



Using Simulated Instruction to Teach Purchasing with a Debit Card and Tracking Expenses

Objective: To teach students to make a purchase using a debit card and track expenses by subtracting purchase amounts and adding deposits into a check register.

Setting and Materials

Settings:

- High school transition office or special education classroom
 - Designate area as banking center where student's checkbook register, pen/pencil, and calculator are available
- Community-based sites
 - Determine through a survey of places student visits frequently (e.g., Walmart, Post Office, McDonalds) that accept debit cards as method of payment and use an automated debit machine to conduct transactions

Materials:

- Simulated debit card machine
 - 1 small box
 - Piece of black foam board
 - Black spray paint
 - Glue
- Instructional scripts
- Pictures of each step of the debit card machine transaction
 - Taken with a digital camera
 - Printed on card stock
 - Create details of the machine with a magic marker, a string, and a pen/stylus
- Check register
- Student debit cards
- Receipts
- Calculator
- Pen/Pencil

Content Taught:

- Using a debit card at various community sites
- Tracking expenses in check register
 - Adding deposits



- Identifying relevant information on receipts
- Subtracting purchase amounts

Pre-Teaching Procedures

- Examine all stimulus situations (i.e., general case analysis) in which student could use a debit card to make a purchase within his/her community (include stimulus situations that represent chain stores (e.g., Walmart) and stores unique to geographical area (e.g., Safeway; see example of Abbreviated General Case Analysis of Debit Card Machines)
 - Examine the various stimulus and response variations needed to operate each debit machine accurately
 - Determine the amount and type of behavior required to make a purchase using a debit card
 - Examine the different response topographies used to activate the debit card machine (e.g., insert or swipe card, direction to insert or swipe, touch screen)
- Conduct general case analysis of receipts obtained from making a debit card purchase
 - Examine receipts (obtained from various locations students shop in the community) to determine the placement of store name, date, total sale, variation of words used to describe the total amount purchased
 - Examine receipts for irrelevant information included and vary this information across teaching examples to minimize the likelihood student responding would come under the control of these irrelevant stimuli (e.g., phone numbers, logos, sweepstake advertisements)

Example of Abbreviated General Case Analysis of Debit Card Machines

Generic Response	Walmart	Safeway
Answer cashier's question of debit or credit?	Cashier didn't say anything. The machine said please slide card. Then a screen came up to choose what type of payment (e.g., debit, credit, EBT)	Cashier didn't say anything. Machine said to choose method of payment (e.g., debit, credit, EBT). Once debit was pressed then prompt to slide card was given.
Swipe card	Machine had screen that listed items purchased and said please swipe card. Card had to be swiped	Machine had screen said please swipe card. Card had to be swiped down the right side. Card



	down the side. Magnetic strip facing toward machine and down, numbers facing out.	lying flat. Magnetic strip facing down, numbers facing right.
Enter PIN number	PIN screen could either use fingers or attached pen to type the numbers of PIN and press enter	Had to use touch screen to enter PIN and press enter button
Check amount of purchase to see if it is correct	Screen showed amount ok? And had a yes box or no box to chose	Screen showed amount ok? And had a yes box or no box to chose
Choose whether you want cash back or not	Cash back amount could select from 4 boxes (US\$20, US\$50, none, other)	Cash back amount could select from 4 boxes (US\$20, US\$50, none, other)
Wait for approval	Showed approved	Showed approved
Get receipt from cashier	Cashier gave receipt	Cashier gave receipt

Note: This process should be used for all debit card machines in the stores typically visited by the student that accept debit cards as form of payment, as well as receipts found from each of these stores.

Teaching Procedures

Example of Instructional Session:

- Provide student with all necessary materials to make a purchase and track withdrawals and deposits
- Place debit card machine in front of student
- Teacher provides instruction using a model-test approach
 - “Today you are going to use your debit card to make a purchase and track your expenses.
 - Reads a problem scenario relevant to student that states the purchase amount
 - Ask the student to look and listen as each step is modeled
 - Demonstrate one step of the task analysis (see attached) while verbally saying the directions
 - Ask the student to demonstrate the step
 - Repeat this sequence for each step of the task analysis
 - If an incorrect response is given, repeat the step and ask the student to demonstrate the step
 - If a correct response is made, give immediate praise and pull out the picture prompt in simulated debit card machine to reveal the next screen



- Follow the model-test format until all steps of debit card transaction are complete
- Next give student a receipt
 - Instruct student to place the receipt in his or her wallet or pocketbook
- Continue the task analysis at the banking center in the classroom
 - Instruct the student to go to the banking center and enter his or her expenses in his or her check register
 - Also give the student a deposit slip to use at banking center
- During instruction, model tracking expenses by getting out a receipt and writing in register
- Then, prompt the student to get out his or her receipt and write in own register
 - “We will first enter our debits into our check registers and then enter our deposits. Let’s begin with our debits.” Model in own check register. “Now it’s your turn. What do you write in the box?”
 - If no response is given within 5 s, provide a verbal prompt (e.g., “Where should we start recording our transaction?”)
 - If an incorrect response is given, repeat the step, and ask the student to demonstrate
 - If the correct response is given, give immediate verbal praise and continue to next step of the task analysis
- Continue this sequence until all steps in the task analysis are complete and transactions are entered into the register

Task Analysis of Debit Card Usage and Expense Tracking

Step	Task
Making a decision based on amount of money in account	
1	Determines correctly if enough money is in account to make a purchase of “x” amount of dollars
Making a purchase with debit card	
2	Answers cashier’s question of debit or credit
3	Swipes card
4	Enters pin number and presses enter
5	Checks amount of purchase to see if it is correct. Yes for correct. No for incorrect
6	Selects yes or no for cash back
7	Waits for approval/takes receipt
8	Puts receipt in wallet



Tracking expenses (recording purchases)	
9	Walks to banking center
10	Takes receipt out of wallet
11	Under 1 st column, labeled number or code, write card for a debit
12	Under the 2 nd column, labeled date, writes the date of the transaction
13	Under the 3 rd column, labels transaction description, writes a description of the transaction
14	Under the 4 th column, labels payment, fee, withdrawal (-), writes the amount of the debit
15	Under the last column, tallies results using the correct operation in checkbook register (+ deposits and - for card)
Tracking expenses (recording deposits)	
16	Finds deposit amount in check register
17	Writes date of deposit
18	Writes deposit under transaction description
19	Writes amount of deposit in deposit, credit (+) column
20	Under the last column, tallies results using the correct operation in checkbook register (+ deposits and - for card)

Evaluation

- Count the total number of steps completed correctly on the 20-step task analysis of debit card usage and expense tracking.

Lesson Plan Based on:

Rowe, D. A., Cease-Cook, J., & Test, D. W. (2011). Effects of simulation training on making purchases with a debit card and tracking expenses. *Career Development for Exceptional Individuals*, 34, 107-114. doi: 10.1177/0885728810395744

Rowe, D. A., & Test, D. W. (2012). Effects of simulation to teach students with disabilities basic finance skills. *Remedial and Special Education*, 34, 237-248. doi: 10.1177/0741932512448218



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Research to Practice Lesson Plan Starter

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