Using Community Based Instruction to Teach Banking Skills

What is the evidence base?

A potential level of evidence based on two acceptable quality single subject studies

With who was it implemented?

- Students with
  - Moderate intellectual disability (n = 11, 2 studies)
- Ages ranged from 11 - 20, 2 studies;
- Males (n=7), females (n=4)
- Ethnicity
  - None reported (n = 11, 2 studies)

What is the practice?

Community based instruction is teaching functional skills that take place in the community where target skills would naturally occur (Brown et al., 1983). In the studies used to establish community based instruction (CBI) as an evidence-based practice for teaching banking skills CBI was provided:

- following simulated instruction in the classroom (Alberto, Cihak, & Gama, 2005; Branham, Collins, Schuster, & Kleinert, 1999)

How has the practice been implemented?

- Simulated instruction using a picture prompt photo album of an ATM and observed video model of cash withdrawals prior to community based instruction using least to most prompts to withdraw $20 (Alberto et al., 2005)
- CBI paired with a constant time delay procedure to teach three community skills (e.g., mailing a letter, cashing a check, and crossing the street) following simulated classroom instruction and video modeling of the skills (Branham et al., 1999)

Where has it been implemented?

- Bank (1 study)
- ATM in the grocery store (1 study)

Where is the best place to find out how to do this practice?
How does this practice relate to Indicator 13?

- Indicator 13 Checklist Item #3: Teaching banking skills in the community may reflect results of transition assessment information
- Indicator 13 Checklist Item #4: Community based instruction on banking skills may be a transition service designated in an IEP that will enable a student to meet his or her postsecondary independent living goal(s)
- Indicator 13 Checklist Item #6: Teaching banking skills using CBI may be part of an IEP goal that supports a student’s postsecondary independent living goal(s)

How does this practice relate to Common Core Standards and other curriculum standards?

- Reason quantitatively and use numbers to solve problems. (Number and Quantity, Grades 9 – 12)
  - Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays
- Use properties of operations to generate equivalent expressions. (Expressions and Equations, Grade 7)
  - Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically
- Describe how to use different payment methods. (National Standards in K-12 Personal Finance Education, Grade 12)
  - Demonstrate skill in basic financial tasks, including scheduling bill payments, writing a check, reconciling a checking/debit account statement, and monitoring printed and/or online account statements for accuracy

How does this practice relate to the State’s Career Cluster Initiative: Essential Knowledge and Skills?

- Demonstrate mathematics knowledge and skills required to pursue the full range of post-secondary education and career opportunities (Academic Foundations)
  - Identify whole numbers, decimals, and fractions
  - Demonstrate use of relational expressions such as: equal to, not equal, greater than, less than, etc
Demonstrate knowledge of basic arithmetic operations such as: addition, subtraction, multiplication, and division

References used to establish this evidence base:


Additional references: