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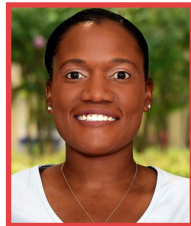
Teachers' Corner

Making Cents of it: Teaching Money Skills to College Students with IDD Through Remote Explicit Instruction



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Why This Matters

For many adults with intellectual and developmental disabilities (IDD), a question as simple as “Can I afford this?” can carry real consequences. Buying groceries, paying a bill, or making a small purchase requires more than recognizing a dollar bill or naming a coin. These everyday decisions depend on being able to understand an amount, put together the correct combination of money, and check that the total is right. Yet adults with IDD continue to experience gaps in independent living outcomes, with more than 70% living with a family member rather than independently or with a roommate (Adams et al., 2025; Anderson et al., 2023). Financial instruction for this population has also tended to focus on foundational skills such as identifying and counting money, determining whether there is enough money for a purchase, and basic budgeting. Research shows that financial literacy instruction for individuals with IDD has primarily focused on basic money management and purchasing skills, with less attention given to complex financial decision-making and problem-solving (Browder & Grasso, 1999; Kang et al., 2025). Our study examined a practical way to address that gap: remote explicit instruction for college students with IDD learning to make the same monetary amount in more than one way.

Why “More Than One Way” Matters

When paying at the register, the payer needs to be flexible with the variation of bills and coins that they have in their wallet.

Therefore, instruction cannot stop at rote matching or memorizing just one combination of bills and coins. A \$10 bill and a \$5 bill make \$15 just as well as two \$5 bills, four \$1 bills, and four quarters. The payer needs to be able to make change, split a bill, and recover from a mistake with whatever combination of bills they have at the time. The intervention discussed here asks participants to demonstrate two different combinations for the same total to build fluency rather than rote matching.

What We Did

Three college students with IDD who were enrolled in a postsecondary education program participated in the study. All three students had previously taken a Money Math Literacy course, where they learned basic money skills such as identifying bills and coins, counting money, and using addition and subtraction. Before beginning the study, students also completed a pretest to show that they had these foundational money skills.

Students met individually with the instructor through Zoom three times a week. During each session, the instructor could demonstrate the skill, provide visual supports, observe students as they worked with money, and offer support as needed. To make the lessons more realistic, each student received replica U.S. bills and coins that resembled the money they would use in everyday life. Students practiced with scenarios that included amounts ranging from \$15.50 to \$199.99. The scenarios were based on situations they might encounter in the community, such as shopping, paying for services, or making everyday purchases. After the instructor read a scenario aloud, the student was shown the amount on an index card and asked to make that amount in two different ways using their bills and coins.

The lessons followed the same routine each time. The instructor first modeled what to do, then worked through an example with the student before having the student practice independently. Students followed five steps: (1) look at the amount needed, (2) choose the bills first, (3) add the coins, (4) count the money aloud, and (5) check that the final amount was correct.

When students completed the steps correctly on their own, the instructor did not provide help. If a student made a mistake, the instructor first asked them to recount that part and try again. If they were still having difficulty, the instructor provided additional support by counting with the student and helping them determine how much more or less money they needed. This gave students a chance to correct their own mistakes before receiving more direct help.

What We Found

All three participants showed low and variable accuracy during baseline and improved immediately upon the introduction of explicit instruction. Participants met the mastery criterion of 100% accuracy across 3 sessions in 6–22 sessions. During follow-up probes, participants maintained their progress without any teaching or support. All participants reported enjoying the lessons and confidence in their ability to handle money after the intervention. Additionally, participants connected the skill development to their personal goals, including future employment and increased independence at the store.

Putting It Into Practice

The instructional approach used in this study can be adapted for college, transition, independent-living, and community-based instruction without requiring an elaborate curriculum. The table below translates the study procedures into six practical teaching moves. The sequence is intentionally simple: make the goal clear, show the process, practice together, give the student a chance to respond independently, correct errors in a structured way, and return to the skill once mastery is achieved. In the study, this routine was paired with realistic replica currency and everyday scenarios so students could practice a functional skill with materials that closely resembled what they encounter outside the classroom. Instructors can keep the same instructional sequence while changing the context, amount, or materials to match a student's needs. The most important feature is

consistency. Students should know what they are working on, see and hear how the task is completed, receive supported practice before working alone, and have a predictable opportunity to correct errors rather than have the answer supplied immediately.

Considerations for Your Setting

When implementing this intervention in your setting, consider the following:

- Use real currency, not laminated pictures. Using replica coins and bills that look and feel like real money increases the likelihood that the learners will master the concrete skill and allows you to move to abstract skills later.
- Remote delivery is a viable option for meeting learners' needs. Assess your learner's technology skills before implementing the intervention. If needed, use explicit instruction to navigate teleconferencing systems. Once learners can independently use the technology, remote instruction can improve access for learners in remote areas and those with busy schedules.
- Consider splinter skills. The participants of our study previously mastered identifying denominations and skip counting. Assess your learners' prerequisite skills and teach them to fluency before teaching them to make different combinations.

Table 1. Instructor Actions and Possible Adaptations

Step	What the Instructor Does	Possible Adaptation
1. Name the goal	Tell the student what they will be working on and briefly explain how the lesson will be completed. For example, "Today we are going to work on money math and counting dollars and coins correctly."	Start each lesson with a short, clear statement of what the student will practice and what they are expected to do.
2. Model the steps	Read the total amount aloud and model how to look at the amount, select the bills first, add the coins, count the total aloud, and check the final amount.	Talk through each step as you demonstrate it so the student can see and hear how you work through the amount.
3. Practice together	Complete a scenario with the student. Work together to select the bills and coins and count the total aloud.	Give the student a chance to practice with support before asking them to complete the task independently.
4. Independent practice with realistic materials	Have the student complete the scenarios independently, using realistic replicas of U.S. bills and coins.	Use realistic money materials and everyday scenarios that are meaningful to the student, such as shopping, paying for services, or making purchases.
5. Provide error correction when needed	If the student makes an error, ask them to recount the incorrect dollars or coins and try again. If the student makes another error, provide additional assistance by counting with the student and determining how much more or less money is needed.	Give the student an opportunity to find and correct the mistake before providing more direct support.
6. Check maintenance	After the student reaches mastery, reassess the skill without instruction or support to determine whether the student continues to perform it accurately.	Return to the skill after instruction has ended to see whether the student can still complete the task independently.

- Get buy-in at the beginning of instruction. Relating the lessons to the student's own goals improves motivation and the likelihood that they will master and maintain the skill. For example, refer to their favorite restaurant or activity in the scenarios you use.
- Maximize opportunities to respond. Ensure your learner has ample trials to practice the skill across multiple combinations of denominations to build fluency. This is a foundational skill that should be taught for fluency and not just accuracy.
- Plan for generalization beyond the Zoom session. Our scenarios were read aloud during structured Zoom sessions. This intervention can be used in community-based instruction in real stores and can later be generalized to debit cards and mobile payments.

Closing

Combining realistic materials with explicit instruction can be an effective approach to teach adults with IDD practical financial skills that are directly relevant to independence, employment, and community participation. For practitioners seeking a

low-cost, effective addition to transition or independent living curricula, consider using this intervention as a starting point. ■

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