**Using Simulated Instruction to Teach Basic Finance Skills**

What is the evidence base?

- This is a research based practice for **students with disabilities** based on two methodologically sound single-subject studies across seven students with disabilities.

- This is a promising practice for **students with autism spectrum disorder** based on one methodologically sound single-subject study with one student with autism spectrum disorder.

- This is a promising practice for **students with mild intellectual disabilities** based on one methodologically sound single-subject study with one student with mild intellectual disability.

- This is a promising practice for **students with learning disabilities** based on one methodologically sound single-subject study with three students with mild intellectual disabilities.

- This is a promising practice for **students with other health impairments** based on one methodologically sound single-subject study with two students with other health impairments.

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

The best place to find out how to implement simulations to teach basic finance skills is through the following research to practice lesson plan starter:

- **Using Simulated Instruction to Teach Purchasing with a Debit Card and Tracking Expenses – Lesson (Rowe, Cease-Cook & Test 2011) (Rowe & Test 2012)**

With who was it implemented?

- Students with
  - **ASD** (1 study, n=1)
  - **Mild ID** (1 study, n=1)
  - **LD** (1 study, n=3)
  - **OHI** (1 study, n=2)
- Ages 16 & 18
• Males (n=4), females (n=3)
• Ethnicity
  o African American (n=1)
  o Caucasian (n=3)
  o None reported (n=4)

**What is the practice?**

Simulation has been defined as using materials and situations in the classroom that approximate the natural stimulus conditions and response topographies associated with the performance of functional skills in community settings (Bates et al., 2001).

In the studies used to establish the evidence base for using simulations to teach basic finance skills:

• Simulated instruction was used to teach students to use a debit card to make a purchase and track expenses using a check register (Rowe et al., 2011).

• Simulated instruction was used to teach students to make a purchase using a debit card and track expenses by subtracting purchase amounts adding deposits into a check register (Rowe & Test, 2012).

**Where has it been implemented?**

• High school transition office (n=1)
• High school special education classroom (n=1)
• Community (n=2)

**How does this practice relate to Common Core Standards?**

• Understand ratio concepts use ration reasoning to solve problems (Ratios and Proportional Relationships, Grade 6)
  o Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations
• [www.corestandards.org](http://www.corestandards.org)

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

• Demonstrate mathematics knowledge and skills required to pursue the full range of post-secondary education and career opportunities (Academic Foundations) o
  o Identify whole numbers, decimals, and fractions
Demonstrate use of relational expressions such as: equal to, not equal, greater than, less than, etc.

Demonstrate knowledge of basic arithmetic operations such as: addition, subtraction, multiplication, and division

https://cte.careertech.org/

References used to establish this evidence base:
