

Financial Skills for Students with Intellectual Disabilities and Autism

Abstract

Post-secondary students with intellectual disabilities (InD) and Autism Spectrum Disorder (ASD) are encouraged in the classroom and in their homes to seek their utmost potential independence throughout the community. This often times entails mastering post-educational adult functioning skills such as successfully making simple purchases to mobilizing themselves throughout the community.

Statement of the Problem

It is imperative that young adults understand the significance of being able to complete monetary transactions and make purchases with the correct amount of money independently. These basic life skills such as coin recognition and values are essential to young adults with InD and ASD because it would help the youth be more independent and active members of society (Cihak & Grim, 2008). Without mastering these skills it will increase their dependency and reliability on someone else to perform these basic skills for them. Young adults with InD and ASD who do not successfully complete and apply these skills are at greater risk of having to solely depend on someone else-a representative payee (someone appointed to managing their finances), and essentially this translates into the youth losing the power of independence (Cihak & Grim, 2008). The last issue I would like to address in regards to youth with InD and/or ASD is their amplified reliability and dependability on a payee; this now heightens the vulnerability that a youth may have to becoming a victim of fraud or having their moneys wrongfully spent without given consent.

Purpose/Research Question

How effective is the use of “Forward Chaining/Discrete Trial Training” with “Error-less Learning” when teaching students with Intellectual disabilities and Autism to identify, name, and give the value of the four major US coins (penny, nickel, dime, and quarter.)

Literature Review

Education, as supported by research, is geared towards the understanding of a person’s functionality and their effectiveness; the ability for a student to successfully generalize and transfer the previously learned skills to most of their natural settings (Ayres & Cihak, 2010). According to the United States of America Department of Education, evidenced based education is “the integration of professional wisdom with the best empirical evidence in making decisions about how to deliver instruction” (Whitehurst, 2002). So why exactly does such a measurable component vary so drastically amongst youth with Intellectual Disabilities (IND)? Secondly, at what point does the empirical data overlook the functionality of the curriculum so that the outliers are not addressed and youth continue to be promoted grades? The predictability of not only behaviors, but also of academic/career success, should serve as a measurable component of academic empirical data in terms of post school outcomes. For example, students with poor academics/conduct may have a greater propensity for risky behavior as an adult (Wasserman et al., 2003). Thus meaning that the information comprehended as a child serves to better edify the adult and propose a more successful individual in the key areas of instruction/observation; financial decision making, intellectual ability, and the understanding of some basic mathematic concepts—key concepts to becoming a holistic integral part of society. Being able to carry out

these three skills efficiently are what support individuals with intellectual disabilities in reaching the ultimate goal of being able to maximize their capacity to live independently.

Research Methodology

This action research project will be conducted at ARC Broward School of HIRE Education. The participants will be 3 males and 1 female ranging in ages from 19 to 20 years old. Students and parents will be asked for their permission to participate in the action research project. The materials needed for this study include, but are not limited to, computer(s), currency manipulatives (pennies, nickels, dimes and quarters), pencil, paper, relevant compiled worksheets and informal assessments. Prior to implementing the intervention, each student will be given a 'pre-test' to measure the initial ability/success to identify, name, and give the value of the four major US coins; having this baseline allows interventions to be tailored to each individual participant.

Data collection will be compiled through the use of weekly tests, biweekly interviews and observation. Weekly tests will be used to assess the students' ability to generalize each skill- by transferring and applying skills in various settings. Biweekly interviews will ensure that the intervention is meaningful to the students providing a more open opportunity for student feedback. Observations will be used to measure the progression of each student within their natural settings noting the amount of verbal and non-verbal prompts and cues.

Findings

Tasks	Timeline	Resources
<p>Inform Director and Parents</p> <p>Staff training for generalization</p> <p>Collect signed permission slips for students' participation</p> <p>Give the participates a pretest to identify their individual needs and to establish their baseline data</p>	<p>November 30 - December 4, 2015</p> <p>December 7-17, 2015</p> <p>December 7-15, 2015</p> <p>December 16, 2015</p>	<p>Memo/permission slips</p> <p>Script: "Point to...", "This is a...", "What is the value of ...?" and Informal Tests</p> <p>Penny, nickel, dime, quarter, pen and datasheet</p>
<p>Introduce "forward chaining" to the participants e.g., step one: identify each coin</p>	<p>January 4, 2016</p>	<p>Penny, nickel, dime, quarter, pen and datasheet</p>
<p>Observations</p> <p>Informal test every Friday.</p> <p>Student interview every other Friday, to ensure the skill learned is still meaningful</p>	<p>Daily</p> <p>January 8, 15, 22, & 29, 2016 February 5, 12, 19, 26, 2016 March 4, & 11, 2016</p> <p>January 15 & 29, 2016 February 12 & 26, 2016 March 11, 2016</p>	<p>Datasheets</p> <p>Pre-made tests</p> <p>Interview sheets for each participant</p>
<p>Note: Depending on the progress of each student, this will determine when the next step will be implemented e.g., as soon as a student has mastered pointing to the desired coin five times in order and five times randomly, the next coin will be introduced</p>		

Implications

In teaching students with InD and ASD the basic financial skills, they will essentially be able to become as independent as possible and become a (n) active member of their society (Cihak & Grim, 2008). This concept was supported by the findings of Suto whose research supported that adults with InD had limited math understanding and limited decision-making skills. This now increases the probability that, because the adult is vulnerable, decisions will be made *for* them- thus, limiting their potential independence. The validity and reliability of this compilation of empirical data, supports the importance of financial literacy and appropriate decision-making.

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