

Teaching Financial Management Skills for Arabic Speaking Young Adults with Specific Learning Disabilities in East Jerusalem

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It is crucial for youth with Specific learning disorders (SLD) to transition to adulthood with independency in life skills. A life skill that most SLD struggle with is “money” issues; they struggle with financial decisions due to their poor financial skills (Beyer, Kaehne, Grey, Sheppard, & Meek, 2008).. The fact is that most SLD youths’ families are in control of their finances, leaving these youths with little opportunities to see or experience how financial management works. Consequently, the ability for youth with Specific Learning Disorders to manage their money successfully is essential in allowing them to take control of their lives.

According to the National Association of Special Education Teachers (NASET report 3) students with Specific Learning Disorders have problems in both math calculations and math reasoning. Researchers have estimated that one out of four students with SLD have difficulties with mathematics (NASET report 3). This type of disorder is called Dyscalculia, interpreted as “selective impairment in mathematical thinking or in calculation skills” (NASET report 3). This disorder will ultimately affect the financial management skills of a SLD youth if intervention is not provided, and financial skills are not acquired by SLD youth. Yet solely Dyscalculia cannot be blamed, various other characteristics of a SLD youth can result in financial challenges (Dollars and Sense, 2016).

It is not easy for a youth with SLD to overcome these problems; and yet they grow more important as such youth face the challenging world of finance. Our Arabic speaking youth in Al-Afak school face the same problems and the same concerns in their ability to make sound financial decisions. In responds to their needs, a novel and unique school based curriculum was written in Arabic and will be implemented in Arabic. This curriculum provides our school professionals with numerous original ideas to assist our 152 students, ages 12 to 21, in making sense of their finances and supporting them on their journey to financial independence. Meanwhile, our students engage in activities, games, and projects that empower them to gain financial control.

Below is a table that illustrates some of these ways:

Impulsivity	Problems with impulse buying beyond the limit of budget
Memory problems	Difficulties remembering to record bank transactions
Temporal problems	Remembering to pay bills on time

Organizational problems	Difficulties gathering all the items necessary to balance one's checkbook
distractibility	Maintaining concentration during the process of reviewing checking account
Visual discrimination	Making errors in calculation due to number inversions
Special issues	Tendency to misalign numbers in the check register columns
Visual figure-ground problems	Focusing on individual lines of the monthly bank statement
Reading	Trouble reading store signs, price tags, bank notices, contracts, monthly membership dues
Spelling	Difficulties spelling out numbers on a check
Math	Performing mental math(how much change to expect, cost of item on sale at 25 percent)

The Emergence of Curriculum

The idea behind providing financial management to our youth is not new to our school. We have always had a simulation of a bank on the school premises, yet in retrospect it was lacking in purpose and intent; it was too limiting to all the needs of our youth. After examining and evaluating our program, and then exploring and researching approaches, we expanded on the "bank" project to be incorporated into a larger life skill concept, Personal Financial Management and Bank services.

The Curriculum

The school based curriculum is 108 pages long and is divided into four sections: attitudes towards money and values, prioritizing and developing a budget, cost of independent living, and finally, banking services. The structure of every activity includes: activity goals, teaching goals, requirements for the activity, the process, teaching guidelines for the teachers, and worksheets for the students.

Learning Objectives

Each section provides the teacher and the student with learning goals and objective that assist the teachers with their EIP plans and aid the students in their learning aims. The following is a list of the learning objectives in each section:

Section One: Attitudes Towards Money and Values:

- Our students understand that saving is a way to get what they want
- Comparing and contrasting student's attitudes towards spending

- Present Dilemmas that introduce students to safe and effective solutions; example: asking for help
- Exposing our students to the truths behind many myths surrounding money

Section Two: Prioritizing and Developing a Budget:

- Our students understand where their money comes from
- Students recognize the difference between needs and wants
- Students prioritize needs to develop a budget
- Students realize how much money they spend, and how they can save

Section Three: Cost of Independent Living:

Exploring the cost of things

- Furniture
- House items
- Everyday items
- Making breakfast
- Cooking a hot meal

Students explore through shopping, comparing and contrasting prices of supermarket and high end stores with local products and local merchants in order to stay within budget.

Section Four: Banking Services:

- Choosing a bank that suits needs
- Learning terminology related to bank services
- Document needed to open a checking account or savings account
- Calculating annual interest
- How to use an ATM
- How to write a personal check

All of our SLD youth will be working at different stages in their development and understanding of money and financial skills. Therefore, the school based curriculum begins with the most critical part of the process of teaching, an evaluation assessing pre-existing knowledge of the youth with the subject. This evaluation is simple and fun, written in both text and pictures to help those youths with dyslexia to accomplish the task independently or with little assistance. Accompanying the evaluation is the answer sheets which permits the youth to discover their area of strengths as well as their areas of weaknesses. The teacher can use the results as a base-line to plan activities accordingly. The teachers can also come back to the evaluation, after some activities, and measurement the progress of each youth in their development and understanding.

A requirement for many activities is community visits to shops, supermarkets, banks, and local stores in order to experience finance at work. The youth gain on site skills, understanding and firsthand knowledge of financial management.

When will the Curriculum be Applied?

The consensus from the school staff has fallen on one session a week per class. This one session will be taken from the 6 sessions of math given to each class per week.

Momentarily, the curriculum is being presented to the students and the evaluation is being implemented in each classroom. Once the results of the evaluation are been obtained, the youths will be divided into learning groups, IEP plans will be written, and work will begin.

Conclusion

With this school based curriculum in hand now, our work will be given unification and direction for our professionals when working with our youth with SLD. It will also provide our youth with a vital life skill presented simply through fun activities, games and projects. We, at the Afak School, feel obligated to ensure our youth with the best possible skills and advantages when making financial decisions. We feel responsible to provide our youth with information, education, and guidance, to enable them to make sound judgments when faced with day to day financial tasks.

References

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