



# Meeting at a Crossroads – International Collaboration Between Finland and the US

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Creating connections when the world is at a crossroads is more important than ever. Educators around the world are facing similar challenges with the changing landscape of higher education. Student wellbeing, changing demographics, public funding issues, and technological development are just some of the current topics touching most higher education institutions (HEIs) worldwide.

One topic on every teacher's mind is how artificial intelligence (AI) is creating the need to rethink and redesign pedagogy. The possibilities for using AI in learning are endless, but so are the risks. To understand both, teachers are forced to continuously develop their technical and pedagogical skills. Therefore, it is important that teachers experiment with new AI tools as part of their work, not only to better understand the possibilities and limitations of the tool, but also the personal development needs.

These experiments are relevant to all disciplines and transcend national boundaries. The exchange of experiences and ideas in international collaboration can benefit HEIs through wider knowledge base, increased cultural awareness, and creation of new networks. Whilst hybrid and online connections have become commonplace post-pandemic, it is important to have opportunities for in-person meetings and experiences in a new cultural context.

One such possibility for international exchange of knowledge was The Fulbright Conference in Washington, DC, in October 2024. This year's theme of creating global connections and collaboration when the world is at a crossroads brought together Fulbright alumni from all over the world. (Fulbright Association, n.d.). The

Fulbright Program offers professionals in the United States and Finland a chance for lifelong learning and intercultural exchange.

Fulbright Finland Foundation has been operating since 1949 to promote exchange of knowledge and research through services and programs in collaboration with various stakeholders (Fulbright Finland Foundation, n.d.). At universities of applied sciences in Finland the Fulbright program is not fully utilized yet but participation can offer great opportunities for teacher exchange and joint research at HEIs in both countries.

There were several presentations, roundtable discussions and workshops that showcased experiences of using AI in teaching and learning. One common theme highlighted was the human element and the authentic learning experience – AI is seen as a tool, not as a replacement of teachers in the classroom. Many presenters brought up the importance of cultural sensitivity and cultural awareness, and ethical rules and original values of education were seen as something essential in the era of AI in education.

AI was used also in inspiring ways in various community and arts projects to transform the original form with technology to create something entirely new. In addition, AI was presented to facilitate new ways of handling complex research data and analysis in global collaboration. Thus, the multitude of cases show that whilst AI can in a way force teachers to go back to basics of what is essential in learning and education, it can also help in out-of-the-box thinking and innovation to evolve the current state of research and education globally.

Our presentation of 'Using AI to Overcome Obstacles in Financial Literacy – Myths and Realities' at The Fulbright Conference highlighted the need to achieve financial stability through financial literacy. The diverse population entering higher education have differing abilities and needs in terms of financial guidance, which concerns especially the first-generation college students (FGCSs). This segment faces unique academic and socioeconomic challenges. They also may lack the appropriate level of AI literacy as a new competence, and therefore need to be supported in both.

It is important to find pedagogical solutions to enhance financial literacy with the use of AI, whilst considering the cultural learning context. Both national and regional differences can be found when comparing the financial literacy and the digital readiness between Finland and the US. As an example, Finnish universities of applied sciences have created common guidelines for the use of AI in teaching and learning (Arene, 2024). The HEIs should take these individual and societal needs into consideration while developing new programs for advancing financial and AI literacy. The broad application of these needs in a consistent manner can significantly enhance multiple areas of society.



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**The World at a Crossroads**  
47th Annual Conference

Image Caption: Dr. Gene Cautillo (left), Dr. Marjo Joshi (centre) and Dr. John Donnellan (right) at the Fulbright Annual Conference, Washington, DC. Image: Light Up Rentals, Oct 26, 2024.

Sharing experiences and good practices is essential to address common challenges facing education globally. In the case of AI, it can create a wider understanding of how to use AI not only ethically but also in an inspiring and useful way to support teaching and learning. International conferences, such as the Fulbright annual conference, offer a platform for educators to come together around a common challenge and find solutions together. The cultural context enriches the discussion to develop education and enables a wider horizon for both Finnish and American colleagues. Meeting at a crossroads is an opportunity to follow a road less travelled, but with some tips from someone you met along the way.

#### **Sources:**

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