and guardianships. Guardians look for the richest old people in the US in order to take advantage of their properties and money. In the end, what guardians do is steal everything that these families own.
Point Comfort	A PVC plant in Point Comfort, Texas, that belongs to the Formosa Plastics frequently violated environmental rules by emitting many dangerous chemicals, and countless citizens of Point Comfort were physically affected by it. As a result, Formosa was sued all the time thanks to people like the fisherwoman Diane Wilson and a former lead operator Dale Jurasek.

Before watching their corresponding episode, students were required to answer a set of questions individually on their perceptions of America and the financial system (Appendix 1). After watching it, they had to reflect on what they had learnt and indicate if the episode had made them change any preconceptions they had. Finally, they were required to create a common glossary with their group and share it with the class. For this, the online collaborative tool Teams was used. Then they created a meeting and recorded it, again using Teams. In this meeting, they shared their ideas about their preconceptions and current ideas about the American financial system. This three-phase methodology is summarized in Table 2.

*Table 2. Three-phase methodology used in the activity*

PHASE	ACTIVITY
First	Individual answers on perceptions of America and the financial system.



Second	Individual answers on what they had learnt after watching the episode and if it had made them change any previous preconceptions.
Third	Creation of a glossary and group discussion about the main ideas of the episode and preconceptions about it.

---

The choice of the show 'Dirty Money' allowed us to mix the use of the video-on-demand subscription service, Netflix, which is popular among students, and the study of the preconceived ideas students may have regarding the American financial system, and how they can be influenced by watching a show like this one, which tells stories of corporate corruption, fraud and creative accounting, among others. Finally, this allowed us to focus on the use of specialized terminology by exposing students to real situations from the field and giving them the opportunity to practice the different terms in an oral discussion with answers that made them use them in a critical way (the questions they were required to answer can be seen in Annex 1).

#### 4. RESULTS AND ANALYSIS

First of all, when students were asked if they had ever been to the US, only 5 of them answered positively, while 20 had not been to the country (Figure 2).

Students who have been to the US

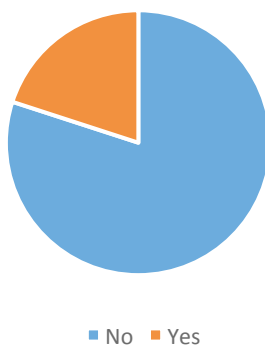


Figure 2. Students who have been to the US.

However, it must be said that, when students answered the previous question negatively, their answers were no different from the rest of the classmates who had actually been to the country. This shows in a way that nowadays the immediacy and great amount of information that they receive through different channels, mainly social networks (Figure 3), makes them have a similar opinion without having visited it.

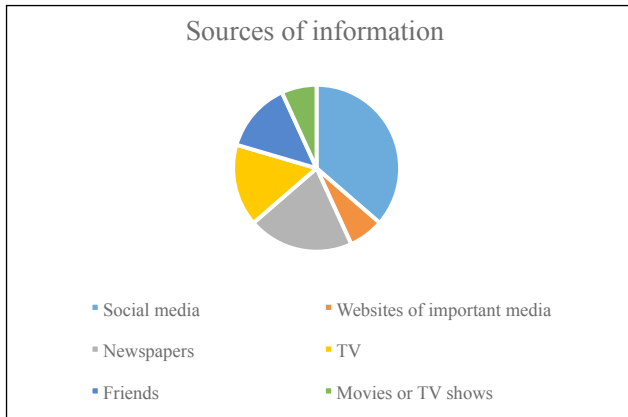


Figure 3. Sources of information.

As for the preconceptions that students had before watching the documentary about the US economy, Table 3 shows that only four students had positive ideas about the country (and none of them had visited it), while the rest had different negative ideas about it concerning the capitalist approach that it follows:

Table 3. Preconceptions about the US economy

CATEGORY OF ANALYSIS	UNITS OF CONTENT
Negative perceptions about the role of the US in the world economy	Since the US is one of the world’s biggest economies, the global economy is partly led by this country. There are many big companies in this country and wealth is very unbalanced in it (8%).
	It is a very powerful country and the most influential one. If this country fails, there is a domino effect with consequences for many countries (52%).
	Because of this question I am now wondering if this country takes advantage of its position and gets the highest profit of different sectors in which it is more profitable (12%).
Positive perceptions about the role of the US in the world economy	The country cares more about business and money than people (12%).
	It is a very powerful economy and contributes to help other countries develop in a positive way as well as it provides the majority of the advances we have nowadays (16%).

As for the aspects about the US economy that they did not know before watching the episodes, most of the answers were related to the powerful position of businessmen in the country and how they can get away with anything they do (32%), and fraud and corruption (28%). Again, all the ideas are portrayed in a negative way (Table 4).

*Table 4. Aspects about the US economy that they did not know before watching the episode*

CATEGORY OF ANALYSIS	UNITS OF CONTENT
	There are big companies and institutions in this country that spend money on projects with no specific purposes and warranty of success (12%).
	Powerful people, especially in the US, can get away with anything, even if they steal millions of dollars (32%).
Aspects about the US economy that they did not know before watching the episode	This country is so powerful but maybe they have achieved this position causing pain to many people (12%).
	I realized that it has a huge problem regarding corruption and fraud (28%).
	The huge influence the US economy has all over the world, even if a problem happens in another country (16%).
	I have learned about the complicated relationship between the state, the big firms, and their employees (4%).

Regarding the aspects that had surprised them the most after watching the episode, most of the answers were focused on the level of fraud and corruption (52%) and the negative side of the country that is not shown in the media (16%). The rest of the answers are shown in Table 5.

*Table 5. Aspects that surprised them the most after watching the episode*

CATEGORY OF ANALYSIS	UNITS OF CONTENT
Aspects that surprised them the most after watching the episode	There are big companies and institutions in this country that spend money on projects with no specific purposes and warranty of success (12%).
	Powerful people, especially in the US, can get away with anything, even if they steal millions of dollars (32%).
	This country is so powerful but maybe they have achieved this position causing pain to many people (12%).
	I realized that it has a huge problem regarding corruption and fraud (28%).
	The huge influence the US economy has all over the world, even if a problem happens in another country (16%).
	I have learned about the complicated relationship between the state, the big firms, and their employees (4%).

Finally, when asked about how their preconceptions about the US and its influence in the world economy had changed after watching the documentary, for 36% of students this had confirmed what they already thought about it, while for 20% it helped them understand better the economic situation of the country as well as the huge power and influence that it has (20%). For 12% the documentary helped them realize differences with how money is conceived in Spain and for the rest of the students, this documentary helped them perceive the image that the media does not show of the country. All the answers are summarized in Table 6.

*Table 6. Changes in their preconceptions about the US and its influence on the world economy after watching the episode*

CATEGORY OF ANALYSIS	UNITS OF CONTENT
Changes in their preconceptions about the US and its influence in the world economy after watching the episode	I am more certain now that money in the US is not as important as in Spain, where we usually care more when considering an investment (12%).
	It made me realize the huge power and influence that the country has (20%).
	It made me realize how the US has become one of the major world economies since there are so many facts that are hidden from society and they only show what can be positive to the country (12%).
	It has confirmed what I already thought about it (36%).
	I now understand the situation of the US economy in more depth, and I am more aware of the consequences that problems there can have in other parts of the world (20%).

As mentioned in the theoretical framework, digital tools give us the chance to bring authentic media to the classroom, which not only shows students the use of the language in real contexts but also provides an insight into the culture. This activity has proved to be a challenge for students, allowing them to work and enhance their critical thinking skills in the language classroom (Erdem Mete, 2020), as well as facilitating reflection and cultural exchanges (Schwartz et al., 2003).

The results presented here reinforce Parsons and Mamo's (2017) statement about the preconceptions and biased opinions that students have when faced with factual information which is generally related to their socioeconomic background. Post-millennials are exposed to vast quantities of information and they have the necessary tools to access it. However, they do not develop a critical perspective and tend to believe those sources closer to their ideas, instead of questioning them. The perception about the role of the US in the world economy is, at first, negative. As it is demonstrated by the 84% of negative opinions, versus the 16% of positive statements. Their arguments to support the negative viewpoints reflect that, being the US a powerful country, it takes advantage of its position to get the highest profits, not helping the rest of the countries. This leadership is seen, by students, as a threat to their own country and the world, and not as the result of history or the consequence of

a series of actions throughout time. Students do not mention among their preconceptions any facts or objective information, but rather subjective data.

One of the main aspects that students did not know before watching the episode and became aware of it after the viewing of the series, is that fraud and corruption are part of the financial system of the US, which they seem to find highly surprising. It strikes that there seems to be little change between their initial idea and the final analysis of students' answers as "it has confirmed what they already knew about it", which makes us wonder if the use of media alone is helpful for the development of critical thinking or it just helps to reinforce the preconceived idea about a specific topic, country or culture. There is no doubt, as aforementioned (Kiryakova et al., 2020), that one of the leading functions of the media is to influence public opinion, which can be achieved through the formation of stereotypes. These, if not processed, selected, analyzed, and synthesized correctly may result in chronic and groundless opinions.

## 5. CONCLUSIONS

Critical thinking skills have long been perceived as a very important component of the ESP class since they are fundamental to enhance communication skills and interrelate thinking and learning. However, not so many studies can be found in previous literature that focus on procedures to help develop these skills and that contribute to providing tools to trainers on how to include activities that combine their acquisition with specialized terminology as well as oral competency. In this sense, we believed that audiovisual media could play a very important role since they are part of the daily activities and interests of young people nowadays. Thus, this study aimed to show how an activity designed using a Netflix documentary could help students develop CTS in a Financial Translation class in which oral competency was given much importance. More specifically, the study aimed at analyzing students' perceptions towards the American financial system before and after watching *Dirty Money*, a documentary that deals with different issues of the economy in the US. The activity was designed using a three phase-methodology that allowed students to compare their perceptions before and after watching an episode of the documentary as well as to learn new specialized terminology and use it in a class discussion with the rest of the members of their group. Results were analyzed following a qualitative approach and linked to what was previously stated in the theoretical framework section. According to students' answers, only 16% of them had positive preconceptions about the financial system in the US, and this changed after watching the episodes. They all learned different aspects about the topic with the different episodes and many issues surprised them such as corruption, fraud, or the negative side of the country that is not shown by the media. However, when asked how this documentary had changed the ideas they had about the financial system in the US, for 36% of them it confirmed what they already knew, but for the rest, it helped them better develop their understanding and its influence in the rest of the world. Moreover, the activity was very successful to help students use the specialized terminology of the documentary, which they had already compiled in glossaries, but in a very engaging oral discussion with the rest of the members of the group in which they critically talked about the many issues

the documentary deals with and expressing strong opinions about it. Therefore, we believe that this activity can be a source of inspiration for teachers working in the field of ESP and that are interested in further developing their students' CTS using material that is close to their interests and the means that they are using most frequently nowadays, such as Netflix. Although we are aware of the limitations of this study, since it has only been conducted once and in one class, we believe that it is a good starting point to continue researching in this topic since it can be easily replicated to obtain more results that will allow us to provide more data about successful methodologies to combine CTS, specialized terminology and oral competency in the ESP classroom.

## 6. REFERENCES

- Apra, C. (2015). Secondary school students' informal conceptions of complex economic phenomena. *International Journal of Educational Research*, 69, 12–22. <https://doi.org/10.1016/j.ijer.2014.09.002>
- Arellano, A., Cámara, N. & Tuesta, D. (2014). The effect of self-confidence on financial literacy. *Working Paper*, 14/28.
- ATC21. (2012). *Assessment & teaching of 21<sup>st</sup> century skills*. <http://www.atc21s.org/>
- Bailin, S. and Siegel, H. (2003). Critical thinking. In Blake, N., Smeyers, P., Smith, R., and Standish, P. (Eds.). *The Blackwell Guide to the Philosophy of Education* (pp. 181-193). Blackwell.
- Bărbuceanu, C. D. (2020). Visual teaching – using digitalised material to engage ESP students. *Revista De Stiinte Politice*, (67), 36-44.
- Barros del Rio, M. A., Alcalde Peñalver, E. and Sigona, C. (2018). Aprendizaje de una lengua extranjera a través de la inferencia cultural y la reflexión crítica en literatura. En Jiménez Sánchez, D. (Coord.). *Buenas Prácticas de Innovación docente* (pp. 50-68). Universidad de San Jorge.
- Battelle for Kids. (2007). P21 Partnership for 21<sup>st</sup> Century Learning. <https://www.battelleforkids.org/networks/p21>
- Bonwell, C., & Eison, J. (1991). *Active learning: Creating excitement in the classroom*. Jossey-Bass.
- Brookfield, S. D. (1991). *Developing critical thinkers: Challenging adults to explore alternative ways of thinking and acting*. Open University Press.
- Chaffee, J. (1994). *Thinking critically*. Houghton Mifflin.
- Chmel, V. V. (2015). Use of video materials in teaching English for specific purposes. *Advanced Education*, 0(4), 56–59. <https://doi.org/10.20535/2410-8286.57163>
- Davies, P., & Lundholm, C. (2012). Students' understanding of socio-economic phenomena: Conceptions about the free provision of goods and services. *Journal of Economic Psychology*, 33(1), 79–89. <https://doi.org/10.1016/j.joep.2011.08.003>
- Dwee, C. Y., Anthony, E. M., Salleh, B. M., Kamarulzaman, R., & Kadir, Z. A. (2016). Creating thinking classrooms: Perceptions and teaching practices of ESP Practitioners. *Procedia - Social and Behavioural Sciences*, 232, 631–639. <https://doi.org/10.1016/j.sbspro.2016.10.087>
- Erdem Mete, D. (2020). Fostering critical thinking skills in ELT through video-based

reflection. *Journal of Language and Linguistic Studies*, 16(1), 104-125 <http://10.17263/jlls.712662>

Facione, P. (2011). *Think critically*. Prentice Hall.

Fry, R. and Parker, K. (2018). Early benchmarks show 'Post-Millennials' on track to be most diverse, best-educated generation yet. *Pew Research Center: Social & Demographic Trends*. <https://www.pewresearch.org/social-trends/2018/11/15/early-benchmarks-show-post-millennials-on-track-to-be-most-diverse-best-educated-generation-yet/>

Geske, A. & Grinfelds, A. (2006). *Education research*. LU.

Halonen, J.S. (1996). On critical thinking. *Association for Psychological Science*. <https://www.psychologicalscience.org/observer/on-critical-thinking>

Halpern, D. A. (1998). Teaching for critical thinking: Helping college students develop the skills and dispositions of a critical thinker. *New Directions for Teaching and Learning*, 80, 69-74.

Januleviciene, V., & Kavaliauskiene, G. (2012). The development of critical thinking skills through self-evaluation in a tertiary ESP course. *Socialiniu Mokslu Studijos*, 4(4).

Karaa, I. E., & Kuğu, T. D. (2016). Determining advanced and basic financial literacy relations and overconfidence, and informative social media association of university students in Turkey. *Educational Sciences: Theory & Practice*, 16, 1865-1891.

Karapetian, A. O. (2020). Creating ESP-based language learning environment to foster critical thinking capabilities in students' papers. *European Journal of Educational Research*, 9(2), 717-728.

Kennedy, R. (2007). In-Class debates: Fertile ground for active learning and the cultivation of critical thinking and oral communication skills. *International Journal of Teaching and Learning in Higher Education*, 19(2), 183-190. <https://www.isetl.org/ijtlhe/pdf/IJTLHE200.pdf>

Kiryakova, A. V., Kolga, V. V., Yumatov, A. S., Smorchkova, V. P., Romanova, E. N., Tuganov, Y. N., & Fedulov, V. I. (2020). Student representation of mass media as tool for forming public opinion. *Online Journal of Communication and Media Technologies*, 10(3). <https://doi.org/10.29333/ojcm/7934>

Martínez Pleguezuelos, A., Santamaría Urbieta, A. and Alcalde Peñalver, E. (2019a). La importancia de la pragmática en la traducción de textos sobre nuevas identidades de género. *Pragmalingüística*, 27, 175-190. <http://dx.doi.org/10.25267/Pragmalinguistica.2019.i27.09>

Martínez Pleguezuelos, A., Alcalde Peñalver, E. and Santamaría Urbieta, A. (2019b). Challenges before rewriting the women's sexed body and female prostitution: a case study. *Vivat Academia*, 150, 59-80. <https://doi.org/10.15178/va.2020.150.59-80>

Milosevic, D. (2017). Using video materials in English for technical sciences: a case study. In C. Sarré & Whyte (Eds.). *New developments in ESP teaching and learning research*, 15-30.

Morley, H.J. and Lawrence, M.S. (1972). The use of films in teaching English as a second language. *Language Learning*, 22, 99-99. <https://doi.org/10.1111/j.1467-1770.1972.tb00076.x>

Nguyen, B. H., Haworth, P., & Hansen, S. (2019). Challenging ESP teacher beliefs about active learning in a Vietnamese university. *Teacher Development*, 23(3), 345. <https://doi.org/10.1080/13664530.2019.1598481>



Organisation for Economic Co-operation and development, OECD. (2018). *The Future of education and skills. education 2030*. [https://www.oecd.org/education/2030/E2030%20Position%20Paper%20\(05.04.2018\).pdf](https://www.oecd.org/education/2030/E2030%20Position%20Paper%20(05.04.2018).pdf)

Parsons, R., & Mamo, M. (2017). The source and impact of student preconceptions in economics principles classes. *International Review of Economics Education*, 25, 15–24. <https://doi.org/10.1016/j.iree.2017.04.001>

Roskosa, A. & Rupniec, D. (2016). Advantages and drawbacks of using group work in translator training. *Procedia. Social and Behavioral Sciences*, 231, 244-250. <https://www.sciencedirect.com/science/article/pii/S1877042816312095>

Rudeloff, M. (2019). The influence of informal learning opportunities on adolescents' financial literacy. *Empirical Research in Vocational Education and Training*, 11(1). <https://doi.org/10.1186/s40461-019-0086-y>

Schwartz, D. L., Lin, X., & Holmes, J. (2003). Technologies for learning from intercultural reflections. *Intercultural Education*, 14(3), 291-306.

Scriven, M., & Paul, R. (1996). Defining critical thinking: A draft statement for the National Council for Excellence in Critical Thinking.

Tapper, J. (2004). Student perceptions of how critical thinking is embedded in a degree program. *Higher Education Research and Development*, 23(2), 199-222.

UAH (2020). *Financial Translation. Course Guide*. [https://www1.uah.es/estudios/asignaturas/descarga\\_fichero.asp?CodAsig=791026&CodPlan=G440&Anno=2020-21](https://www1.uah.es/estudios/asignaturas/descarga_fichero.asp?CodAsig=791026&CodPlan=G440&Anno=2020-21)

Vanicheva, T., Kah, M. & Ponidelko, L. (2015). Critical thinking within the current framework of ESP curriculum in technical universities of Russia. *Procedia – Social Behavioral Sciences*, 199, 657-665. <https://doi.org/10.1016/j.sbspro.2015.07.595>

van, L. E., van Deursen Alexander, J. A. M., van Dijk Jan, A. G. M., & de, H. J. (2020). Determinants of 21st-century skills and 21st-century digital skills for workers: A systematic literature review. *Sage Open*, 10(1). <http://bv.unir.net:2145/10.1177/2158244019900176>

Wade, C. (1995). Using writing to develop and assess critical thinking. *Teaching of Psychology*, 22(1), 24–28. [https://doi.org/10.1207/s15328023top2201\\_8](https://doi.org/10.1207/s15328023top2201_8)

Yunus, A. S. M., Hamzah, R., Tarmizi, R. A., Abu, R., Nor, S. M., Ismail, H., & Bakar, K. A. (2006). Problem-solving abilities of Malaysian university students. *International Journal of Teaching and Learning in Higher Education*, 17(2), 86-96.

Živkoviü, S. (2016). A model of critical thinking as an important attribute for success in the 21st century. *International Conference on Teaching and Learning English as an Additional Language*, GlobELT 2016, 14-17 April 2016, Antalya, Turkey.

## APPENDIX

### DIRTY MONEY. SEASON 2. NETFLIX

Group	EPISODE
1	The Wagon Wheel
2	The Man at the Top

3	Slumlord Millionaire
4	Dirty Gold
5	Guardians, Inc.
6	Point Comfort

Each member of the group will watch their corresponding episode individually. Before watching the episode, each student will answer the following questions:

**FIRST STEP**

Have you ever been to the US?

Through which channels do you receive information about the US (newspapers, TV, radio, social networks, friends, cinema)?

What is your perception about the role of the US in the world economy?

**SECOND STEP**

Describe in 50 words what the episode is about.

After watching the episode, what have you discovered about the US economy that you did not know before?

What aspects have surprised you the most? Why?

Has this episode made you think differently about some preconceptions you had about the US and its influence on the world economy?

**THIRD STEP**

Create a glossary with your group with the main financial-related terms of the episode using the following table (at least 5 terms for each member of the group). The same glossary must be submitted by each member.

TERM IN ENGLISH	TERM IN SPANISH	DEFINITION IN ENGLISH AND SOURCE	DEFINITION IN SPANISH AND SOURCE

We will use Teams to work collaboratively online. You will have a group in which you should include the table above. The group will be assigned by the teacher.

**FOURTH STEP**

Using the terminology, create a meeting and record it, using Teams. In this meeting, which should last a minimum of 10 minutes, all of the team members should participate.

It should be a colloquium in which all members discuss some of the topics included below that have to do with the show. You don't have to talk about all of them, but you must keep the conversation going at all times. One of you must remember to record the entire meeting and will be the person responsible for sending the video to the teacher's email.

Some of the topics that you may tackle during your meeting could be the following:

Your previous and current opinion about the role of America on the financial system around the world

Has the TV series changed the way you feel about any aspect related to the American financial system? If it hasn't, explain why.

Was the terminology employed during the TV series complicated to follow?

How do you feel about the world's financial system?

Do you consider yourself a concerned citizen regarding finance?