



# Learning Fin Lit through Grocery Shopping

Grades 6-8

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## Overview & Purpose

*Provide the lesson title and a short (3-4 line) purpose statement expressing your vision for this lesson.*

This lesson is designed to teach functional money skills to students with special needs as part of a community based instruction program using the Stepping Out curriculum. As credit cards, debit cards, gift cards and online accounts and apps are now the predominant method of payment for many people, this lesson will focus on students being taught prerequisite skills needed to use a debit card before venturing into the community.

## Objectives

*List your 3-5 objectives. Specify the new skills that the students will gain as a result of the lesson. What will students have learned or experienced by the end of the lesson?*

1. Students will practice finding an account balance with debit cards using a Debit Card Cue
2. Students will complete a “Budgeting with a Debit Card” worksheet from the Stepping Out Curriculum (page 22)
3. Students will practice a 9 step task analysis procedure when using a debit card

## Materials Needed

*What items do you need to complete this lesson? Please include items you requested in your project as well as anything else you used to bring this lesson to life.*

1. Classroom money
2. Teacher made grocery list of items to “buy”
3. Student Worksheets pages 72-73 from Attainments Explore Budgeting

## Verification

*What 3+ steps did you go through to make sure that your students understood the concepts you taught in your lesson?*

1. Teach students reasons for making a list
2. Brainstorm and create a grocery list
3. Give students a budget to spend on food
4. Teach students how to keep track of the money spent as food is “purchased”
5. Students “purchases” items on the classroom grocery list
6. Students determines whether or not they stayed within the budget
7. Assign worksheets for additional practice

## Activity

*What activity did you take students through to reinforce the concepts you taught during your lesson?*

Say, “Today we are going to learn how to use a debit card. You can use a card instead of paying with money.” Ask the students if they have debit cards or if they have seen cards used by others. Discuss some places where participants might be able to use a card instead of cash (ex. grocery store, movies, fast food restaurants, etc.).

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Hold up the Debit Card Cue. Say, “We are going to practice the steps for paying with a debit card. You can use the Debit Card Cue to help you remember your pin number and decide if you have enough money in your account.” NOTE: The Debit Card Cue is a resource that is part of the Stepping Out Curriculum. The Debit Card Cue has a visual of someone inserting a debit cards and a visual of someone swiping a debit card. Students will fill out the following information on their own personal Debit Card Cue: PIN, Account Balance, Amount Spent, New Balance, Bank Customer Service Number

Say, “It is important to keep track of how much money is in your checking account. When you use your debit card, the money you spend gets taken out of your account. You can keep track of the money by using a bankbook or the Debit Card Cue. Let’s practice calculating account balances using the following worksheet.” Provide students with the Budgeting and Debit Card Worksheet in the students’ My Steps Workbook (page 22) from the Stepping Out Curriculum. Students will practice using a calculator to subtract the purchase item from the current balance to determine if they have enough money to complete a purchase. For example, “Your debit card has a balance of \$11.00. Can you buy a notebook for \$2.25 (including tax)?” Repeat with the remaining scenarios on the worksheet until the students have demonstrated mastery of the skill.

Work with each student individually using the frame-model-lead-test procedure to teach the steps in using a debit card.

1. Identify items you want to purchase.
2. Go to the checkout counter.
3. Wait in line.
4. Take out your card.
5. Slide or insert your card into the machine.
6. Punch in your pin code.
7. Get your receipt from the cashier.
8. Put away your card.
9. Leave the store with your items and all your belongings.

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**The frame-model-lead-test procedure is as follows:**

Frame: "Let's practice" (ex. taking out your debit card).

Model: "My turn first. Watch me take out my card." Set up the situation using other students or staff and model the skill for the student.

Lead: "This time, I want you to copy me. Let's take out our cards together." Complete the skill with the student.

Test: "Your turn. Show me how to take out your card." Allow the student to complete the skill. Prompt the student as needed using the least intrusive prompt hierarchy.

Provide praise if the student completes the skill independently. If the student does not respond or demonstrates an incorrect response, say, "Let me show you again." Model the skill once more for the student. Say, "Now, let's try it together." Perform the skill with the student. Say, "Your turn to try again."

Repeat these procedures until the student has mastered the steps for using a debit card. Reteach the lesson as often as necessary.

