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PROMPTING STUDENTS THROUGH BANKING LIFE SKILLS

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ABSTRACT

Banking and money management are two integral parts of our society. Every day, people are spending, balancing, tracking, and saving money in our economy. It's evident that skills in money management and banking are going to follow students for the rest of their lives. However, it is often times a topic of conversation that is not touched upon in schools. Students need this knowledge, especially if they do not have parents at home regularly to sit down and teach them the aspects of banking and saving money. This study reveals a hands-on approach for students to obtain the tools that they need to become independent in tracking and balancing money, paying bills in a timely manner, and spending and saving appropriately to prevent bankruptcy.

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Chapter 1

Introduction

Something I've personally struggled with over the past year is spending, tracking, balancing, and saving my money. While I was taught to write a check, I didn't know how to track all of the due dates for all of my bills that were coming in, and I was consistently paying bills late and receiving late fees because of this fact. Text messaging my aunt became regular, and the text messages were filled with questions on how to do things. I was always wishing that these were the types of things that I was taught in school, due to the fact that *this* was the information that was going to follow me for the rest of my life. Therefore, I knew that this was something that I wanted my students to have access to, especially in their daily school curriculum.

Many of the students in the United States are not financially literate. Financial literacy is “the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well being” (Annual Report to the President 2008). Financial literacy is not something that is a skill beneficial to help personally, but enhances the careers. Many employers are looking for individuals with financial literacy, especially in the business profession. However, many students are coming out of high school and college without the financial literacy background necessary to be successful. Financial knowledge not only has been found to reduce the likelihood that college students have risky behaviors regarding credit down the road, but also the behaviors regarding paying bills on time, such as a credit card or utility bill (Xiao et al. 2014). Students that are not receiving this financial education early on are putting themselves at risk for making poor credit decisions, and many Americans are paying for this debt well into middle age.

The Partnership for 21st Century Skills includes financial literacy as part of the standards as part of their framework in the skills and expertise needed “to master to succeed in work and life” (Framework for 21st Century Learning 2011). There are even companies that are creating curriculum that aligns with

the Common Core in order to promote better financial literacy to students that are not otherwise acquiring this knowledge. The Council for Economic Education is creating curriculum for students in grades kindergarten through fifth to establish an understanding of personal finance in the real world with the program “Never Too Young” (Council for Economic Education 2015). It touches upon banking and credit, the overall cost of starting a family, and thought behind making purchases that should be taken into account (Council for Economic Education 2015). The growing need in the classroom for financial literacy is evident in these programs arising in order to push teachers into incorporating the instruction during school hours.

I knew that this type of instruction couldn't take place in the home, because many of the students that I worked with did not have parents that they could depend on. Some of the students lived in broken homes where the parents were never around, or the parents did not provide students with resources they needed to learn. I knew that *every* aspect within this topic had to be touched upon in school, or I could never ensure that students were spending enough time practicing the skills that they will need for the rest of their lives. Therefore, this project was created in a way so that students were still touching on each of their school subjects daily – science, history, writing, reading, and math—but they were still receiving instruction in this important aspect of their lives.

This project was also created in a way that ensured student success. Much of my experience with working with students within emotional support was with students that have developed learned helplessness. These students did not believe that they could complete the tasks presented because they felt that they were “dumb” or “stupid” or had a lack of ability to complete it. Therefore the goal of this project was to create a task analysis for each task so that I knew that students were successful in something that they would be using for the rest of their lives. The last thing I wanted was for students to shut down and feel like they couldn't write a check to pay their bills – especially since this is something that they are going to be doing for years to come.

The classroom this study focuses on is an emotional support classroom. This population is appropriate for this curriculum, as prior to getting a career, many of these students do not have the financial knowledge that they need, and end up learning it on the job. Students with emotional disorders are especially likely to experience learned helplessness (Sutherland & Singh 2004). Learned helplessness is defined as the students “giving up” because they feel as though the failures will continue to arise, regardless of their ability in the task at hand (Dweck & Reppucci 1973). This lack of motivation for completing tasks that have been challenging in the past ultimately becomes a pattern that becomes difficult to break for students (Ames 1990).

Learned helplessness needs to be properly intervened in order to prevent students from continuing to fail, and in order to make them feel more successful. Direct instruction, a teaching technique, provides students with many opportunities and support to become successful, and find success quickly in order to break the pattern of feeling “hopeless” that comes along with learned helplessness.

Chapter 2

Literature Review

Direct instruction is an important teaching technique in special education classrooms. This type of instruction is teacher-led and is done in order to pass all of the information to the student in an explicit fashion (Moore 2012). The direct instruction teaching technique requires the teacher to continually ask questions and assess answers that students provide in order to monitor student learning, correct student errors appropriately, and consistently review and practice the information with the students so that information taught is practiced and mastered by the student (Moore 2012). There are multiple steps that need to be taken when applying the direct instruction teaching technique. These include modeling, guided practice, and independent practice.

Modeling is the first step of direct instruction. Modeling, often times referred to as the demonstration, is the step of direct instruction in which the teacher demonstrates what task the student will be performing, and performs the task for the student to see and follow it from start to finish (Moore 2012). The student is able to visually run through the activity and know the steps he or she should be completing, as well as the specific cues that they should follow during the procedure (Moore 2012). The student cannot move into guided practice without a model, due to the fact that the student needs to know the steps to complete before attempting to practice the task with close supervision. Modeling should be the step taken after the teacher ensures that the students are able to participate all of the steps in the process (Schloss & Sedlak 1986). For example, if the task for a student is to write a check, the teacher should ensure that the students are able to sign their name, write out the names of numbers in word formation, understand how to read a bill, and have an understanding of place value. Modeling will not be successful for students if they cannot complete the tasks within the model.

The second, extremely important, step when utilizing direct instruction in the classroom is the use of guided practice. Guided practice involves each of the students in practicing the information under direct guidance from the teacher, as well as receiving various types of prompts on the next steps to take when practicing the target skill (Moore 2012). The students are getting the time to practice the skills taught correctly, with close monitoring by the teacher in order to ensure that students are not making, and otherwise learning, errors (Mastropieri & Scruggs 1994). This is where teachers check for understanding, correct any errors, and make decisions as to whether or not the information needs to be taught to the student again (Moore 2012). Teachers should also be monitoring the amount of guided practice that the students receive due to the fact that the ultimate goal is for students to become “masters” of the skill and acquire independence with the skills taught. Therefore, teachers should be appropriately fading the guidance and number and types of prompts that students are being provided. (Rosenberg, O’Shea, & O’Shea 2006). This is a main reason as to why monitoring of the prompting and type of prompting is important.

Prompting and prompting questions are important in order to help students understand how to arrive at the correct answer. Prompts are utilized in helping to cue students to continue working on the task and to help students learn material. The prompts come in various forms including gestural prompts, verbal prompts, pictorial prompts, model prompts, partial physical prompts, and full physical prompts (Westling & Fox 2009). Gestural prompts include hand motions, pointing motions, a nod of a head, or other prompts that are made nonverbally so that the student understands there is a task that they are to be performing (Moore 2012). This is one of the least intrusive prompts available for educators. Verbal prompts include voicing a step that the student is supposed to follow and how to do so (Moore 2012). This is another least intrusive prompt that can be made by educators to give students ideas of what they are supposed to be doing. Pictorial prompts utilize two-dimensional signals to give students an idea of what is to come next in the procedure. This is seen in pictures, words, and symbols (Moore 2012). Moore (2012) states that model prompts require a model or demonstration of the task that is to be performed.

Partial or full physical prompts are more intrusive prompts utilized in learning. This when the teacher utilizes some sort of physical prompt to remind students of what they need to do. Partial physical prompts include nudging, tapping or ever so slightly guiding the student to the text step, whereas full physical prompts involve the teacher using hand-over-hand prompting to remind students of the next step in the task (Moore 2012). A mixture of these prompts, such as a verbal prompt while pointing, would be defined as a mixed prompt. According to Moore (2012), these are often the most natural and effective categories of prompting, however, teachers should focus on the number and types of prompts being given to students in order to fade them later down the road to assist students in becoming more independent with the skill, task or procedure.

Prompting questions are important in order to help students understand how to come to the correct answer. Simply having a student answer the problem incorrectly is not an appropriate way to correct student responses – prompting students to the answers with guided questions and rewording questions in order to revamp student thinking about the problem will bring the students to feel more successful about answering the question and avoid students lessening their participation (Moore 2012). In order to promote independence for students in the tasks that are presented to them by educators, it is important to teach by using the system of least prompts. This technique, often referred to as least-to-most prompting, in teaching consists of the instructor providing the least amount of prompts possible, as well as the least intrusive prompt when possible (Moore 2012). These prompts are usually made in order to get students to move on to the next task, especially when the student is completing a procedure with multiple steps and is in need of cues to get from one step to another (Moore 2012).

Many activities that adults partake in are not thought of as procedures, but adults once had to learn the steps within these activities. These activities require multiple steps. These steps are combined in a sequence called procedures, and they are learned through a process known as procedural learning (Mastropieri & Scruggs 1994). Writing out a check and filling out a deposit slip are two examples of procedures that students with special needs will need to learn the steps of in the process of procedural

learning. Students have to be aware of the situation and whether or not writing a check or filling out a deposit slip is appropriate, as well as recall the steps in filling out these materials, followed by executing the procedure. A procedural analysis requires the tasks to be observable tasks – something that filling out a deposit slip or writing a check consists of (Kemp, Morrison & Ross 1994).

Often times, when students are learning a procedure, a teacher provides the students with a procedural analysis. A procedural analysis is a break-down of the steps in a procedure where the students see the specific steps they are to perform during the procedure, the knowledge needed for each step, and the cues that will notify the learner if the step was executed correctly or not (Kemp, Morrison & Ross 1994). The tasks should be broken down into steps that are most manageable for the student to follow (Rosenberg, O'Shea, & O'Shea 2006). It is important to ensure that this task and each of the components are meaningful to the students and that students are aware of the types of situations in which this skill will be utilized (Mastropieri & Scruggs 1994). This ensures that students are motivated by the material and willing to learn and apply themselves.

While there is not an abundance of literature on financial literacy and the process of teaching various financial tasks to students, there is an abundance of literature reflecting direct instruction teaching techniques and the importance of teaching procedures to students. A procedural analysis is taught to a student because there are a variety of steps in the procedure that the students must follow in order to be successful. For example, if a student leaves a part out of filling out a check, the check will likely not be able to be cashed by the bank teller. If a student leaves out a part of filling out a deposit slip, the bank teller may give the deposit slip back and ask the student to complete it fully. Therefore, it's important for the students to understand each step in the procedure and to have an understanding that each step needs to be followed in order to be successful.

Each of these techniques stated are used in some way throughout this study. These techniques were studied in order to see the effects these teaching procedures had on instructing students' financial skills such as writing a check or filling out a deposit slip.

Chapter 3

Methods

Design

The study began with students taking a pre-test assessment of each of the tasks that would be attempted during the study. The students were given a bill and were asked to fill out a check as if they were paying the bill. The students were given a deposit slip, a paycheck, and a stack of toy money and were asked to fill out the deposit slip as if they were depositing the check and cash in their own bank account. The students were given a blank calendar and a stack of bills that needed to be paid and were asked to fill in the bill due dates so they could track the dates and pay the bills on time. Students were asked to complete the tasks in everyday banking and baseline data was taken. All of these situations were scenarios for the student to participate in and perform accordingly. The student was well aware that this was a scenario and that none of these were situations in which he was paying the balance of a real bill, writing a real check from a real checking account, or writing out a real deposit slip and making a deposit into a real bank account.

This study took place in an individual classroom setting. Students were worked with separately during the sessions. The study took place within the classroom around mid morning. The instructor worked with one student while the classroom teacher worked with the other student and the remainder of the class on a separate activity. The sessions happened in 25-minute increments to give enough time for the student to complete the task when asked.

The types and frequency of prompts given to the student in order to move toward independence in the task were sets of data that were collected during this study. It was important to keep track of the types and frequency of prompts to see if these decreased over time. The goal is to push students toward independence, and the goal is to decrease the amount of prompting that is provided to the student, as well as decrease the type of prompting that is provided to the student from most intrusive to least intrusive.

The accuracy in the student's ability to complete the task overall was also kept track of. It was important to push the student to 100% accuracy because these are two tasks that typically the student will fail at if the task is not completed with 100% accuracy. For example, bank tellers will reject a check for an amount that is written incorrectly in word form, or a check that does not have a signature on it.

Participants

The study followed two male students at an alternative educational facility within an emotional support classroom in Central Pennsylvania. Student 1 was in 12th grade and 17 years old. He excels at math and is a hard working individual that enjoys going more in depth in subjects. The student stated that he had never received any sort of financial instruction prior to this study regarding writing checks and filling out deposit slips. Student 2 was in 9th grade and 15 years old. He is a hardworking individual that typically works for a small amount of time and is highly reinforced. The student prefers learning environments in which he could participate in life skills to math and reading assignments. For example, the student would prefer to learn janitorial skills to completing a math worksheet. This student stated that he had helped his grandparent write checks before and has had some background with writing a check, but does not remember the steps, nor has he had experience with filling out a deposit slip.

The students were recruited by the student teacher in the classroom through the consent for research form. The students were asked if they would be willing to participate in the study and consented verbally and through the written consent form. Parental permission was also acquired from the students' guardians. While nine students were asked to participate by the student teacher, two students brought back the consent for research form signed stating that the student was to participate. The remaining students did not return the consent for research form (which was sent home three times), or brought back the consent for research form stating that the student is not to participate in the study.

The students that did not bring back the consent for research form, or the students that brought back the form without parental permission, were not used in this study. Parents did not specify as to why they chose not to have their child participate in the study. Many consent forms were sent home with the students and were not returned multiple times. There is a history of parents declining to have students photographed during school hours for privacy purposes, and this could be a reason as to why some of the parents declined to have their students participate in the study. The study focused on the students of the classroom, and because only two participants had parental permission to participate, it makes it more difficult to generalize the results, as there are only two outcomes from the study.

Procedure

Baseline data was taken on each of the tasks that were the focus during this study: filling out a check to pay a bill, tracking bill due dates to make sure they are paid on time, and filling out a deposit slip to deposit cash and a check(s). Each of the three tasks the student was introduced to during this study was broken down into a task analysis, and the percentage of steps that the student was able to complete independently before instruction began was recorded. These were recorded as baseline data points. Students were not prompted at all during this baseline data. The student was to complete these tasks independently to see what he was capable of prior to applying the intervention.

After baseline data was taken, direct instruction began with this student on the first task. The student was directly taught the different parts of the check including where the student's name and address is located, what and where a check number is, where the data is to be written, what is to be written on the "Pay to the order of" line, what is to be written in the box with the dollar sign (\$) at the end of the "Pay to the order of" line, what is to be written on the line below the "Pay to the order of" line, what the student is to record on the "Memo" line, and where the student was to sign the check. Directly after instruction, the student was given a bill, a skill being that the student was capable of reading a bill.

The student was asked to fill out the check as if they were paying the bill. This was done entirely as a scenario and the student was made aware that this was not a real-life situation, nor was it a bill that truly had to be paid by him. The student was asked to complete as much of the check as possible before asking for assistance with the rest. The percentage of tasks that the student was able to complete independently was recorded. The student was prompted through the list of available prompts for each of the parts on the check that were missed or completed independently, starting with the least restrictive prompt (gestural prompt) to the most intrusive (full physical prompt). Every prompt made was recorded.

During the next session, the student was given another bill and a blank check. The student was asked to fill out the check as if they were paying the bill. The student was asked, again, to complete as much of the check as possible before asking assistance with the remainder of the check. The percentage of tasks that the student was able to complete independently was recorded. The student was prompted through the list of available prompts for each of the parts on the check that were missed or completed incorrectly, starting with the least intrusive prompt (gestural prompt) to the most intrusive (full physical prompt). The number of prompts and types of prompts made were observed and recorded. This process continued until the student was handed the check and bill and were able to complete it independently, correctly, without any sort of prompting.

After the student had achieved independence in check writing, the student was taught explicitly the parts of a deposit slip. The student was taught where the student's name and address would be located, where to record the date in which the deposit slip is being filled out, where to record the amount of cash the student is deposit into the account, where the student is to record the check numbers of the checks that are being deposited, where to record the values of the checks being deposited, where to put the total deposit amount, where to sign on the checks that are being deposited, and where to record more checks on the back of the deposit slip if more room was necessary. Directly after instruction, the student was given a scenario in which checks and cash were provided. The student was asked to fill out the deposit slip as if he was making a deposit. This was done entirely as a scenario and the student was made aware that this

was not a real-life situation, nor was it a deposit slip that had value for the student in terms of depositing it into a true bank account. The student was asked to complete as much of the deposit slip as possible before asking for assistance with the rest. The percentage of tasks that the student was able to complete independently was recorded. The student was then prompted through the list of available prompts for each of the parts on the deposit slip that were missed or completed incorrectly, starting with the least intrusive prompt (gestural prompt) to the most intrusive prompt (full physical prompt). Every prompt that was made toward the student in filling out the deposit slip was recorded.

During the next session, the student was given another deposit slip and a scenario with cash and checks that needed to be deposited. The student was asked to fill out the deposit slip as if they were making a deposit. The student was asked, again, to complete as much of the deposit slip as possible before asking for assistance with the remainder of the deposit slip. The percentage of tasks that the student was able to complete independently was recorded. The student was prompted through the list of available prompts for each of the parts on the deposit slip that were missed or completed incorrectly, starting with the least intrusive prompt (gestural prompt) to the most intrusive (full physical prompt). The number of prompts and types of prompts made were recorded. This process continued until the student was handed the deposit slip and scenario and was able to complete it independently, correctly, without any sort of prompting.

The student was, during the next session, given a blank check and a bill that was to be paid. The student was asked to complete this independently before asking for any sort of assistance. The number of tasks that the student was able to complete independently was recorded and used for retention data. The student was then prompted through the remaining parts of the check that the student may have forgotten, and the number and types of prompts that were provided were recorded.

After the student received independence with filling out a deposit slip, the student was taught explicitly how to record due dates of bills into a calendar in order to ensure that all of them are paid on time. The student was directly taught how to find the due dates on each of the bills and record them into a

calendar so that all bills would be noticed and could be properly paid on time. Directly after instruction, the student was given a scenario in which a short stack of bills was provided. The student was asked to fill out the calendar sheet as if he was tracking the bill due dates to pay later in the month. This was done entirely as a scenario and the student was made aware that this was not a real-life situation, nor was it a short stack of bills that actually had to be paid by him by these due dates. The student was asked to complete as much of the calendar as possible before asking for assistance with the rest. The percentage of tasks that the student was able to complete independently was recorded. The student was then prompted through the list of available prompts for each of the parts on the bill tracking task that were missed or completed incorrectly, starting with the least intrusive prompt (gestural prompt) to the most intrusive prompt (full physical prompt). Every prompt that was made toward the student in filling out the blank calendar sheet was recorded.

The data collection chart utilized in collecting data and the number of prompts given to the students appears in the appendix. The student was asked to independently complete the task as much as possible. From there, the instructor intervened and prompted the student through the rest of the steps in writing a check and filling out a deposit slip. If the students were independently able to complete the step, the instructor would not provide any sort of prompting. The instructor would start with the least intrusive prompt (gesturing to the task) and attempt each of the prompts toward the most intrusive prompt (full physical prompt). The number of prompts for each type of prompt is written for each of the steps in the chart in order to account for an increase or decrease in the number of prompts for the step over time. Data patterns were gathered by noting the types of prompts that were given to the student for each of the steps, and how they increased or decreased over time. It was also analyzed in terms of types of prompt in that the more intrusive prompts decreased over time as the students received more practice with the tasks.

Chapter 4

Results

The data showed that the participants were each able to learn the material presented through prompting, and were able to show that they retained the information that was presented when probed weeks later. The number of prompts decreased after the lesson was presented, and each of the students were able to correctly fill out deposit slips and write checks after the information was presented. The types of prompts that were presented to the students decreased in obtrusiveness as time went on as well, as students went from models by the instructor, to visual prompts, to verbal prompts. None of the students required any sort of partial or full physical prompts.

Student 1 was able to pick up the information quickly and did not require many prompts before the student was able to complete the task independently. However, the student was not able to complete the task straight from the model. When filling out a deposit slip during the baseline probe, the student was able to correctly fill out the deposit slip in 1 of the areas – filling out the date. The student left the remaining areas blank, or did not fill out the information correctly. After the model, the student was able to fill out 3 of the areas correctly. The student required verbal and gestural prompts in order to fill out the rest of the deposit slip from the instructor. The next day, the student was given the task, and was asked to fill out the deposit slip based on the scenario provided. The student was able to fill out 4 of the areas correctly. The student required verbal and the occasional gestural prompts in order to fill out the rest of the deposit slip from the instructor. The next day, the student was given the scenario and the student was able to fill out 7 of the areas correctly. The student required verbal prompts and gestural prompts to fill out the rest of the deposit slip from the instructor. The following day, the student was given a scenario and the student was asked to fill out the deposit slip. The student was able to fill out all of the areas

correctly without any verbal or gestural prompts. The student did ask the instructor if the information was correct – leading the instructor to believe that the student was not fully confident in his answers placed on the deposit slip. However, the following day when the student was asked to fill out the slip, the student was able to fill out the deposit slip with 100% accuracy in each of the areas, and the student handed over the deposit slip without asking if the answers were correct – leading the instructor to believe that the student was confident in his answers. When given a probe a week later, the student was able to fill in each of the areas without any verbal or gestural prompts from the instructor.

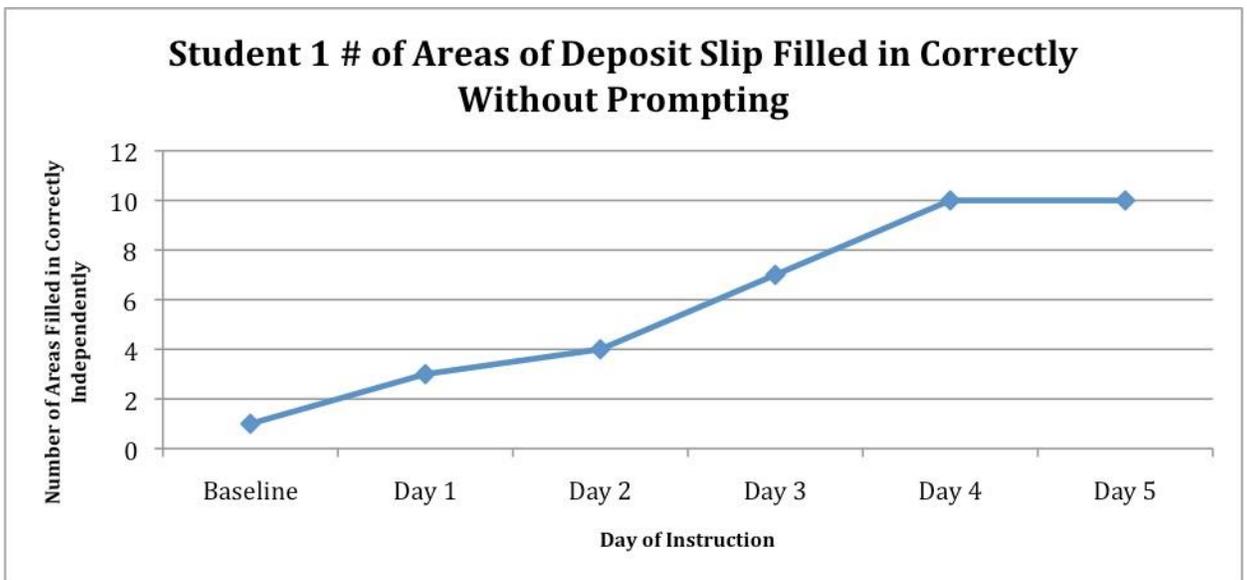


Figure 1

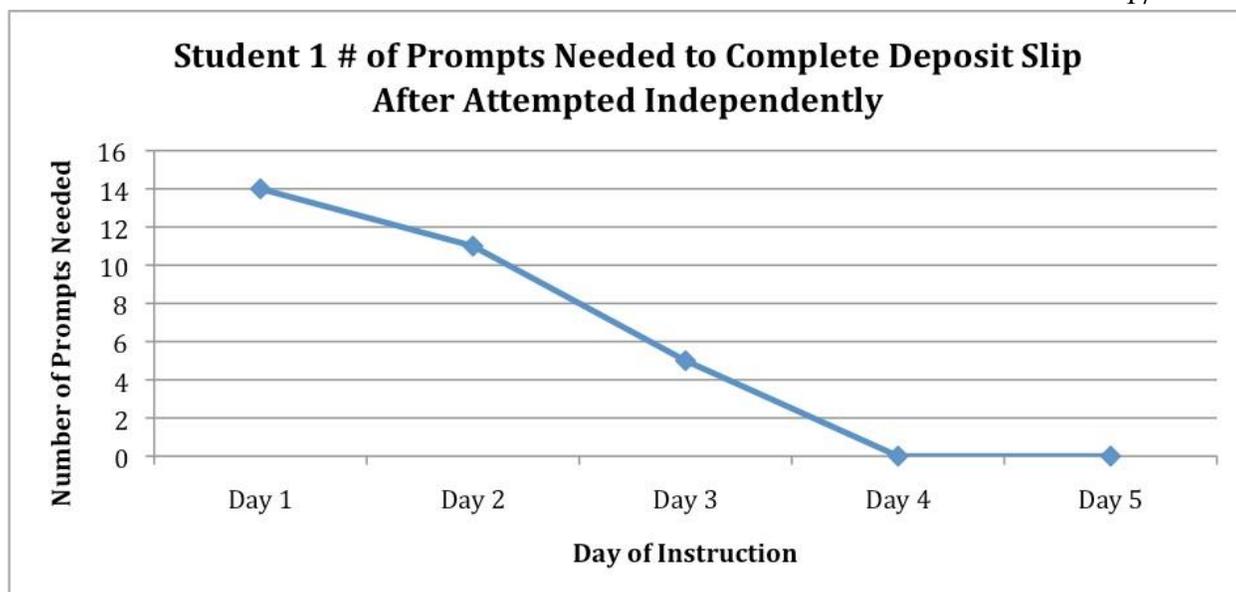


Figure 2

When filling out a check, student 1 was able to correctly fill out the check in 3 of the areas correctly when given the baseline probe and scenario. The student was given the model by the instructor and a probe directly after. Following the model, the student was able to fill in 5 of the areas correctly. The student required verbal and gestural prompts in order to write out the word form of the value of the check in the 6th, 7th, and 8th areas. The next day, the student was asked to fill out another check with a different scenario. The student was able to fill out 5 of the areas correctly (the same areas from the day prior), but still needed verbal prompts in order to help him correctly fill out the word form of the value of the check in the 6th, 7th, and 8th areas. The following day, the student was given another scenario, and the student was able to correctly fill in each of the 8 areas on the check correctly. The student was given a probe a week and two weeks later, and the student was able to correctly fill out the check when given a scenario with 100% accuracy and without any prompts.

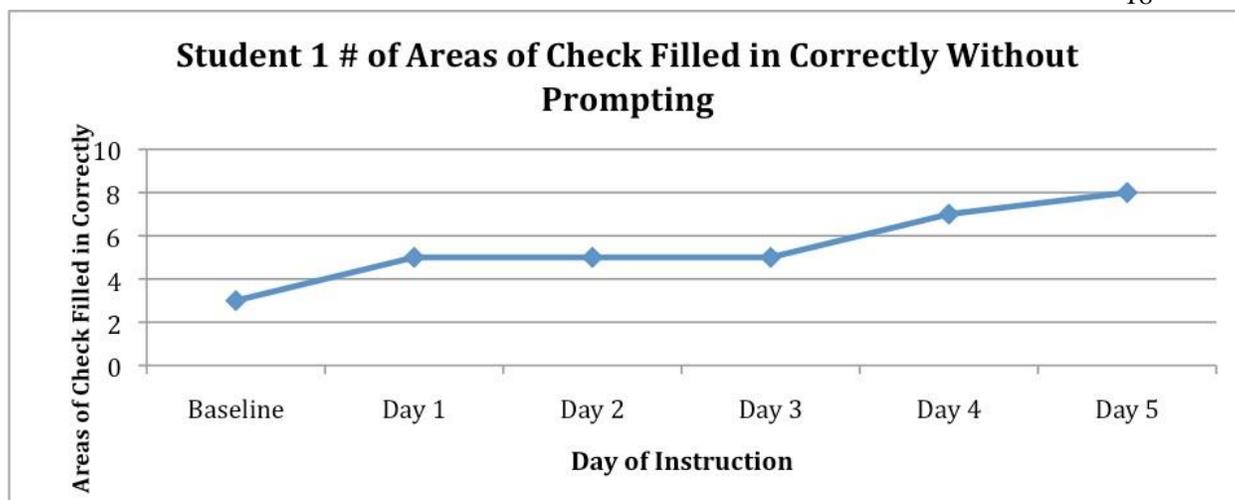


Figure 3

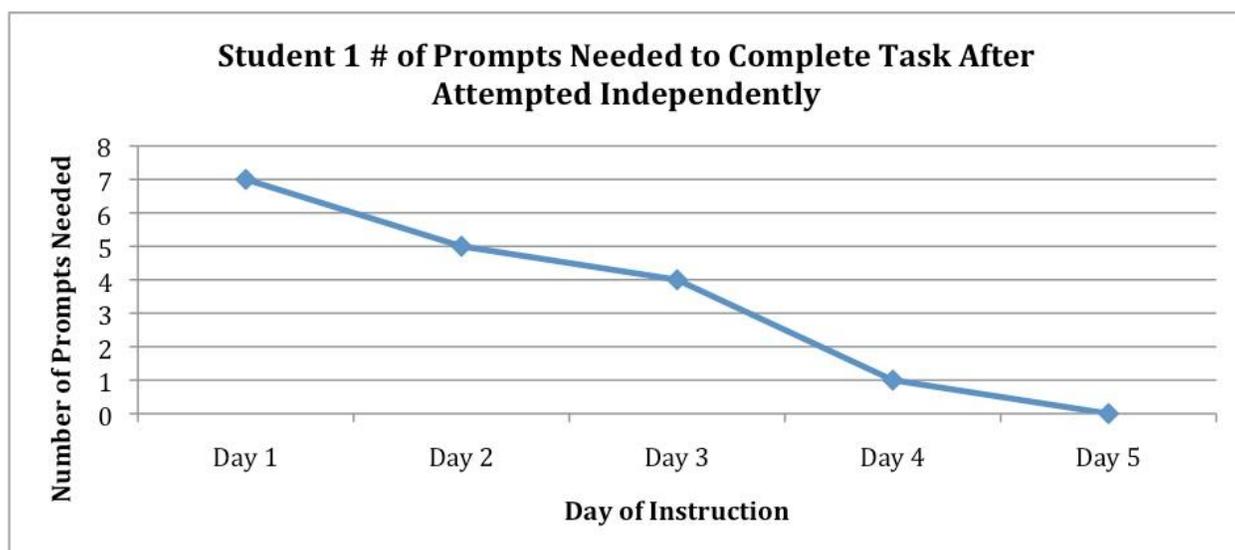


Figure 4

Student 2 required many prompts and reinforcement in order to complete the task independently. The student, like student 1, was not able to complete the task independently from the model. When filling out a deposit slip during the baseline probe, the student was not able to correctly fill out any of the areas of the deposit slip. The student left the areas blank entirely or filled in incorrect information. After the model was presented to the student, the student was able to fill in one of the areas correctly without any prompting. The student filled in the remaining areas of the deposit slip with the assistance of verbal, gestural, and model prompting. After the second day, the student was able to fill in two of the areas

correctly without any prompting when given a scenario. Student 2 was in need of verbal, gestural, and model prompting for the remaining areas. The third day, the student was able to fill in 3 of the areas correctly without any prompting from the instructor when provided with a scenario. Student 2 was in need of verbal and gestural prompting, but did not require any model prompting, which was less intrusive in terms of prompting students. On the fourth day, the student was able to fill in 5 of the areas correctly without any prompting from the instructor. The student was in need of verbal and gestural prompting from the instructor for the remaining areas. The following day, the student was able to fill in 4 of the areas correctly without any prompting from the instructor. The student needed a gestural reminder for the fifth one that he had forgotten from the day before. The student was in need of verbal and gestural prompting from the instructor for the remaining areas. On the sixth day, the student was able to fill in 5 of the areas independently, and was in need of verbal and gestural prompting from the instructor. On the seventh day, the student was able to fill in 6 of the areas independently, and was in need of verbal and gestural prompting from the instructor. On the eighth day, the student was able to fill in 4 of the areas independently. The student had been absent between the seventh day of instruction and the eighth day of instruction, and needed verbal gestural prompts for the areas that he had completed independently on day seven, and had forgotten on day eight. On the ninth day, the student was able to fill in 7 of the areas independently, and on the tenth day, the student was able to fill in 8 of the areas independently. For the remaining areas, the student received verbal and gestural prompting. On the eleventh day, the student was able to fill in the deposit slip independently without any prompting.

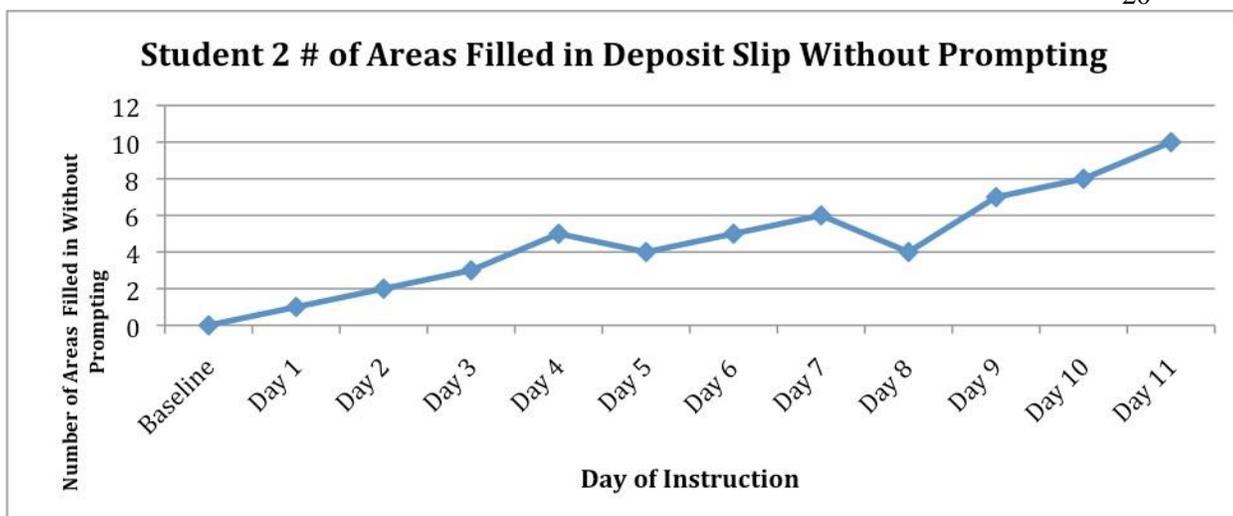


Figure 5

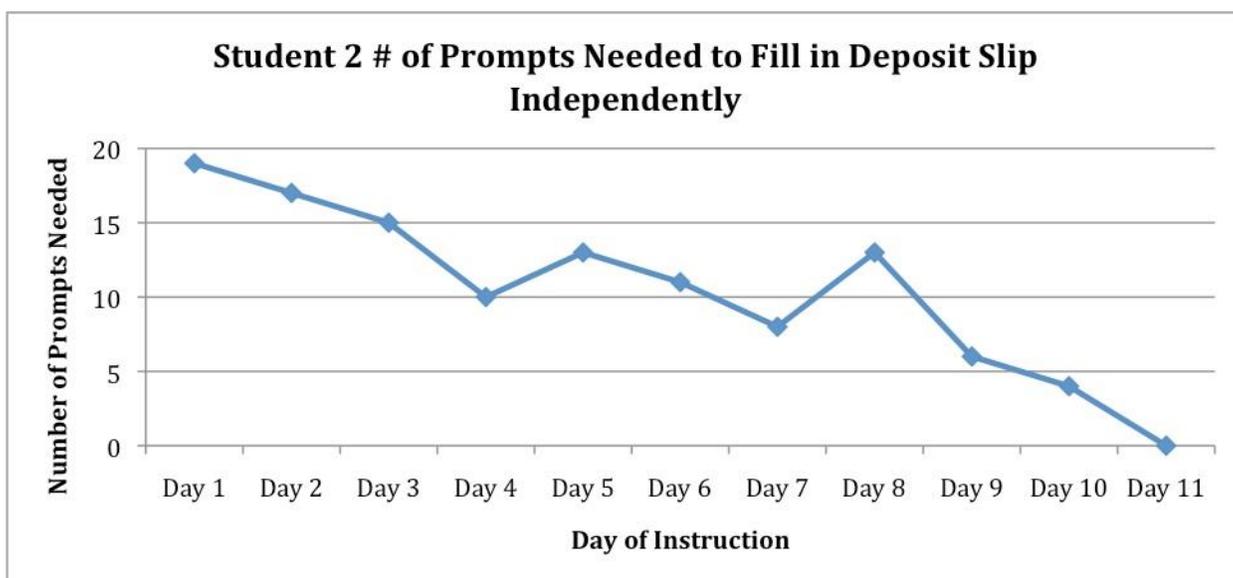


Figure 6

When filling out a check, student 2 was able to fill out 1 area in the baseline scenario. The student was able to correctly identify where the numerical value should be written on the check. The student was given the model instruction on the following day. Following the model, the student was able to correctly fill in 3 of the areas independently. The student was given verbal and gestural prompts to fill in the remaining areas on the check. The following day, the student was given a scenario. The student was able

to fill in 4 of the areas on the check independently, and needed verbal and gestural prompting to fill in the other areas of the check. On the third day, the student was able to fill in 5 of the areas correctly. The student needed verbal and gestural prompting to fill in the other areas of the check. On the fourth day, the student was able to fill in 6 of the areas correctly. Between the fourth and fifth day of instruction, the student was absent for two straight days from school. The student regressed and was only able to fill in 3 of the areas correctly on the fifth day independently. The student required modeling, verbal and gestural prompts. On the sixth day, the student was able to fill in 5 of the areas independently. The student required modeling, verbal and gestural prompts to fill in the remaining areas. On the seventh day, the student was able to fill in 8 of the areas independently. The student needed verbal and gestural prompts to fill in the remaining areas. On the eighth day, the student was able to fill in all of the areas independently. The student asked the instructor if all of the areas were correct, which showed that he might not have been confident that he was correct in all of the areas, but the student was able to fill in the check with 100% accuracy, with no prompting from the instructor.

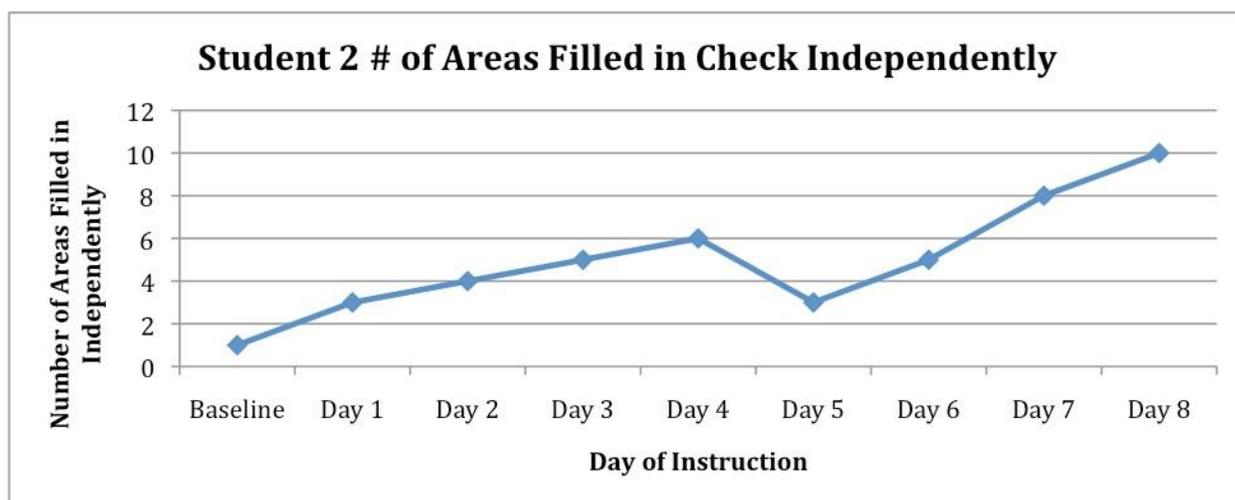


Figure 7

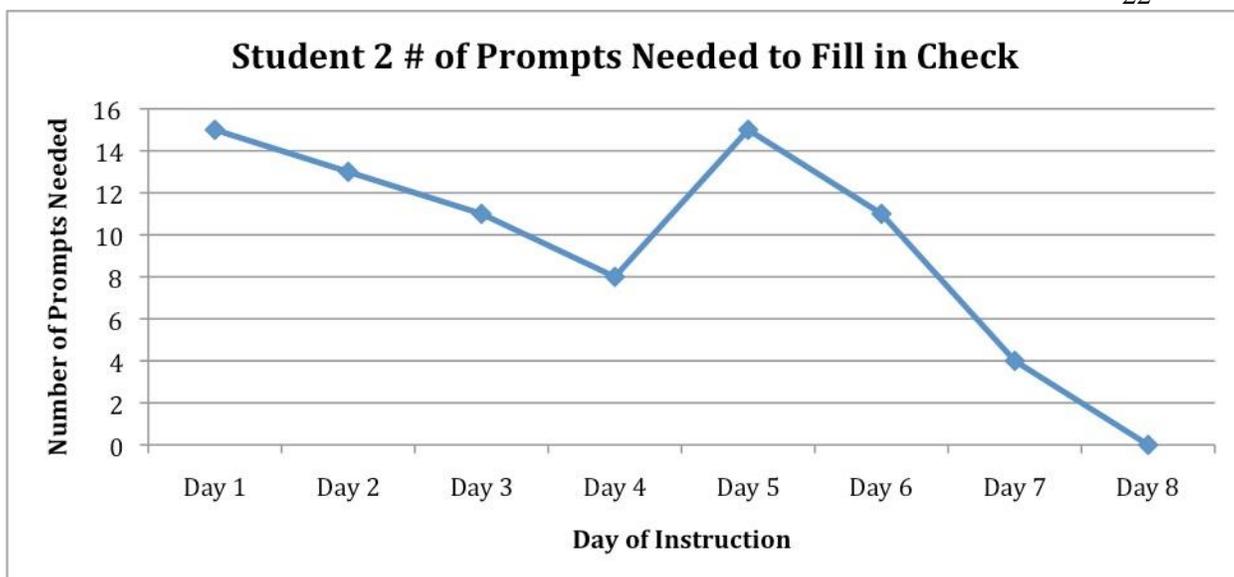


Figure 8

Chapter 5

Conclusion

The data were consistent with past research and what was predicted to happen. Both of the students were successful in acquiring the steps in filling out a deposit slip and writing a check. The students were able to fill out a check with 100% accuracy without any prompting from the instructor after receiving modeling and scenarios guided practice. The students were able to fill out a deposit slip with 100% accuracy without any prompting from the instructor after receiving modeling and scenarios for guided practice. The students were not able to pick up all of the information presented solely from the model. Each of the students in the study required some sort of prompting from the instructor over a few days. As the students received more prompting, the students were able to obtain the information quickly. While the model was helpful to both of the students in each of the tasks, they did not assist the student in acquiring all of the steps in writing a check or filling out a deposit slip. Therefore, the prompting was necessary in order to bring the student to full independence with completing the tasks.

It is evident that this type of teaching technique (including a model and prompting) is important in helping the students acquire the information within math and reading skills, but also with self-help and life skills, such as banking and finances. Learned helplessness is a pattern that many students may feel across multiple subjects because of the constant occurrence of failing. However, the repetitive guided practice through direct instruction gives students a quicker and likely rate of success, which is necessary to break the pattern of learned helplessness. Financial literacy is necessary to provide these students with strong background knowledge of the types of financial decisions they will need to make when living on their own. It could also possibly prevent learned helplessness in the financial aspect of their lives when given the background knowledge needed to make smart financial decisions.

Upon interviewing the students briefly prior to implementing the intervention, it was obvious that the students had not had much experience with financial literacy prior to the intervention. This is

consistent with other student experience with financial literacy within the classroom in previous research. It has been shown that many students were not receiving this instruction prior to being thrown into managing finances in the “real world.” Therefore, it was not only important that these students got this background knowledge in financial literacy to store away for later, but it was also evident that this knowledge that the students did not have much prior knowledge of to cause an effect on the results of the study. This study did have a small sample size, but if anything, it showed that it is important to teach students these financial skills that they are able to use later down after graduating from high school and may be in need of establishing themselves financially.

Chapter 6

Suggestions for Further Research

Future practice should focus on prompting students. Each lesson should include a model of the performance that students are to follow, and then subsequent prompting in order to help the students become successful with the task. The focus in academics on modeling and prompting in the past has been on math and reading skills, but this should be applied in all subject areas in classrooms. Instructors should fade this guided practice so not to cause students to rely on this practice and never learn to perform at the skill independently.

Personally after participating in this study with these students, I've seen how important it is to help my students develop these financial skills. As I personally struggled with trying to make smart financial decisions, I feel as though I could have truly benefited from direct instruction in this area. I know that many of my students will struggle with math and reading, but will be given practice in these areas throughout their 18 to 21 years of school. However, knowing how scarce it is to find financial literacy instruction in the classroom demonstrates to me how important it is to build this foundation for my students to make smart financial decisions post-grad. I personally will be seeking curriculum for my students with a financial literacy foundation, such as the program created by the Council for Economic Education aligning with the Common Core Standards "Never Too Young." Every student should be given the knowledge to feel confident in making financial decisions and completing everyday financial tasks, such as writing a check or making a deposit.

Appendix A

Deposit Slip Lesson Plan/Scripted Lesson

During the model, the principal investigator will model the following information with the students. A check, deposit slip, or calendar will be drawn on the whiteboard exactly the way as it is on the checks, deposit slips, or calendars that are presented to the students to work on.

This is a deposit slip. The first step we will be taking is filling in the name of the account holder. This is where your name will go. You will be writing your name here. I am going to write my name here on the board. (The instructor will fill in the name on the line on the board marked “Account holder.”). Now I want you to write your name on that line. (Give the students the opportunity to fill their first and last name in Account Holder area).

The next step we will take is filling out the date. This is the date that the deposit slip is filled out – not the date that is written on the check. You will write this date in MM/DD/YYYY format. I am going to write the current date on this line on my deposit slip on the board. (The instructor will fill in the date on the line on the board marked “Date.”) Now I want you to write the current date on the line. (Give the students the opportunity to fill in the date in the Date area).

The next step we will take is filling out the cash area of the deposit slip. This is the amount you would fill out if you were depositing any amount of cash into the bank. In this scenario, we were given a \$20 bill. We are going to deposit that using this slip, so I am going to write \$20 in the box next to the area marked “Cash.” (The instructor will fill in the amount of \$20 in the box marked “cash.”). Now I want you to write the amount in the box. (Give the students the opportunity to fill in the box for the area marked “cash.”).

The next step we will take is filling out the areas of checks on the deposit slip. This is the amount that is listed on the check. On our check, the amount listed is 472.37. We are going to deposit that amount

into the bank. I am going to write this amount in the first box for checks. (The instructor will fill in the amount in the box for the first check). Now I want you to write the amount in the box. (Give the students the opportunity to fill in the box the amount that was listed on the check).

The next step is to fill in the check number next to the amount on the check. There is a line next to the amount that was written in the box where we will list the check number (point to this line on the board). We are going to write the check number of the check that we are depositing. This number is usually found on the top right of the check. (The instructor will point to the check number on the check). I am going to write this number on the line next to the amount that is being deposited on the deposit slip. (The instructor will fill in the check number on the line next to the amount being deposited). Now I want you to write the check number on your deposit slip. (Give the students the opportunity to fill in the check number that was listed on the check).

We are going to repeat the last step if we have more than one check. In this scenario, we only have one check, so we are going to leave the next check line blank.

The next step that we are going to take is the subtotal. We are going to add up the \$20 and the 472.37. This totals up to be 492.37. We are going to write that on the line because that is our subtotal with all of the items that we are depositing. We are going to write that on the line next to the subtotal. I am going to write that on my deposit slip. (The instructor will fill in the subtotal amount on the line next to subtotal on the board). Now I want you to write the subtotal on your deposit. (Give the students the opportunity to fill in the subtotal that was added together).

The next step we are going to fill out the “less cash received” section. In this scenario, we are not asking for any cash back from the bank. So we are going to leave this section blank. However, if you were going to take cash out of your check, you would write the amount that you would want back in this box on the deposit slip.

The next step would be to fill out the final amount being deposited into the account. This would be the subtotal minus the less cash received section. This will be 492.37 minus 0.00. I am going to write

that in the total line on my deposit slip. (The instructor will fill in the total amount on the total line on the board). Now I want you to write the total on your deposit slip. (Give the students the opportunity to fill in the total that was added together).

The next step in making a deposit is signing the back of the checks that we are depositing. You are going to flip over the check, and you are going to sign your name on the line where it states “Endorse here.” I am going to do that on my check on the board. (The instructor will sign name on the Endorse Here line on the back of the checks). Now I want you to flip over your checks and sign your names on the back of the checks. (Give students the opportunity to write their account number on the back of the checks).

The last step is to write the account number on the back of the deposit slip. This is the second set of numbers on your deposit slip. (The instructor points to the second set of numbers on the deposit slip for the students to refer to). You are going to write that number directly under your signature. I am going to do that on my checks on the board. (The instructor will write the account number under the signature on the back of the check). Now I want you to write your account number underneath your signature on the back of the checks. (Give students the opportunity to write their account number on the back of the checks).

After the model, students will need various prompting in these steps if they miss filling in certain parts. Instructor will repeat the instructions in this word document based on the steps that the student needs.

Appendix B

Writing a Check Lesson Plan/Scripted Lesson

During the model, the principal investigator will model the following information with the students. A check, deposit slip, or calendar will be drawn on the whiteboard exactly the way as it is on the checks, deposit slips, or calendars that are presented to the students to work on.

This is a check. The first step we will take in filling out the check is writing the date. You are going to fill in the date in MM/DD/YYYY format. (The instructor will fill in the current date on the check). You are to put in the date that you are filling out the check – not the date that is listed on the bill. (Give students the opportunity to fill in the date on their own check).

The next step we will take is filling out who we are making the check out to. This is something that we have to refer to the bill for. We are going to look on the bill for this information. I am going to read over this, and at the bottom, I see that this bill says “Make checks payable to Verizon Wireless.” I will be writing that on my check on the line next to “Pay to the order of.” (The instructor will fill in Verizon Wireless on the Pay to the Order of Line). Now I want you to do this on your own paper. (Give students the opportunity to fill in the Pay to the Order of on their own check).

The next step we will take is filling out the amount that is owed on the bill. You are going to look for the amount that is owed on the bill. I am going to refer to the bill for this. As I am reading over this, I see that it says “Total Amount Due” with 212.63. This is the amount that I am going to fill in this box. I will be writing this amount inside the box. (The instructor will fill in this amount in the box). Now I want you to do this on your own check. (Give students the opportunity to fill in the amount on their own check).

The next step we will take is filling out the amount that is owed in the bill in written form. You are going to write out the amount owed in words. The amount owed that we wrote on our check is 212.63.

You need to write this out starting with Two Hundred. (The instructor writes this on the line below Pay to the order of). Next you will write twelve because we have 212 dollars. (The instructor writes this on the line next to “two hundred.”). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check).

The next step is to write in the rest of the amount in word form. The decimal point is written with the word “and.” You are going to write this next to “two hundred twelve.” (The instructor writes this on the line next to twelve). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check).

The next step is to write the cents portion of the amount in word form. This is something that we are going to write in fraction form. You are going to write the amount owed in cents over the number 100. We owe 63 cents on this bill. So I am going to write $63/100$ next to the word “and.” (The instructor writes this on the line next to “and”). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check). Then you are going to draw a line to the end of the line to prevent people from adding more onto this check. (The instructor writes this on the line next to the fraction number). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check).

The next step is to fill out the memo on the check. Usually this is the account number or the invoice number so that the person processing the check can easily match the check to the invoice. This is something that we have to refer to the check for. On the check, I see that this invoice has an account number. I am going to write this account number onto the check. (The instructor writes the account number onto the memo line). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check).

The next step is to fill in your signature. You are going to put this on the line on the bottom right. (The instructor fills in her signature on the line on the board). Now I want you to write this on your check. (Give students the opportunity to fill this in on their check).

After the model, students will need various prompting in these steps if they miss filling in certain parts. Instructor will repeat the instructions in this word document based on the steps that the student needs.

Appendix C

DEPOSIT TICKET

Account Holder

Date

CASH (including coins) ▶

List check #1234

Checks

Singly check #4567

Total Items

0

Subtotal ▶

Less Cash Received ▶

\$

sign here if cash received



:01234567: 12345678901"



100

PAY to the
ORDER OF

\$

Memo

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ACADEMIC VITA

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EDUCATION

The Pennsylvania State University, Schreyer Honors College University Park, PA
Bachelor of Science in Special Education – K-12 Option – August 2015
Bachelor of Science in Psychology – Life Sciences Option – August 2015
Masters of Education in Curriculum and Instruction – Reading Specialist Option – August 2015
License: Pennsylvania Special Education, K-12, August 2015
Pennsylvania Reading Specialist, K-12, August 2015
Pennsylvania Education PK-4, August 2015
Pennsylvania Education 4-8, August 2015
Scholarship: Helen and Robert Golder Scholarship for Merit, Three-time Recipient of Sidney and Helen S. Friedman Scholarship, The President's Freshman Award

PROFESSIONAL SEMESTER

NHS School, State College, PA January 2015 – Present
Middle School/High School Emotional Support

- Attended IEP meetings and regular staff meetings
- Assisted teacher in writing IEPs for students in the classroom using IEP Writer
- Arranged for transition field trips to nursing homes, grocery stores, and career centers
- Led small group instruction within math placement groups
- Created modifications as needed for individualized student education
- Assessed student ability levels utilizing Brigance assessment system
- Monitored student progress of academics and behaviors

Park Forest Middle School, State College, PA Fall 2014
Reading Specialist Classroom

- Administered reading placement and fluency tests to place students in appropriate reading levels
- Interviewed students based on reading backgrounds and attitudes towards reading
- Instructed students on appropriate ways to obtain and utilize information from library and databases

Mount Nittany Elementary School, State College, PA Fall 2013
5th Grade General Education Classroom

- Identified students falling behind and worked with them one-on-one in math and reading skills
 - Administered weekly fluency probes in math and reading to identified students
 - Created lesson plans for small group settings to improve reading and math skills of identified students
 - Created reinforcement schedule for student exhibiting disruptive behaviors in the classroom
 - Collected data daily based on student performance
-

WORK EXPERIENCE

Archway Program, Atco, NJ July 2015 - Present
Paraprofessional

- Supervise lunchroom and recess activities
- Assists students in physical education and swimming
- Performs clerical and classroom duties for classroom teacher

-Performs discrete trials with students; records and graphs data on student performance

NHS School, State College, PA

January 2014 – May 2015

Personal Care Aide (PCA) and Classroom Aide

- Provide one-on-one instruction and care to student
- Complete daily behavior and instructional reports regarding student behaviors
- Assisted teacher in writing and preparing lesson plans, as well as cleaning and organizing classroom
- Became familiar with Language for Learning and Reading Mastery programs
- Updated and assisted non-verbal student in utilizing Dynavox in everyday activities

Davidson School Elwyn, Inc. Development Center, Elwyn, PA

July 2013

Instructional Aide [3-5 year olds]

- Enhanced fine motor skills by working with children one-on-one
- Interacted with children using sign language, picture cards, and dialogue
- Cleaned and organized classroom alongside teacher
- Assisted with preparing and cleaning up snacks and lunches regularly

NHS School, State College, PA

Fall 2011

Special Education Classroom Volunteer

- Helped teacher create lesson plans and delivered them with teacher assistance
- Worked with students one-on-one during lessons throughout school day to improve skills

Colonial Elementary School, Lafayette Hill, PA

May/June 2011

Special Education Classroom Volunteer

January-June 2010

- Helped create lesson plans, photocopies for activities, and decorate bulletin boards
- Supervised students in group work and solo activities, as well as answered all questions

LEADERSHIP ACTIVITIES

Atlas THON Executive Board Member – Alternative Fundraising

March 2013 – March 2014

- Designed ideas for fundraising
- Led members in implementing fundraisers and assigning roles in fundraising efforts
- Tracked all funds coming in and out of fundraising efforts

Atlas THON committee member

March 2014- Present

- Raised funds and awareness for THON and pediatric cancer
- August 2011 – February 2013
- Increased morale for committee members to continue organization involvement