**Creating Pools of Meaning / Terms of Interest:**

As highlighted by Akerlind, this is an iterative process and for the next phase, it is my intention to identify terms of particular interest relating to students approaches to solving these problems, i.e. identifying the significant terms they are using when they describe their initial approach. We will attempt to create as broad a list of terms as possible to ensure we don’t miss something important. Once the list is created, we will then match student’s comments to the terms they are best placed with. We will also need to consider whether any of the terms in this list mean the same thing in terms of an approach by students, i.e. variations of a similar approach.

**Terms of Interest:**

On reviewing all questions, I have extracted the following list of common words / phrases uttered by students when explaining their approach. To each of these terms, I have assigned a meaning to this approach for example if students are using words like debit and credit then they are using this notion in terms of the solution – they recognis9e straight away they need to have a debit and credit so this recognises they understand the double entry requirement to the question and that they need to identify a debit and credit.

**Translating Terms of Interest into an Approach:**

Once the terms of interest or utterances were identified, I then considered each of them separately and assigned them to a category of an approach to learning. For example if students mentioned the words DEAD CLIC in explaining their approach, I considered this to mean they were following the set of rules or process we had learned in class. Refer to the table below, where I have summarised the terms of Interest, the associated approach and the number of instances students used these terms in their explanation. Beneath this table is the detail supporting this, i.e the comments associated with each term extracted.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Table 1: Extraction of Common Utterances or terms of interest** | | | | | | | |
|  | **Common Terms** | **Approach** | **Student 1** | **Student 3** | **Student 6** | **Student 9** | **Student 11** | **Total Utterances** |
| 1 | Practicing / Repeating Questions | Repetition | 2 | 3 |  |  |  | 5 |
| 2 | Remembering / Guessing | Learning Off | 1 | 2 | 1 |  | 1 | 5 |
| 3 | Debit and Credit (confusion) | Identifying | 1 | 2 | 3 |  | 1 | 7 |
| 4 | DEAD CLIC | Following Rules |  | 1 | 1 |  | 2 | 4 |
| 5 | The Opposite | Filling in Gaps |  |  | 1 | 1 |  | 2 |
| 6 | Sides of Accounts | Placing Things |  |  | 2 | 1 |  | 3 |
| 7 | Increasing and Decreasing | Following Rules | 1 |  | 1 | 4 | 3 | 9 |
| 8 | Two Accounts / Accounts | Identifying |  | 2 |  | 2 | 5 | 9 |
| 9 | Drawings / Personal Use | Identifying / Association | 1 | 3 | 3 | 3 |  | 10 |
| 10 | Asset | Following Rules |  | 1 | 1 |  |  | 2 |
| 11 | Question Wording | Repetition |  | 2 | 1 |  |  | 3 |
| 12 | Definitions | Creating Meaning |  |  | 2 |  |  | 2 |
|  | **Total Utterance by Student** |  | 6 | 16 | 16 | 11 | 12 | 61 |
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1. **Practice and Repetition:**

Student 1 - “I just knew from doing previous questions, I knew that you debit rent and credit cheque. From practice before”

Student 1 – “Just by repeating questions”

Student 1 (Final Thoughts) - “Well like, when I was first doing the questions, it was just kind of repeating and learning which, which you debit and which you credit and then it was like, “OK, teach yourself logically now how to understand it so that it’s easier to understand it in an exam.”

Student 3 – (Final Thoughts) - “Keep doing accounts over and over and over again, like, do as many as you can….. which will make it much easier.”

Student 3 (Final Thoughts) - “for instance, really before the exam, I did, I’d say, about 20 of them, and I found that they started getting slightly repetitive and that way, I found it easier to remember where everything goes and for me to understand, like, I knew for a fact, say, I don’t know, that capital always went in the debit side – no, the credit side. I always knew that, and it was just kind of like the fact that when you figure that out, it’s much easier to understand”

1. **Guessing / Remembering:**

Student 1 – ““I know there is a rule, but I just can’t remember what it is”

Student 3 – “I cannot remember which goes where, honestly. I would use them to explain where the money is coming from and what it is.”

Student 11 - “So you’re not sure why you said “debit rent, credit bank” that time?.... Not really. No. I just … **I thought I was doing it right, but it was just a lucky guess.”**

Student 3 – (Final Thoughts) - so it’s constantly trying to think and remember and, I suppose, the only way to do it really is learn, keep learning it off and keep learning it off.”

Student 6 – “I found when I was doing the T accounts, the other one wouldn’t necessarily match up to CLIC, we’ll say, if the other one was DEAD so like, here now, rent is expense but bank isn’t, isn’t in liability, income, or capital so …… I used to just put it there anyway and just hope for the best and just …”

1. **Debit and Credit:**

Student 3 - “Because I always find it difficult to figure out because I know [they keep saying one thing goes in the credit and one thing goes in the debit, and then actually trying to think, “What goes where?” when you’re actually writing it down, it has just completely confused me always.”

Student 6 (Q8) - “Well, I’m going by the, my perception of debit and credit and credit meaning that’s just money you don’t have or you owe money to, so you’d credit the cash account because the owner took out 6,000, and that’s how I got it.… Because it’s money that has been taken out so it’s essentially all missing, so that’s why I would credit the cash”

Student 11 (Q8) - “**I don’t understand what a debit is, like….** when someone says, “Credit,” like, I would say, like, “I still owe them the money,” like, but as in … A debit wouldn’t mean anything to me, like.”

Student 1 (Q7) - Like, I just do it logically, like. You’re taking money out of the bank so you’re crediting it and then you have cash for your business, so you’re debiting….. Because you’re getting it, it’s coming into your account, and so, like, if something is leaving your account, you’re crediting it …”

Student 3 (Final Thoughts) - “Because it is hard to know what’s debit and credit because for certain situations, it changes. Do you know, it’s not set in stone where they go.

Student 6 – (Final Thoughts) - Everybody thinks that debit is money you have and credit is money you don’t have, and it’s very confusing because in accounting, they don’t relate to any, any idea that there is outside of Accounting. Like, you know, a credit card is money you don’t have that you will be giving back, but that doesn’t necessarily mean it in Accounting. It does sometimes, but other times it doesn’t, and like, it doesn’t always, say, follow a format.”

Student 6 (Final Thoughts) - “you might debit something that you think would be a credit and you’re like, “Well, what’s that about?”

1. **DEAD CLIC:**

Student 3 – “That was probably one of the best things that helped us in the exam. Like, we all were writing it on the side of the pages and stuff. It really did help so that’s definitely good. Yeah, I would have been able to do the question with it, well, better. I would have thought about it more and I would have tried to figure it out easier rather than kind of just blanking on it.”

Student 6 - “So I’d use DEAD CLIC. Yeah.”

Student 11 - “, I always write down the DEAD CLIC that you said and then I try and figure out the account that you’ll be using”

Student 11 (Q8) - “Basically that I follow the, like, formula, like, rules that you taught us as opposed to, like, why we’re actually doing it.”

1. **The Opposite:**

Student 6 - “So I mapped it out in my head, like, and then he was an expense which is a debit or rent was an expense which is a debit and then itautomatically is the opposite then for the other one, isn’t it?”

Student 9 (Final Thoughts) - “I think it’s just I look at one account and I see if that one account is increasing or decreasing and then just do the opposite from the other.” “I would just say, “It has to be right.”

1. **Sides of Accounts**

Student 6 – ““because when you’re laying out your debit and credits and your T accounts, you can’t have two on the same side”

Student 9 (Q8) - OK, so then does the other side of that make sense? Does where you put the credit make sense? – “Only because the drawings is going on the debit side.”

Student 6 (Q7) - So it gives a place for that money to go on one side of the entry.”

1. **Increasing / Decreasing:**

Student 6 - “because you have paid off your rent. That’s another thing I always get confused by, but so if a company paid its rent, the rent is increasing … How could it be increasing now?”

“I did find confusing the increasing and decreasing. Do you know, like, I would have said there now that their rent was decreasing because they paid it off, do you know?”

Student 9 - “your rent is decreasing because it’s going down because you’re paying it so it’s going on the debit side ... It’s going down. because you’re Paying it off……, that one has to go up, and one has to come down kind of.”

Student 11 - “They’re increasing because … Oh yeah. It’s the other way around, so that’s increasing. So when they’re increasing, you do as the DEAD CLIC says, and if it’s decreasing, you do the opposite.”

Student 1 (Q8) - “Because the cash is coming from the business, so it’s leaving the business account … You’re going to owe credit to the cash … You’re going to owe money to the cash account, so you credit it, and then because you’re getting the money, you’re debiting it so you’re increasing your drawings account.”

Student 9 (Q8) - “Your drawings account is increasing and your bank account is decreasing, so you debit your drawings and credit your bank.” When Prompted a little……” Yes, cash”

Student 9 (Q8) - “although you’re taking it out, your, the drawings are increasing and then the cash is decreasing because the drawings are coming from the cash account.”

Student 11 (Q8) - “Your cash is decreasing because you’re taking it for the drawings, so that’s decreasing. Now, your drawings is increasing. So then you would debit cash and you would credit drawings.”

Student 11 (Q8) - “You would credit the cash because it’s an asset that’s decreasing, and you would debit your drawings because it’s increasing.”

Student 9 (Q7) - “ Yeah, because then that would be increasing because it’s coming in into your cash account.”

1. **Two Accounts / Identifying an Account – Rent, Cheque, Bank, Cash etc…:**

Student 9 - “So it’s two accounts, rent and bank, and then you put rent in the credit side of bank and then you put your, you put bank on the debit side of rent in the rent account……. I just saw that there was two different words, rent and cheque, and then cheque is always bank, so that was the two accounts”

Student 9 - “You had to make two accounts so one for your rent and then one for your bank, so you had two places for them to go…..Because there is two accounts for every transaction…..Is one’s increasing and one’s decreasing.”

Student 11 - “So it will be, like, cheque, so like, that’s the bank account and then rent, so “paid the rent” so the rent is decreasing, so you would debit the rent and credit the bank then?”

Student 3 (Q8) - “And then cash because it’s in cash, so cash will always go with cash and then anything other than that will be bank.”

Student 3 (Q7) - “I know it would be bank straight off, but would it go into a drawings account?”

Student 11 (Q7) - “I would just do the same thing again, like, just pick out the two accounts, like, so I would say cash and bank are my two accounts, but I think that’s wrong. I think it should be capital because it’s”

Student 11 (Q7) - “Yeah. It was always those ones that caught me now because I would always say cash and bank first and then change my mind, but I’ll … I’ll say cash and bank and then the cash is an … They’re both assets, and then your cash is increasing and the money in your bank is decreasing, so they need to debit the cash and credit the bank.”????

Student 11 (Q7) - “I wouldn’t be sure, like. I wouldn’t be confident on my accounts”

Student 11 (Final Thoughts) - “I don’t know. I think the hardest part is finding the, like, picking the two, the right two accounts, like. I think if you get the accounts, then you kind of … You would get the rest of it out?”

1. **Drawings:**

Student 1 (Q8) – “So drawings.… With drawings, you debit drawings, credit cash. Because the owner took it for personal use. Isn’t that drawings?”

Student 3 (Q8) - “So that would go into drawings because it’s always drawings when it’s the owner and it would be the bank, drawings and bank. (prompted) Oh sorry. Cash”

Student 6 (Q8) - “Oh, you always debit the drawings, isn’t it or the credit? There was a rule there, wasn’t there, about the drawings?”

Student 6 (Q8) - “And debit the drawing because that’s the rule, isn’t it?... I just had it in my head that you debit the drawings”

Student 9 (Q8) - “Because it’s the owner taking it out for his own use, so usually when I see that, I think drawings.”…..” Oh yes. If I see that written, like, “The owner took” …”

Student 9 (Q8) - “I think just when I see drawings, it’s just the odd one out, so it’s kind of, it’s the easiest one to remember, I think”

Student 6 (Q7) - “so if it was a drawing then, it’s a drawing that’s increasing so you would debit the drawing and then you would credit the bank but the … because it’s for the business….. But that’s a tricky one now.”

Student 9 (Q7) - “You’re taking it out of the bank. For business use … It’s not drawings again…. Because it’s not the, it’s not for the owner’s personal use.

Student 3 (Q8) -“Well, I always know that when the owner takes money in himself that it’s drawings, just, I learned that straight away, and …”

Student 3 (Q7) - “I’d probably take a guess at drawings but I don’t know.

1. **Asset**

Student 3 (Q7) - “so it would be an asset…….. Because it’s being put back into the business and it could be spent on machinery or anything…… Because when you actually think about it, that you physically have the cash in your hand, then it makes sense that you put it into a cash account, even though it’s going into the business, but it would still be coming into the business as cash. Yeah. That does make sense.”

Student 6 (Q7) - “It could be an asset because it’s being put into the business for, to, for the business’s sake” “Because of cash, like, the money, having the money, they took out the money and that’s their cash account then.

1. **Question Wording:**

Student 6 (Q7) - “because I haven’t done a question like that before worded like that. It’s just, it’s just tricky at first. That’s a bit of a trick question, you know?”

Student 3 (Q4) - “I think the questions that have less information in them are harder to answer always. The way that it’s formatted so, say, something like this, I would find it easier to answer the longer question.”

Student 3 (Q4) - “I don’t completely understand the question, like, as in, for this question, like, if I was to look at it, I probably would skip it.”

1. **Definition:**

Student 6 (Final Thoughts) - There’s not really a proper format you can follow with it. It’s kind of, you just have to judge it there and then at that question.”

“If there was a definition for debit and credit, like, a proper definition and you could follow that then when you’re doing the questions, I think it would be easier but the nature of them is that it varies, do you know, depending on the situation.”