

## PRACTICE DESCRIPTION

### *Using Simulation to Teach Basic Finance Skills*

(Research-Based Practice)

#### What is the evidence base?

This is a research-based practice for **students with disabilities** based on two methodologically sound single-case design studies across seven participants with intellectual disability, other health impairment, learning disabilities, or Autism.

#### Where is the best place to find out how to do this practice?

- [Lesson Starter: Using Simulation to Teach Basic Finance Skills](#)

#### With whom was it implemented?

- Students with
  - Learning disabilities ( $n = 3$ )
  - Intellectual disability ( $n = 1$ )
  - Autism ( $n = 1$ )
  - Other health impairment ( $n = 2$ )
- Ages 16 to 18 years old

#### What is the practice?

Simulation occurs when the real-life setting/situation is re-created in a familiar environment. In this case, stores and banks were re-created in a school setting to help teach basic finance skills that could then be generalized to the local community. For this practice, static picture prompts were used to teach purchasing skills using a debit card and track expenses by subtracting purchase amounts and adding deposits into a check register. Teachers acted as the cashier and used a script and read a scenario that included asking the student if they had enough money in their account to make the purchase. A task analysis was used to teach students the steps of making a decision based on the amount of money in the account, making a purchase with a debit card, and tracking expenses (recording purchases and deposits).

#### Where has it been implemented?

- Classroom
- Transition office in the student's school

## How does this practice relate to Common Core Standards?

- [CCSS.ELA-LITERACY.CCRA.L.3](#) – Knowledge of Language: Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

## How does this practice relate to the Common Career Technical Core?

- [Plan education and career path aligned to personal goals.](#) Career-ready individuals take personal ownership of their own educational and career goals, and they regularly act on a plan to attain these goals.
- [Act as a responsible and contributing citizen and employee.](#) Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others.
- [Apply appropriate academic and technical skills.](#) Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive

## References used to establish this evidence base:

- Rowe, D. A., Cease-Cook, J., & Test, D. W. (2011). Effects of Simulation Training on Making Purchases with a Debit Card and Tracking Expenses. *Career Development for Exceptional Individuals*, 34(2), 107–114. <https://doi.org/10.1177/0885728810395744>
- Rowe, D. A., & Test, D. W. (2012). Effects of Simulation to Teach Students With Disabilities Basic Finance Skills. *Remedial and Special Education*, 34(4), 237–248. <https://doi.org/10.1177/0741932512448218>

*The contents of this Practice Description were developed under a grant (H326E200003) from the Department of Education. However, those contents do not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.*

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National Technical Assistance Center on Transition: the Collaborative. (2022). *Using simulation to teach basic finance skills*. The University of North Carolina at Charlotte.

