

Savings Account, Bill Paying, and Money Order Skills

Objective: To teach students savings account, bill paying, and money order skills.

Setting and Materials

Setting: Instruction will take place in the classroom.

Materials: Photocopied sets of deposit slips, withdrawal slips, savings passbooks from a local bank, and four different types of checks, three sets of utility bills, photocopied U. S. currency, pencils, calculators, and two versions of the self-paced workbook, with sections related to depositing cash, depositing checks, depositing less cash received, depositing combinations of checks and cash, and withdrawing cash.

Content Taught

The following seven money skills were taught:

1. depositing cash only
2. depositing checks only
3. depositing checks and receiving cash back
4. depositing combinations of checks and cash
5. withdrawing cash
6. paying bills
7. using money orders

Teaching Procedures

1. Train the skills using a forward-chaining format by providing students with written instructions and visual models.
2. Provide visual models of completed bank forms to students that include all previously trained responses as well as the new response to be trained.
3. On the visual model, circle new response in red.
4. Written directions to perform all responses in the forward chain appear below the visual models. Following the last response trained for each of the seven response classes was the

word “stop” printed in bold type, and written instructions for participants to show their work to the teacher.

5. Do not provide a visual model for responses later in the chain.
6. Provide practice problems with visual stimuli (e.g., a bill or paycheck) that require complete performance of the task. Present these in varied order to control for sequence effects.
7. Use least to most prompting, as follows.
 - a) First, a non-specific verbal instruction was used. “Something is wrong with your withdrawal. See if you can find the mistake on your own.”
 - b) Next, a location prompt was used to describe where the error occurred, but not how to correct it. “Look at the place in your passbook where you entered the withdrawal. It is not right.”
 - c) Next a specific verbal prompt was given to describe the error and how to correct it. “When you entered the withdrawal, you put it under the deposit column instead of the withdrawal column”.
 - d) Next, the instructor used a gestural prompt with a specific verbal prompt. “When you entered the withdrawal, you put it under the deposit column here (pointing to the inappropriate place in the passbook). It should be put down here in the withdrawal column” (pointing to the appropriate place).
 - e) The instructor then modeled the correct response, while again delivering the specific verbal prompt. The instructor then erased the response and had the participant complete the problem.
8. To use cumulative training, combine teaching new skills alone and then integrating with previous tasks for concurrent training. The following sequence utilizes cumulative instructional sequencing:
 - a) Deposit cash introduction / Forward chaining of cash deposit
 - b) Deposit cash training
 - c) Deposit checks introduction / Forward chaining of check deposit
 - d) Deposit checks training
 - e) Cumulative review
 - f) Deposit less cash introduction / Forward chaining of less cash deposit

- g) Deposit less cash training
 - h) Cumulative review
 - i) Deposit combination introduction / Forward chaining of combination deposit
 - j) Deposit combination training
 - k) Cumulative review
 - l) Withdrawal introduction / Forward chaining of withdrawal
 - m) Withdrawal review
 - n) Cumulative review
 - o) Bill paying introduction / Forward chaining of bill paying
 - p) Bill paying review
 - q) Cumulative review
 - r) Money order introduction / Forward chaining of using a money order
 - s) Money order training
 - t) Cumulative review
9. To use interspersal training, intermix the training of items on which students have performed above criterion with items on which they have performed below criterion.

The following sequence utilizes interspersal instructional sequencing:

- a) Deposit cash introduction / Forward chaining of cash deposit
- b) Deposit cash training
- c) Deposit checks introduction / Forward chaining of check deposit
- d) Deposit checks training

- e) Interspersal training / review
- f) Deposit less cash introduction / Forward chaining of less cash deposit
- g) Deposit less cash interspersal training / Review
- h) Deposit combination introduction / Forward chaining of combination deposit
- i) Deposit combination interspersal training/ review
- j) Withdrawal introduction/ Forward training of withdrawal
- k) Withdrawal interspersal training / Review
- l) Bill paying introduction / Forward chaining of bill paying
- m) Bill paying interspersal training / Review
- n) Money order introduction / Forward chaining of using a money order
- o) Money order interspersal training / Review

Evaluation

To collect data on student performance, record the percentage of correct problems. Score a problem as correct only if all steps of the task analysis are performed correctly.

Lesson Plan Based on:

Cuvo, A. J., Davis, P., & Gluck, M. S. (1991). Cumulative and interspersal task sequencing in self-paced training for persons with mild handicaps. *Mental Retardation*, 29, 335-342.

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