



Teaching Personal Finance Skills to Young Adults with Intellectual and Developmental Disabilities



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Background / Purpose

Financial Literacy

- Impacts overall well-being of students with disabilities
- McGrarity et al., 2020

Work Problem Solving

- One way to teach students with disabilities financial literacy skills (i.e., personal finance)
- Root et al., 2021

Modified Schema-based Instruction

- No paraprofessionals delivering the intervention
- Root et al., 2021

Participants & Setting

Program for young adults with IDD transitioning into post-secondary education

Teacher: female, white, 2nd year teaching, master's degree in curriculum and instruction (special education)

Students:
Chris: male, white, intellectual disability & other health impairment (i.e., cerebral palsy)
Shania: female, black, intellectual disability
Michael: male, white, intellectual disability
Leroy: male, black, intellectual disability

Paraprofessional: male, multiracial, bachelor's in neurodevelopment, first year as a paraprofessional

Students:
Harrison: male, white, intellectual disability
Steve: male, white, intellectual disability
Juan: male, hispanic, intellectual disability & other health impairment (i.e., cerebral palsy)
Jesus: male, hispanic, intellectual disability & speech and language impairment

Research Questions

What is the effect of **teacher- and paraprofessional-delivered modified schema-based instruction** on personal finance word **problem solving** behaviors of students with intellectual and developmental disabilities?

Method

- Design:** Non-concurrent multiple baseline
 - Citations: Ledford, 2022, Slocum et al., 2022, Ledford & Gast, 2018
- Dependent Variables:** Personal finance problem types, percent of change increase: tip, percent of change decrease: sale, problem solving behaviors
- Materials:** self-reflection folders, theme menu, anchor videos aligned to theme menu, worksheets, and various instructional tools: calculator, writing utensil, mini whiteboards, etc.

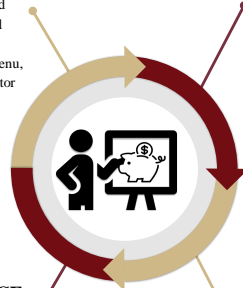
Procedures

BASELINE

- 2 worksheets
- Word problems read aloud, no additional support provided
- Materials: theme menu, worksheets, calculator

4 DAYS OF INSTRUCTION

- Lesson 1: Self-determination
- Lesson 2: Personal Finance
- Lesson 3 & 4: Discrimination of Personal Finance; Small Group Practice Problems



MAINTENANCE

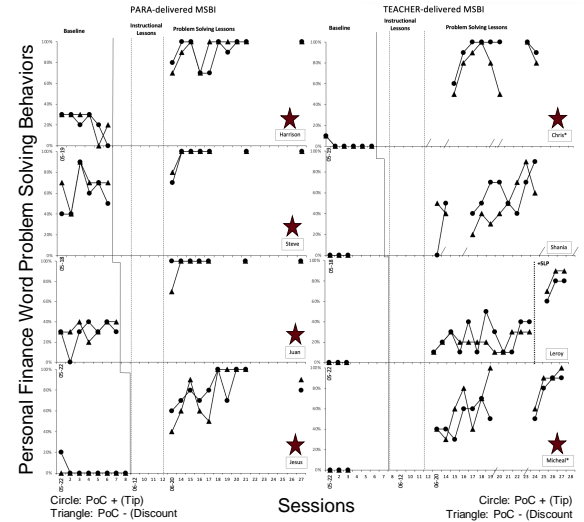
- 2 worksheets
- Word problem read aloud, no additional support provided
- Materials: theme menu, worksheets, calculator

INTERVENTION

- 2 guided practice problems
- 2 independent practice problems
- 2 model problems
- Materials: self-reflection folders, theme menu, anchor video, worksheets, calculator

Results

There is a **functional relation** between teacher- and paraprofessional-delivered **MSBI** and **personal finance word problem solving** skills of students with IDD.



Limitations & Future Research

Limited Instructional Time
= Varied Results

Refining the Explicit Instruction Format

Study Replication

Generalization of Personal Finance Skills



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