

Cashing Checks and Using an ATM

Objective: To teach students to make a cash withdrawal at an ATM or write checks for cash.

Setting and Materials:

Settings: bank

Materials:

- ATM card
- Check writing materials: checks and withdrawal slips
- Optional materials for students requiring additional supports:
 - A cue card that provides students with the correct spelling and format for the written dollar values to be entered on the check.
 - A complete model of a check for cash in the amounts of \$10 and \$20.

Content Taught

Students are taught to withdraw money from a bank one of two ways. They are taught to withdraw \$10 and \$20 by accessing an ATM or by writing checks for cash at a bank.

Task analysis for use of the ATM:

1. Insert the access card
2. Enter the personal identification number
3. Press the button indicating that the correct number has been entered
4. Press the button to indicate a withdrawal from a checking account
5. Enter 1000 or 2000 to indicate dollar and cent amount
6. Press the “correct” button
7. Lift the door and remove the bill
8. Press the button to indicate end of transaction
9. Remove access card and receipt from appropriate slots

Task analysis for writing a check:

1. Enter the bank and move to a table
2. Enter the correct date on the check
3. Write the word “CASH” on the appropriate line
4. Enter the appropriate dollar value (i.e., 10.00 or 20.00)
5. Write the dollar value on the correct line (i.e., TEN and 00/100 or TWENTY and 00/100)
6. Sign the check
7. Cash the check
8. Exit the bank

Teaching Procedures

Pretest Procedures:

1. Begin the session by providing the student with the necessary materials (e.g., access card, checkbook, pen, etc.) and a verbal prompt (e.g., “Withdraw ___ dollars from the money machine” or “Write and cash a check for ___dollars.”).
2. Each student should withdraw \$10 and \$20 during each probe session.
3. If the student makes an error, except for signing their name, complete the step for them and prompt them to finish the activity.
4. If the student makes an error while signing their name, physically assist them in signing without providing additional feedback. Prompt the student to finish the rest of the task.
5. At the end of the session, return the money that was withdrawn into the appropriate account.
6. Collect data on the number of steps completed correctly.

Instructional procedures:

1. Instructional sessions should last 20 minutes; students should receive two to six trials per session and at least one trial on each of the two target amounts (i.e., \$10 and \$20) during each instruction session.
2. Assistance during instruction should be provided using the prompt hierarchy and faded by reducing the level of prompting on the hierarchy.
3. Prompt hierarchy:
 - a. Physical assistance plus direct verbal cue
 - b. Point plus direct verbal cue or model plus direct verbal cue
 - c. Direct verbal cue
 - d. Gesture
4. The initial prompt provided to students should be determined during pretesting procedures.
5. Prompts should be faded after two consecutive correct trials.
6. If students make an error, they should be prompted through the task by being prompted with the correct level on the hierarchy.
- 7.

Evaluation

Students should perform 100% of the task analysis steps correctly for two consecutive sessions. Record the errors of each step of the tasks analyses if the student makes step initiation errors, discrimination errors, and response errors. Step initiation errors should be recorded when the student does not complete the step within 5 seconds after the prompt is given. Discrimination errors are recorded when the student performs the step out of sequence or if they fail to respond correctly. Response errors are recorded when there is an incomplete response given or if the student performs the step too slowly.

Lesson Plan Based on:

McDonnell, J. J., & Ferguson, B. (1989). An comparison of time delay and decreasing prompt hierarchy strategies in teaching banking skills to students with moderate handicaps. *Journal of Applied Behavior Analysis*, 22, 85-91.