



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 an ATM:

1. Insert the access card
2. Enter the personal identification number
3. Press the bottom indicating the correct number has been entered
4. Press the button to indicate a withdrawal from a checking account
5. Enter 10 or 20 to indicate dollar amount
6. Remove access card to indicate end of transaction
7. Lift the door and remove the bill(s)
8. Remove receipt from appropriate slot

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 value on the correct line (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 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 with draw \$10 and \$299 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, 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 At the end of the session, return the money that was withdrawn into the appropriate account.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 trail 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 student should be determined during pretesting procedures
5. Prompts should be faded after two consecutive correct trials.
6. If the students make an error, they should be prompted th4outh the task by being prompted with the correct level on the hierarchy

Evaluation

Students should perform 100% of the task analysis steps correctly for two consecutive sessions. Record the errors of each step of the tasks analysis if the student makes step and intiation errors, discrimination errors, and response errors. Step initiation errors should be recorded when the student does not vomplete the step within 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. Respond errors are recorded when there is an incomplete response given or if the student perform to step too slowly.

Lesson Plan Based on:

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

This Lesson Plan Starter was developed by The National Technical Assistance Center on Transition (NTACT), Charlotte, NC, funded by Cooperative Agreement Number H326E140004 with the U.S. Department of Education, Office of Special Education and Rehabilitative Services (OSERS). This document has been reviewed and approved by the OSERS. Opinions expressed herein do not necessarily reflect the position or policy of the U.S. Department of Education nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Department of Education. OSEP Project Officer: Dr. Selete Avoke. RSA Project Officer: Kristen Rhinehart-Fernandez. This product is public domain. Authorization to reproduce it in whole or in part is granted. While permission to reprint this publication is not necessary, the citation should be: National Technical Assistance Center on Transition (2018). *Constant Time Delay - Banking - Lesson*

