

INTRODUCTION

Banking for Nonreaders is an easy-to-use banking program for middle-school and high school students with intellectual and developmental disabilities who have limited or no reading skills. To meet standards-based requirements of these students for reading literacy, SymbolStix® symbols from News-2-You® allow the students to participate in the reading process.

Developed to meet the transition needs of these students, this program helps prepare students for financial literacy in the real-world. Students in the 21st century will be expected to participate in the banking process to the highest level of their abilities if they move to more independent living settings after graduation.

There are two levels of worksheets. Level 1 is for students who are nonreaders and nonwriters but who can trace dotted lines of words and numbers. Level 2 is for students who may still be nonreaders but who are able to write. Students in both Level 1 and 2, work through ten beginning stories to open a checking account.

Story 1, Level 1

Story 1, Level 2

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Then there are 70 real-life stories that allow students to write checks, use a debit/ATM card to make purchases and withdraw money from an ATM, and make deposits with deposit slips using cash and checks. The worksheets are based on everyday activities that students will encounter. For example, students will earn money while walking a neighbor's dog, write a check to the Tornado Fund to help a community in need, and use a debit/ATM card to buy a birthday card for an aunt and to pay for pizza and games.

Story 13, Level 1

BANKING FOR NONREADERS 13 Name _____ Date _____

Order a magazine.

Read the story below, and complete the activity on the next page.

You want to order the magazine *Teen World*.

You write your name and address on a card.

You will get it in the mail each month.

The price for a one-year subscription is \$14.00.

Write a check to pay for the magazine.

LEVEL 1

BANKING FOR NONREADERS 13 Name _____ Date _____

Write a check.

- Check Number 101
- Today's Date Jan 10 2010
- Whom You Are Writing Check To Teen World
- How Many Dollars in Numbers \$ 14.00
- How Many Dollars in Words Fourteen and no/100 DOLLARS
- What Check Is Paying For magazine
- Signature _____

Write the transaction in your check register.

LEVEL 1

Story 13, Level 2

BANKING FOR NONREADERS 13 Name _____ Date _____

Order a magazine.

Read the story below, and complete the activity on the next page.

You want to order the magazine *Teen World*.

You write your name and address on a card.

You will get it in the mail each month.

The price for a one-year subscription is \$14.00.

Write a check to pay for the magazine.

LEVEL 2

BANKING FOR NONREADERS 13 Name _____ Date _____

Write a check.

- Check Number 101
- Today's Date write the month, day, and year
- Whom You Are Writing Check To Teen World
- How Many Dollars in Numbers 14.00
- How Many Dollars in Words Fourteen and no/100
- What Check Is Paying For magazine
- Signature sign your name

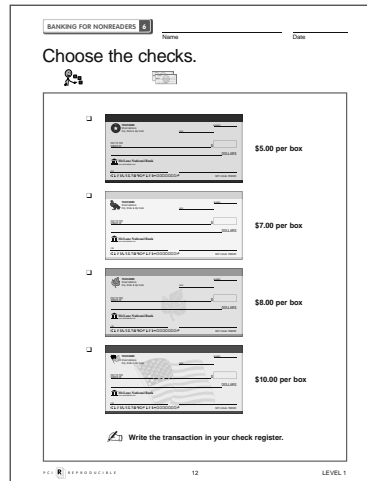
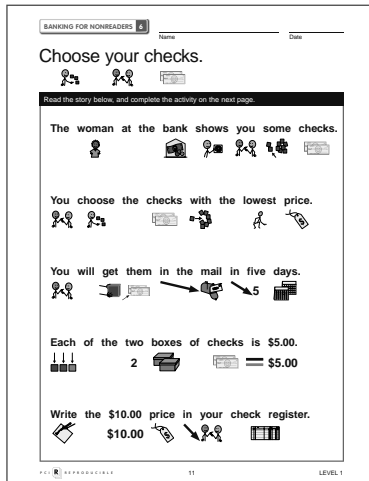
Write the transaction in your check register.

LEVEL 2

Components

Banking for Nonreaders consists of worksheets in two levels, check registers, an answer key, a progress chart, and Check Packets (sold separately).

The two-page worksheets with stories and activities can be used with large or small groups or in one-on-one settings. The banking stories are the same for both Levels 1 and 2.



Three versions of check registers are included. The Level 1 check register features all text provided for students to trace. The Level 1A check register features most of the text provided for students to trace, but students are expected to maintain their check register balances. The Level 2 check register is blank, allowing students to record all information and maintain their check register balances independently.

DC – Debit Card		ATM – Cash Withdrawal		D – Deposit		SC – Service Charge		Subtraction (-)		Addition (+)		Balance	
Number or Code	Date	Transaction Description				Payment, Fee, Withdrawal	✓	Deposit	\$	\$	\$	\$	
						\$		\$		\$			

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An answer key is provided.

A completed check register detailing all transactions is provided as an answer key. Students can fill out the check register using their own words as long as the meaning is the same.

ANSWER KEY WORKSHEETS 5-19

Check #	Date	Description	Amount	Balance
5	D	start checking account	200.00	200.00
		money from family		200.00
6		order checks	10.00	190.00
11	DC	Good Foods	7.53	182.47
		cake for family		
12	D	helped neighbor	7.50	174.97
		walked dog		
13	101	Teen World	14.00	160.97
		magazine		
14	D	allowance	6.50	154.47
		from Dad		
15	ATM	cash & ATM fee	21.25	133.22
		for movie		
16	102	Photo City	6.25	126.97
		ocean photo		
17	DC	Card City	3.99	122.98
		card for aunt		
18	ATM	cash (no ATM fee)	40.00	162.98
		for county fair		
19	D	allowance	8.00	170.98
		from Mom		

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A progress chart is included to track student achievement. Document mastery or nonmastery of each problem to assist in monitoring progress. The same problems are presented in Level 1 and Level 2, so refer to the problem number to determine which problem is being evaluated. Place a ✓ in the corresponding level column if the student successfully completed that problem. Place an ✗ in the column if the student was not successful. Record the date in the corresponding date column. Note any additional observations in the comments section.

PROGRESS CHART 1-20

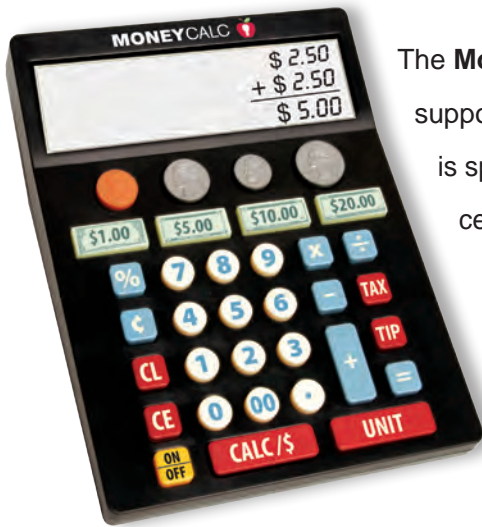
NAME _____ CODES ✓ = Mastery ✗ = Nonmastery

PROBLEM	DATE	LEVEL 1	LEVEL 2	COMMENTS
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
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19				
20				

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Check Packets (sold separately) can be purchased to further aid students in understanding the banking concepts presented in this program. This kit contains ten check packets. Each check packet (wallet) features two check pads (with both checks and deposit slips), a check register, an ID card (with a plastic sleeve), and a plastic debit/ATM card. These items can be used to complete the worksheets in this program. Students with significant writing challenges may have difficulty using these items, but they are ideal for students working on Level 2 worksheets.



The **MoneyCalc** (sold separately) can be purchased to support students in their math calculations. This calculator is specially designed to show money amounts in dollars and cents along with the dollar sign.