



Using Community Based Instruction to Teach Banking Skills

What is the evidence base?

This is a Research-Based Practice for **students with moderate intellectual disabilities** based on two methodologically sound single-subject studies across 11 students with moderate intellectual disabilities.

Where is the best place to find out how to do this practice?

- [Community Based Instruction for Cashing Checks and Using an ATM \(McDonnell, J.J., and Ferguson, B., \(1989\).](#)

With who was it implemented?

- Students with
 - Moderate intellectual disability (n = 11, 2 studies)
- Ages ranged from 11 - 20, 2 studies;
- Males (n=7), females (n=4)
- Ethnicity
 - None reported (n = 11, 2 studies)

What is the practice?

Community based instruction is teaching functional skills that take place in the community where target skills would naturally occur (Brown et al., 1983).

In the studies used to establish community based instruction (CBI) as an evidence-based practice for teaching banking skills CBI was provided:

- following simulated instruction in the classroom (Alberto, Cihak, & Gama, 2005; Branham, Collins, Schuster, & Kleinert, 1999)

How has the practice been implemented?

- Simulated instruction using a picture prompt photo album of an ATM and observed video model of cash withdrawals prior to community based instruction using least to most prompts to withdraw \$20 (Alberto et al., 2005)

- CBI paired with a constant time delay procedure to teach three community skills (e.g., mailing a letter, cashing a check, and crossing the street) following simulated classroom instruction and video modeling of the skills (Branham et al., 1999)

Where has it been implemented?

- Bank (1 study)
- ATM in the grocery store (1 study)

How does this practice relate to Common Core Standards?

- Reason quantitatively and use numbers to solve problems. (Number and Quantity, Grades 9-12)
 - Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays
- Use properties of operations to generate equivalent expressions. (Expressions and Equations, Grade 7)
 - Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically
- Describe how to use different payment methods. (National Standards in K-12 Personal Finance Education, Grade 12)
 - Demonstrate skill in basic financial tasks, including scheduling bill payments, writing a check, reconciling a checking/debit account statement, and monitoring printed and/or online account statements for accuracy

How does this practice relate to the Common Career Technical Core?

Finance Career Cluster:

1. Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
2. Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.

References used to establish this evidence base:

- Alberto, P. A., Cihak, D. F., & Gama, R. I. (2005). Use of static picture prompts versus video modeling during simulation instruction. *Research in Developmental Disabilities, 26*, 327-339.
- Branham, R. S., Collins, B. C., Schuster, J. W., & Kleinert, H. (1999). Teaching community skills to students with moderate disabilities: Comparing combined techniques of classroom

simulation, videotape modeling, and community-based instruction. *Education and Training in Mental Retardation and Developmental Disabilities*, 34, 170-181.

Additional references:

JumpStart Coalition for Personal Financial Literacy (2007). *National standards in K-12 personal finance education*. Retrieved from <http://www.jumpstart.org/national-standards.html>.

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