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Developing Financial Literacy Skills for a Secondary Transition Program for Students with Learning Differences

Rose Marie Borillo

University of St. Augustine for Health Sciences, r.borillo@usa.edu

Becki Cohill

University of St. Augustine for Health Sciences, bcohill@usa.edu

Susan MacDermott

University of St. Augustine for Health Sciences, smacdermott@usa.edu

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Developing Financial Literacy Skills for a Secondary Transition Program for Students with Learning Differences

Rose Marie Borillo, Becki Cohill, OTD, OTR/L, and Susan MacDermott, OTD, OTR/L

BACKGROUND

Under the Individuals with Disabilities Education Act (IDEA), schools are required to provide transition planning for students with disabilities and mental illness by age 16 (Eismann et al., 2017). Occupational therapists have been underutilized in secondary transition planning, despite their expertise in targeting functional abilities, comprehension, and health using activity analysis to promote skill attainment and achieve independence (Mankey 2012; Eismann et al., 2017).

At the Winston School, there was no formal transition program aside from the individual college counseling provided by a staff member. A coordinated transition program was indicated to prepare students for life after high school to include college and career readiness, and independent living skills, especially financial literacy. Financial literacy has become a priority not just for Winston, but globally as a lack of financial planning has been linked to greater rates of dropping out of college (Blue et al., 2014; Poynton et al., 2014).

PURPOSE

The purpose of this project is to develop the financial literacy component as a part of a coordinated, comprehensive transition program that addresses the specific skills and needs of diploma bound students with learning differences to transition into post-secondary education and work using an occupational therapy lens.

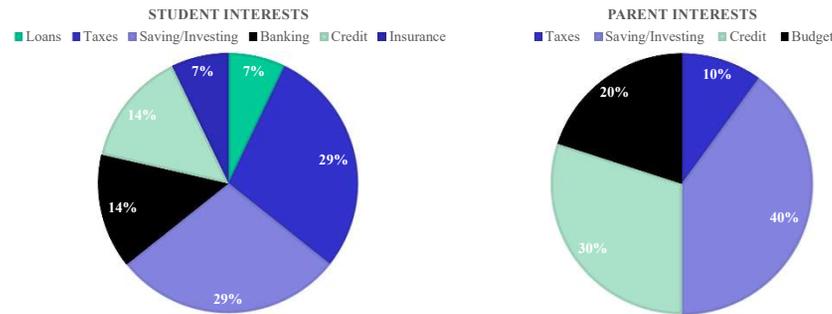
TIMELINE

	July	August	September	October	November	December
TASKS	Week 1 Week 2	Week 3 Week 4 Week 5	Week 6 Week 7 Week 8 Week 9	Week 10 Week 11 Week 12 Week 13 Week 14 Week 15 Week 16 Week 17		
ASSESSMENTS						
Classroom Observation						
Focus group						
Parent Interview						
Budget Pre-Survey						
Budget Post-Survey						
Student Interviews						
PROGRAM DEVELOPMENT						
Research curriculum						
Develop scope & sequence						
Create lesson plans						
Facilitate Unit 1: Who Am I?						
Facilitate Unit 2: Financial Literacy						
Facilitate Unit 3: Post-Secondary Options						
Revise lesson plans						
Revise scope & sequence						

RESULTS

STUDENT FOCUS GROUP: As a class activity, students (n=10) answered questions about their experience with money (i.e. if they earn/receive money), habits, (i.e. how often they spend money), and values (i.e. what they would do if they had \$10,000).

PARENT INTERVIEW: Students interviewed their parents (n=10) as an assignment to get an idea of what the financial habits and values are at home. Parents provide their input regarding what they wish they learned when they were their students' age.



BUDGET PRE- & POST-SURVEY: Students (n=10) have improved their knowledge on budgeting, particularly in the areas of housing, transportation, and food, after participating in the transition class.



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DISCUSSION

During curriculum development, it was essential to provide multimodal presentations of lesson materials and be flexible when making immediate modifications. Processing, executive function, and comprehension varied across students, therefore modifications to "simplify" or "challenge" were included in each lesson plan to accommodate for those differences. As a result, a total of 20 lessons were created for financial literacy. Students expressed their growth in knowledge through the meaningful activities they participated in throughout the course.

STUDENT RESPONSES:

"I didn't realize how much adults had to budget. The lessons made me realize how important my mom is and how much time she spends on budgeting." – Student

"The lessons were fun because I didn't know that some stuff was expensive. I also learned that some areas didn't have transportation. I also learned that there are multiple ways to save money." – Student

"Something very useful I learned a lot about in this unit is the functions of credit and debit cards. I had always been somewhat confused about these things, but not only did this unit clear up these questions, but it also made me aware of things I did not even know of before." – Student

CONCLUSION

With the use of occupation-based activity analysis, curriculum development for financial literacy resulted in meaningful, experiential learning opportunities with appropriate modifications to meet student learning needs and preferences. School-based occupational therapists can expand their role in the classroom in supporting students to develop the necessary skills to prepare them for independent living.

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