

Flinders University
Australian Industrial
Transformation
Institute

Work Pay\$

EVALUATION OF A PROGRAM
TO TEACH EVERYDAY MONEY SKILLS
TO YOUNG PEOPLE WITH DISABILITIES



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Australian Industrial Transformation Institute
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Australian Industrial Transformation Institute

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Dr Ann-Louise Hordacre

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Flinders University

Executive summary

This report presents the findings of the development and pilot of the *Work Pay\$* program designed to improve the ability of young people with intellectual and multiple disabilities to engage with their finances as they transition from school to work. The project supported the development and evaluation of a financial literacy module for this cohort to be piloted within Bedford Group's School to Work Transition Program (STWTP).

Three schools agreed to participate in the program with parents or guardians providing informed consent for the participation of 23 students. Most students had rudimentary money skills at commencement and had self-identified money goals to learn about savings and understanding payslips.

The evaluation

The evaluation used a program logic approach in seeking to answer the key evaluation questions about:

- **Program design:** How well did the *Work Pay\$* program align with recognised financial literacy constructs and use universal design for learning approaches?
- **Program learning:** Did students improve in their recognition of money, their understanding of the value of money and how to engage safely with money?

In summary, to measure and interpret outcomes we triangulated findings from a:

- Course review: Ongoing trainer reflections and review of program progress.
- Student evaluation: Assessment over three periods to capture existing knowledge (commencement), learning (point) and retention (completion).
- Teacher/support worker feedback: Using questions on student learning, course delivery and content administered at the completion of the course.

Key Findings

Program design

The *Work Pay\$* program content was structured around a modified set of the financial literacy core competencies identified by the OECD International Network on Financial Education. Modifications were required to accommodate the differential skills and capacities of the students. The program was delivered in fourteen one hour sessions over the course of a semester. Noting that with only fourteen hours of training, the content needed to be clearly articulated and focused. The program content was framed around a conceptual understanding of money with a practical focus on saving, confidence and behaviour – rather than money handling and counting.

In line with universal for design learning principles, the program successfully incorporated multiple means of representation, action and expression, and engagement. Trainers presented material using a range of equipment and engaged students with custom-made resources including faux money, pictures of grocery items, mocked-up payslips, cue cards and flash cards. The resources were used by students in activities that could be conducted at desks, moving around the classroom or in the extended Bedford complex.

The trainer used multiple methods to engage the students including using student money goals and party planning as examples. Concept anchoring was used where new material was built around foundational learning, thereby strengthening and



reinforcing the foundation and cognitively linking the new concepts. Repetition was used at multiple levels with topics reinforcing learning from previous sessions and activities also reflecting those delivered earlier.

The development of session plans focused on ensuring material was available for higher level students, with the understanding that elements could be removed as required to tailor content for those with different capacities. This was a successful strategy, as the trainers were skilled and capable of modifying content as required. Trainer feedback on the sessions then facilitated improvement of the topic plans with the revised versions including information about how to make the activities simpler or more challenging in order to accommodate different skills levels.

Program learning

On a scale of 1 (not at all), 2 (slightly), 3 (some), 4 (very) and 5 (extremely), teachers and support workers generally reported students showed 'some' improvement. These questions focused on potential improvements for the core competencies that framed the course development. In this, teachers felt students had improved most with regard to:

- Understanding money can be exchanged for goods and services
- Awareness of different ways of paying
- Knowing the difference between needs and wants
- Taking care of cash and valuables in their possession
- Motivation to save for a particular item
- Confidence in receiving money
- Confidence in handling simple transactions within a shop

Questions for students focused on demonstrated learning of specific elements taught in the class. Learning and/or retention was evident for students in:

- Understanding items on a payslip
- Price matching for large items
- Understanding what to do if they can't pay a bill
- Identifying banks as the best place to save money

Our evaluation approach was not 'perfect science'. Our ability to be definitive about the benefits of the program have been constrained by the small number of program participants, the limited session time for students to engage with evaluation questions, as well as the complexities inherent in an action research style project. A project that needed to be responsive to and focus on the students, rather than strictly complying with the protocols designed to capture information about the course and its outcomes.

That being said, we have been able to demonstrate improvements from the student surveys in a range of areas and note that all changes (however minor) pointed toward student learning. Teacher and support worker feedback reiterate these positive outcomes, indicating that on most topics there was usually 'some' improvement, and sometimes class understanding had improved to a greater extent. The evaluators are satisfied that 'some' improvement along with the changes in understanding demonstrated by students indicates the program is delivering.

Project successes and challenges

In designing the course content the project team were mindful that there would need to be flexibility to meet the differing needs of individuals within and between classes. So while the project was designed with this in mind for the target cohort, it required a skilled trainer sensitive to the needs and capacity of their class and their students. Pilot session content and activities required *in situ* adjustment (as it was delivered) to ensure it was fit for purpose and fit for class.

Based on the learning from the pilot, adjustments are being made to the topic plans which includes tips on how to simplify or extend activities.

The trainers used in the pilot were new to financial literacy, but had significant experience training students with disabilities. In addition, the trainers made significant contributions to the development of the course and were confident and capable of thinking on their feet – making the changes and adjustments to the course as and when required. The *Work Pay\$* trainers were highly rated by the teachers and support workers and recognised for their skill in connecting with students, teaching at the appropriate level, engaging with the topic, making the sessions fun, encouraging the students to interact, providing clear instructions and motivating the students.

The evaluators have expressed confidence in the learning and retention demonstrated by students across some of the topics. Of particular note, it is encouraging that students appeared to demonstrate confidence in dealing with cashiers and money. However, the current structure of the *Work Pay\$* module and the time allocated within the Bedford STWTP program meant that there was not sufficient time to test and practice learning in a real life setting that was external to the supported Bedford environment.

Recommendations

The findings presented here indicate the success of the *Work Pay\$* pilot program, but also point to some areas that suggest further scrutiny. In working toward a broader dissemination of the program, scaling up and the potential development as a SACE module we make the recommendation that a second stage of the program development be considered for funding. In summary, this would include:

1. Testing of the revised *Work Pay\$* program to be delivered in an expanded selection of settings.
2. An extended evaluation program administered by the evaluators and building on the learning from the current project and its evaluation.
3. Engaging parents in the *Work Pay\$* program to reinforce learning in the home and 'real world' environment.
4. An evaluation of trainer experience to identify gaps in the program and topic material.



1 The Everyday Money Skills project

In 2015, The Wyatt Trust¹, Bedford Group² and the Australian Industrial Transformation Institute (AITI)³ were successful in applying for a grant from Financial Literacy Australia to develop an action research project with the aim of developing and trialling an everyday financial literacy training module for young people with disabilities in 2016.

1.1 Project aims

The project objective was to improve the ability of young people with intellectual and multiple disabilities to engage with their finances in preparation for the implementation of the National Disability Insurance Scheme (NDIS) and in the context of a transition from school to work.

The objective was to be achieved via:

1. Creation of a school to work financial literacy module⁴
2. Piloting the module within the Bedford Group's School to Work Transition Program (STWTP)⁵
3. Evaluation of the implementation and effectiveness of the module.

1.2 School to Work Transition Program (STWTP)

The STWTP is delivered by the Bedford Group with part funding from The Wyatt Trust. This program delivers a suite of work and life skills programs for students aimed to support the transition from school to work. Each year training is provided to approximately 115 students from fourteen schools with a combination of on-the-job and classroom training. Importantly, the training is provided in the work, rather than school, setting with students attending one of the Bedford sites one day a week for the duration of the semester course.

Critically the program enables students to reach new levels of competency and confidence to be able to make informed decisions with parents about future pathways. The course has been popular with students, schools and parents and has provided students with hands on job experience in a work environment. However, the core program had not included financial literacy training, a clear knowledge gap for these students at a time when they are about to leave school, potentially enter the workforce and become responsible for managing an income.

1.3 Project components

The Everyday Money Skills Project was comprised of:

- A literature review exploring financial literacy education of young people with disabilities in Australia including discussion of framework and approaches to special needs teaching and identification of appropriate core competencies (Hordacre, 2016).
- The development and delivery of the pilot Work Pay\$ financial literacy training module (which drew on findings from the literature review).
- Evaluation of the module.

¹ The Wyatt Trust is a leading philanthropic organisation providing grants to South Australians experiencing financial hardship.

² The Bedford Group is the second largest disability enterprise in Australia.

³ AITI at Flinders University seeks to deepen understanding of the human and institutional dimensions of change, inform strategy, policy and program development.

⁴ With the long-term goal that, with appropriate testing, it could be developed into a modified South Australian Certificate of Education (SACE) unit.

⁵ With the aim that the financial literacy module could be made available at all Bedford Group sites across the state.

2 Development and delivery of the Work Pay\$ program

2.1 Literature review

A literature review was prepared to inform the development of the program. In summary, this review explored three key areas - financial literacy education for youth with disabilities, a framework and approaches for special needs teaching, and core competencies important when developing a financial literacy program for youth with disabilities (Hordacre, 2016). As this literature review is available separately⁶, it will not be discussed in detail here.

2.2 Workshop and engagement

Early planning for the program included a brainstorming workshop held on 29 February 2016, with contributions from around ten teachers engaged in disability learning in Adelaide. The teachers discussed the benefits and disadvantages of current approaches to financial literacy training for young people with disabilities, many of which were long-term individually tailored programs with significant one-on-one support. Attendees emphasised the importance of using different modes of communication in the classroom and the benefits of repetition and real-life practice. They felt that understanding needs and wants were central for budgeting (an important skill) and expressed concerns about issues of money security for the student target group of students. This session contributed to framing the core learning for the *Work Pay\$* program, which were:

- Recognising money
- Valuing Money
- Safety with money.

2.3 Module development

The decision was made by the project team⁷ to frame the module content for the *Work Pay\$* program around a conceptual understanding of money with a focus on saving, confidence and behaviour, rather than money handling and counting. This avoided overlap, but reinforced content delivered in schools and focused student attention on topics of importance when transitioning from school to a work environment. The topics agreed are presented in Table 1, with each week and its resources colour coded as a mnemonic bridge. Content and resources to be included for each topic were workshopped with the project team, with the Bedford trainers taking the lead in developing the weekly session plans and material. Box 1 provides the context for Fiona and Larry, the characters developed by the project team to share the financial literacy journey with students.

A financial literacy program for youth with disabilities needs to draw on standards developed for their peers, while recognising their differential capability level - both as individuals and as a group (Hordacre, 2016).

⁶ The literature review has previously been provided to Financial Literacy Australia.

⁷ The project team was comprised of the Bedford trainers, project management from The Wyatt Trust and the evaluator.



Table 1: Work Pay\$ session topics

Topic
Topic 1: Introduction & baseline evaluation
Topic 2: Recognising money
Topic 3: Where does money come from?
Topic 4: Needs vs wants
Topic 5: Confidence
Topic 6: Protecting your money
Topic 7: Money at work
Topic 8: What do I need to spend money on each week?
Topic 9: How do I budget
Topic 10: Help!
Topic 11: Different ways of buying things
Topic 12: Value for money
Topic 13: Party planning on a budget
Topic 14: Assessment & class party

Box 1: Financial literacy with Fiona and Larry

In order to link the topics across the weeks, the decision was made to personalise the *Work Pay\$* program with both a female and male character who would be used across the course in the session material. The team initially explored the option of using pre-existing images for the artwork. However, there was a disconnect between the subject matter and the images available to depict the topics, with most images deemed too juvenile for the target age cohort.

The opportunity presented to employ a bespoke approach, and the project team were able to engage the services of a young graphic artist, Emile Kobayashi. The artistic brief asked for two teenagers engaging in a different course activity each week. These were then created as vector files. The team were delighted with the results which were also well received by students. The characters have been named **Fiona** and **Larry** in recognition of their role in this **Financial Literacy** project.



2.4 School and student engagement

The Wyatt Trust contributed to funding the delivery of the *Work Pay\$* financial literacy program for up to 30 students (in up to four schools) attending the Bedford STWTP. Initially, four schools attending the STWTP during the second semester of 2016⁸ were invited to participate in the program by The Wyatt Trust. The invitation briefly advised schools about the purpose and content of the *Work Pay\$* module, and informed them it involved a pilot and evaluation with the aim, if successful, to formally integrate the program into the STWTP in the future.

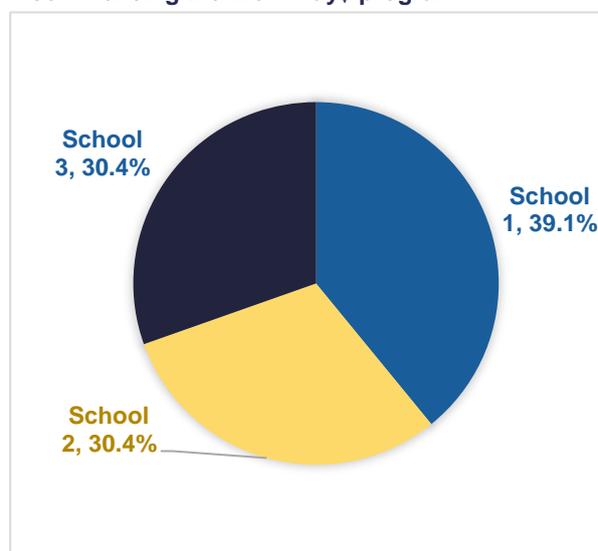
There was significant interest from the invited schools, however, two of these schools decided the material was too advanced for their students and withdrew from the pilot⁹, with another school subsequently included. Parents or guardians provided informed consent agreeing to the participation of all students in these classes¹⁰.

2.5 Delivery of the Work Pay\$ program

Delivery of the program commenced 2 August 2016 extending across Semester 2 (excluding the semester break) with the final session delivered on 15 December 2016. While planning for the program it was envisaged that all schools would commence the same week, with the same sessions delivered on the same week to each school. This did not transpire. The lack of consistent scheduling was due to one school commencing a few weeks after the others, external class commitments and scheduling difficulties with an external financial counselling presenter. Resulting from this, on some weeks the trainers may have been required to deliver Topic 7 to School 1, Topic 6 to School 2 and Topic 4 to School 3. The trainers coped with these challenges demonstrating a flexible and responsive approach important when working with schools and, particularly, this cohort of students.

A total of 23 students from three schools commenced the pilot and completed Time 1 surveys in August 2016, with eight students from School 1 and seven each from School 2 and School 3 (see Figure 1). Student ages ranged from 16 to 21 with a mean of 18.0 years. Fewer than one-third (30.4%) of participants were female. At commencement most students could identify coins (10 cent, 50 cent, \$2) and notes (\$20), and were able to count ten 10 cent coins. One third of students identified saving as their money goal when they started the course with another third hoping to understand payslips and/or get a job.

Figure 1: Proportion of students in each school commencing the Work Pay\$ program



⁸ We note that school recruitment for the project targeted schools undertaking their second program at Bedford. This was to ensure students had attended STWTP Occupation Health and Safety sessions during their first program.

⁹ Noting one school that withdrew from the pilot, still wished to participate in a significantly reduced financial literacy program. No evaluation was undertaken for these students.

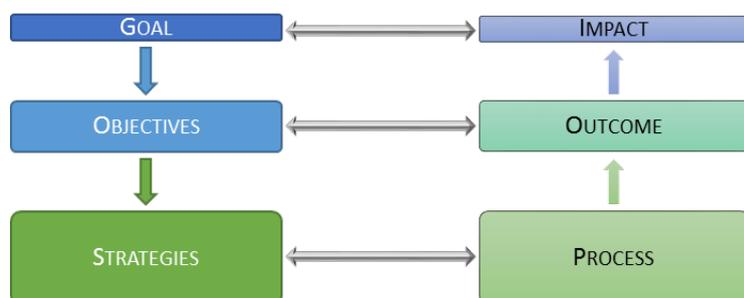
¹⁰ All student names presented in this report have been changed to protect confidentiality.



3 Evaluation framework and approach

The evaluation of the pilot used a *Program Logic* approach, that is, one that supports the identification of cause and effect relationships between project activities, outputs, intermediate and long term outcomes, and impact (see Figure 2).

Figure 2: Logic model



3.1 Key evaluation questions

The evaluation focused on the following key questions about:

- **Program design:** How well did the *Work Pay\$* program align with recognised financial literacy constructs and use universal design for learning approaches?
- **Program learning:** Did students improve in their recognition of money, their understanding of the value of money and how to engage safely with money?

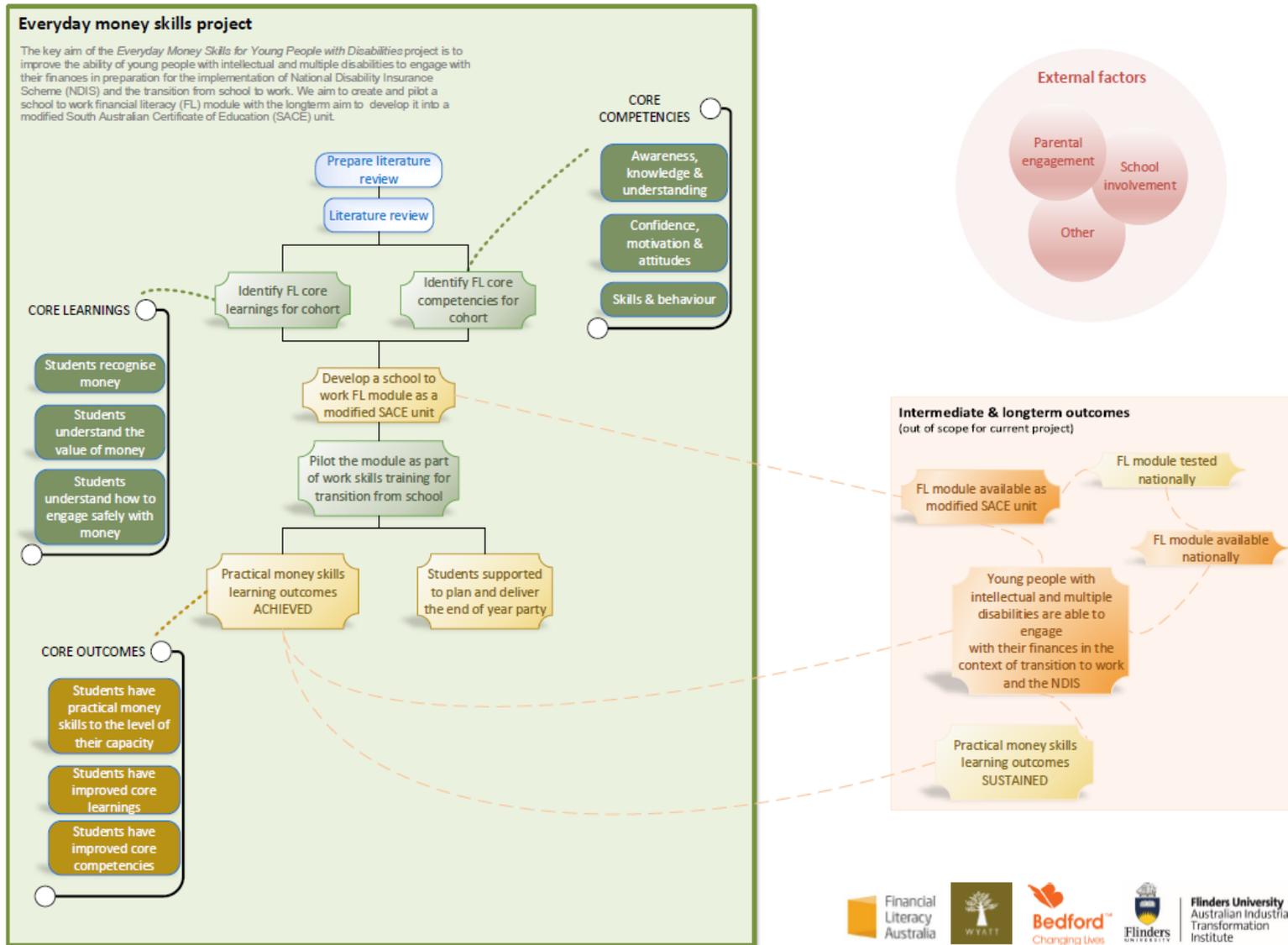
Broad questions of efficiency, effectiveness, appropriateness and outcome were considered (see Table 2)¹¹ under the *Work Pay\$* Evaluation Framework which is presented in Figure 3.

Table 2: Broad evaluation questions

Focus	Questions
Appropriateness	Are the desired outcomes consistent with FLA priorities? Is there a need for the program? How well did the program meet its specified needs?
Effectiveness	How well was the program designed? How well was the program implemented? What worked and what did not?
Efficiency	Was the program cost effective? Are the program resources being used to achieve outputs of the desired quantity and quality? Could the resources be improved? Is the program adequately resourced to enable the achievement of desired outcomes? Is the program the best use of resources to achieve the desired outcome?
Outcome	Was there a change that could be attributed to the program? How valuable were the outcomes for young people with disabilities? What factors (positive and negative) have affected outcomes? What (if any) were the unintended consequences of the program? Can the program be modified to achieve better outcomes?

¹¹ While impact and sustainability were out of scope.

Figure 3: Work Pay\$ evaluation framework



3.2 Evaluation approach

3.2.1 Course review

The prospective evaluation approach for *Work Pay\$* included constant reflection and review of program progress drawing principally on trainer experience and student engagement to ensure session content was tweaked and updated throughout the course. This comprised a regular review of sessions by the project team, with the trainers advising on the running of the sessions, the success or otherwise of activities, and where changes to course content were recommended.

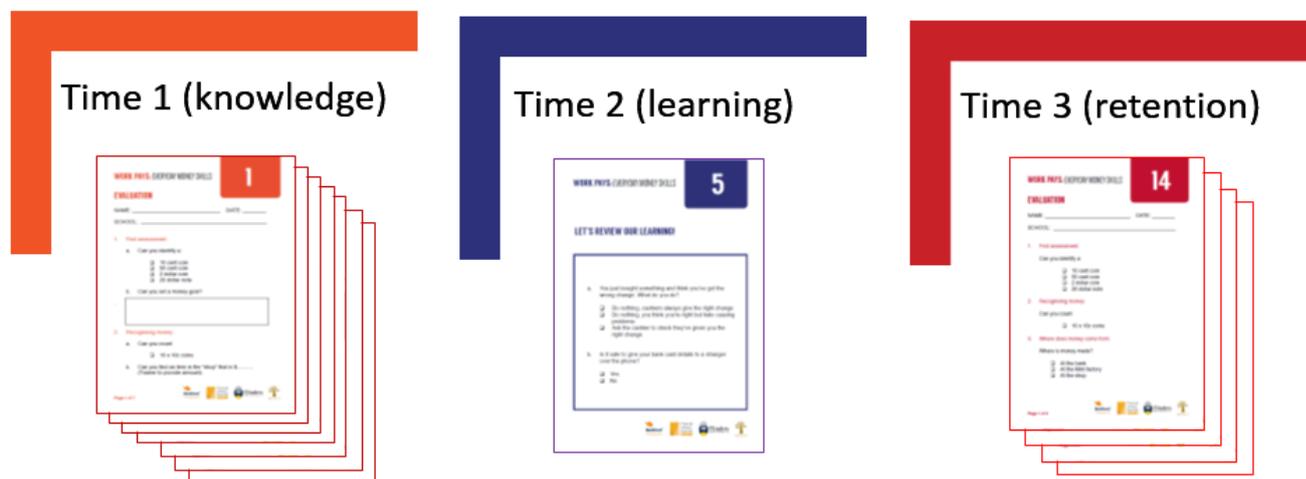
3.2.2 Student evaluation

Given the project participants were students (aged 16-21 years) with multiple disabilities it was necessary to design a targeted survey that would be simple to complete and align closely with the material presented in the course. For this cohort, we were seeking to assess base skill level, learning as a result of the sessions and retention, rather than transference of concepts into different contexts.

The evaluation survey for students was designed to be administered by the trainer using a repeated measures approach over three assessments (see Figure 4) to capture baseline knowledge, learning and retention:

- Time 1 (baseline knowledge): included questions to assess baseline financial literacy across all topics, to be administered on the first day of the course.
- Time 2 (learning): included questions on the day's learning topic, to be administered on the day the topic was taught.
- Time 3 (retention): included a repeat of all questions from the baseline survey, to be administered on final day of course.

Figure 4: Student survey administration



Survey limitations and notes

We note that administration of the surveys did not always strictly comply with the protocol. Time 1 surveys were administered on the first day of the course to all participants, but were found to be more time consuming than anticipated due to the level of support required by students. Based on this, the trainers advised the evaluators that they were going to exclude one school from further surveys (although a couple of these students did complete surveys at Time 3). Time 2 surveys were intermittently administered to the other schools. Principally this was due to session

time constraints and the desire to maximise learning for engaged students. With regard to the Time 3 survey, the decision was, ultimately, made to halve its length, with students asked to complete one review question for each lesson (rather than two).

We also note that the questions in the student surveys were designed to align with the course outline and proposed content. However, as the baseline survey was prepared and administered prior to course learning, it did not always correspond as closely as planned to the material covered. Subsequent adjustment to course content to accommodate students who needed more support and a reduced workload added to the misalignment for some.

Evaluators were also advised that, in practice, teachers and support workers provided assistance to some students to complete the surveys. This was deemed necessary as some students were unable to complete the surveys independently. However, the trainers expressed concern that students might have been assisted in some of their responses.

Of the 23 students completing Time 1 surveys, 15 provided responses to the Time 3 survey. This small sample size has meant statistical testing and significance can not be relied on. However, it is noted that the direction of change was consistently toward improvement.

3.2.3 Teacher/ support worker feedback

On completion of the program, teachers or support workers who had attended regularly with the students were asked to provide feedback on student learning, course delivery and content via a structured questionnaire which included both open and scaled items. A response was received from each participating school (n=3).

4 Outcomes

This section focuses on outcomes related to the key evaluation questions posed in Section 3.1.

4.1 Program design

The *Work Pay\$* program content was structured around a modified set of the financial literacy core competencies identified by the OECD International Network on Financial Education (Hordacre, 2016; OECD/INFE, 2015). The program development also recognised that a financial literacy program for youth with disabilities needs to draw on standards developed for their peers, while acknowledging their differential capability level - both as individuals and as a group.

Modifications to the core competencies also took into account the constraints inherent in delivering a semester program of one hour a week over 14 weeks with the course designed to accommodate the differential capability level of students. Accordingly the program content needed to be clearly articulated and focused. The modified competencies can be seen in Table 3 along with a notation indicating whether the competency was addressed in the *Work Pay\$* program.

The project team made the decision to frame the module content around a conceptual understanding of money with a practical focus on saving, confidence and behaviour, rather than money handling and counting. That being said, it is acknowledged that for some students, money recognition was an important personal goal (see *inset*). Of the competencies not addressed, it was decided to avoid topics related to loans or credit, such as issues including contracts, repayments and debt which were deemed to be beyond the scope of the current program, and outside the experience of most school students.

When Annette started the program, she was unable to recognise most Australian notes and coins. During the 14 week program, the trainer practiced money recognition with her. By graduation, Annette was able to stand in front of the class and confidently identify an Australian note for the class. You could see the pride beaming from her face as the class applauded for her.



Table 3: Key financial literacy competencies for youth with disabilities

Competency categories	Competencies
Money	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Aware of the common forms of money ✓ Understand that cash and coins have a financial value ✓ Aware money is not unlimited ✓ Aware cash can be stored in various ways (including banks) ✗ Aware banks may charge fees ✓ Understand being lent money is different to being given it
Confidence, motivation and attitudes	<ul style="list-style-type: none"> ✓ Confident to receive money in cash and other forms
Skills and behaviour	<ul style="list-style-type: none"> ✓ Can recognise and count money in own currency ✓ Takes care of cash and valuable items in their possession
Income	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Aware take home pay is less than the full amount due to deductions ✓ Understand income may vary at each pay
Payments and purchases	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Aware of different ways of paying ✓ Understand that money can be exchanged for goods and services ✓ Aware once spent, money is no longer available to them for other purchases ✗ Aware money needs to be added to a prepaid card before use ✗ Aware debit cards are linked to bank accounts ✗ Aware credit cards are a form of loan
Confidence, motivation and attitudes	<ul style="list-style-type: none"> ✓ Conscious of own spending habits and use of money ✓ Motivated to shop around for a good deal ✓ Confident to speak up if received the wrong change or are charged wrong amount ✓ Confident to handle simple transactions within a shop
Skills and behaviour	<ul style="list-style-type: none"> ✓ Can make simple choices across similar products based on price and quantity ✗ Can use mental arithmetic to calculate the final price of a small selection of items ✗ Offers correct money when buying in cash, or offers larger amount & checks change ✓ Conducts sales and purchases in an honest and open manner
Prices	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Has a realistic knowledge of the cost of basic items (including food) ✓ Knows prices may vary between shops
Financial records	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✗ Understands that documents, bills, receipts and guarantees may be important (and may have legal implications) ✗ Understands signing a contract may make them legally obliged to pay for something and there may be consequences if they don't
Budgeting	
Skills and behaviour	<ul style="list-style-type: none"> ✓ Lives within their means ✗ Able to select and use simple budgeting tools
Managing income and expenditure	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Knows the difference between needs and wants ✓ Understands the need to prioritise certain expenses when income is limited
Skills and behaviour	<ul style="list-style-type: none"> ✗ Can successfully avoid overspending in everyday situations
Saving	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Aware of the benefits of saving, & that you may need to save to buy high cost items
Confidence, motivation and attitudes	<ul style="list-style-type: none"> ✓ Motivated to save for a particular item
Credit	
Awareness, knowledge and understanding	<ul style="list-style-type: none"> ✓ Understands that if they borrow money they have a responsibility to repay it
Skills and behaviour	<ul style="list-style-type: none"> ✗ Pays anything they owe on time
Scams and fraud	
Skills and behaviour	<ul style="list-style-type: none"> ✓ Takes care to keep personal data, passwords and money safe

Source: Modified from OECD/INFE (2015)

✓ Addressed in Work Pay\$ module

✗ Not addressed in Work Pay\$ module

The sessions incorporated universal design for learning (UDL) thinking and included multiple means of representation, action and expression, and engagement (CAST, 2011; Hordacre, 2016). This approach was used to ensure all students remained attentive to the trainers and engaged with the learning. Most sessions included an introduction to the topic from the trainer, activities, take home tip sheets, and review questions. Regular equipment included iPads for interactive games, computers with projectors to present videos, whiteboards and calculators. In many cases the trainers developed their own resources.¹² Resources included faux money, pictures of grocery items, mocked-up payslips, cue cards and flash cards. The classes were engaged in individual and group activities, all were encouraged to contribute and participate with all ideas welcomed and discussed.

The trainer used multiple means to engage the students including using student money goals and party planning as examples. Concept anchoring was used where new material was built around foundational learning, thereby strengthening and reinforcing the foundation and cognitively linking the new concepts. Repetition was used at multiple levels with topics reinforcing learning from previous sessions and activities also reflecting those delivered earlier.

The development of session plans focused on ensuring material was available for higher level students, with the understanding that elements could be removed as required to tailor content for those with different capacities. This was a successful strategy, with the trainers skilled and capable of modifying content as required. The trainer was asked and provided feedback from most sessions, identifying class activities that were successful and those where students struggled (summarised in Appendix A). We note that while students of all skill levels tended to enjoy class content and activities, there were difficulties in covering much of the prescribed content, particularly for those who required more intensive support. The trainer remarked that activities that could be accomplished independently by students who required limited support were often better delivered as group activities to those needing more intensive assistance. Moreover, activities and discussions with students from the latter group tended to require more time.

Trainer feedback has proved valuable for identifying ways to make course content flexible and responsive for young people requiring varying levels of support and contributing to a revised version of the module. Accordingly, the revised topic plans include information about how to make the activities simpler or more challenging in order to accommodate varying levels.

4.2 Program learning

Feedback from teachers and student survey responses were used to assess if there were improvements in student understanding of the value of money and in their safe engagement with money. While we acknowledge the number of both student and teacher respondents was low, this reflects the size of the pilot rather than a failure of participants to respond.

As the Work Pay\$ program was delivered in a work setting, the trainers aimed to incorporate as many different work skills as possible. Students learnt to recognise numbers and values by counting screws and plumbing pieces and packaging them into boxes for customers, reading the weigh scales to achieve the correct amount of crackers in food packages, packing six drink bottles into cardboard boxes and many other number based tasks in the factory. The class teachers and support workers were very impressed with the continual reinforcement of number recognition and the diversity in learning experiences. Many of students gained confidence in recognising numbers in a transferrable manner on each new work task.

¹² Templates for these have been developed along with the course resources.



Teachers were asked¹³, based on their experience, whether they believed the class had improved across the core competencies targeted by the program. In most cases, teachers indicated there had been ‘some’ improvement in class skills or behaviours. Figure 5 presents teacher responses to questions about income and money competencies. Of note, one school indicated their students were ‘extremely’ improved in taking care of their cash and valuables. However, at the other end of the spectrum one school indicated no improvement in their students understanding about take home pay and deductions.

Figure 5: Teacher/ support worker assessment of competency improvements: Income and money



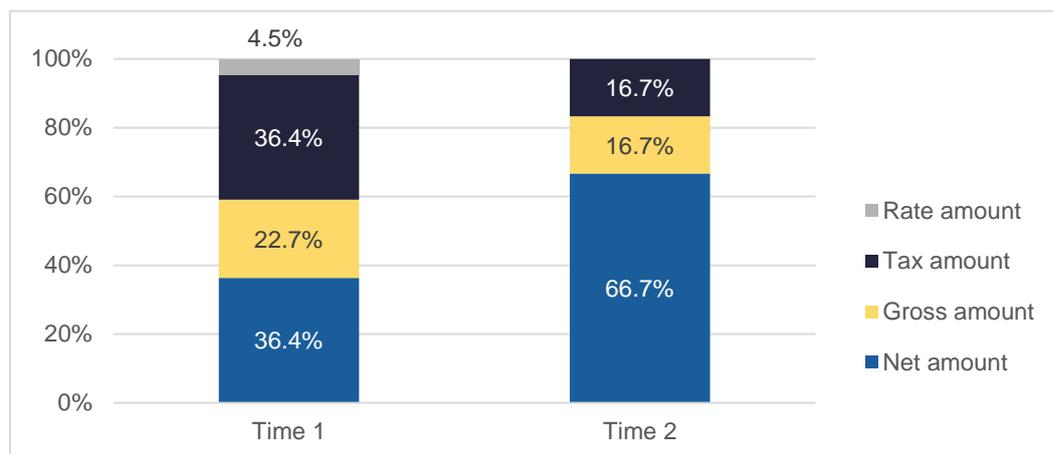
This latter finding reflects one of the most challenging topics which dealt with payslips, discussions around deductions and how this is reflected in the amount people take home in their pay (in *Topic 7: Money at Work*). Given the students were not currently in the workforce, looking at payslips was likely to have been a completely new concept - but one there was much interest in, given a third of students identified work and understanding payslips as a goal on the first day of the course.

Figure 6¹⁴ presents responses to a question asking what students would look for on their payslips to see how much they would be taking home in their pay. It is evident, at the beginning of the course (Time 1) there was very limited understanding of the terms on payslips. However, at the end of the session discussing payslips (Time 2), we can see a notable improvement. Eleven students completed the question at both Time 1 and Time 2, with only three correctly selecting ‘net’ at Time 1 - increasing to seven correct at Time 2.

¹³ On a scale of 1 (not at all), 2 (slightly), 3 (some), 4 (very) and 5 (extremely).

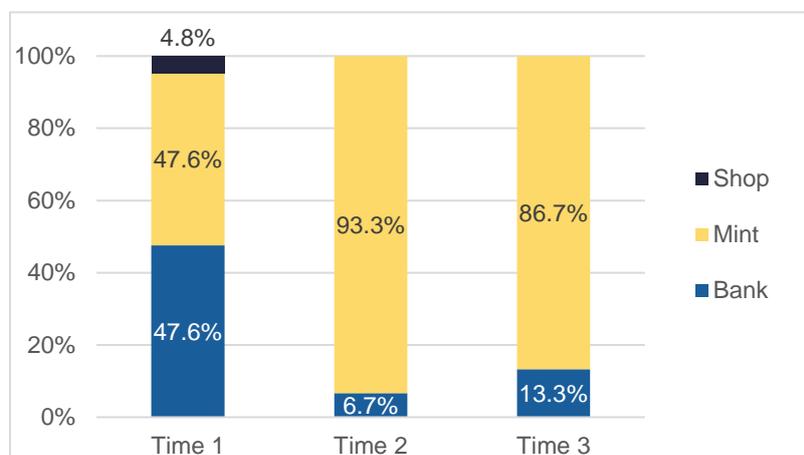
¹⁴ As previously mentioned, there was a decline in the number of students completing Time 2 and Time 3 assessments. Please note that all figures will include data from all responding students. However, we will provide notes on those who completed surveys at both times as a measure of individual learning.

Figure 6: What do you look for on your payslip to see how much you've been paid.



In *Topic 3: Where does money comes from* the trainer presented a video about where money was made, this video and the session appeared to have a marked effect on the students. At the commencement of the *Work Pay\$* program (Time 1) only half the students were aware money was made at the mint (with the other half believing it was made by banks). However, after viewing the video almost all students answered this correctly (Time 2), with this knowledge retained at the end of the course (Time 3; see Figure 7). Of the 14 students who completed responses at Time 1 and Time 3, twelve correctly identified 'the mint' at Time 3, an improvement over the eight correct at Time 1. In addition, most students understood that money for adults usually comes from working, with a slight improvement at Time 3 compared to Time 1.

Figure 7: Where money is made



Teachers and support workers again indicated 'some' improvement across student understanding of learning in the area of payment and purchases (see Figure 8). Of note, all teachers reported students were either *very* or *extremely* improved in their awareness of different ways of paying and understanding that money can be exchanged for goods and services.

Teacher responses were somewhat mixed regarding student confidence in speaking up if they felt they got the wrong change or were charged incorrectly, with two teachers indicating at least some improvement - but one school reporting none. Students were also asked to model this behaviour in a class activity (in *Topic 5: Confidence*). The students demonstrated confidence in speaking up in a familiar setting with known trainers, but it is not known whether this behaviour would generalise to other settings. Responses to the survey



indicate the students generally knew what to do if they were given the wrong change (see Figure 9), with marginal improvement from Time 1 to Time 3 (for those responding at both times).

Figure 8: Teacher/ support worker assessment of competency improvements: Payments and purchases

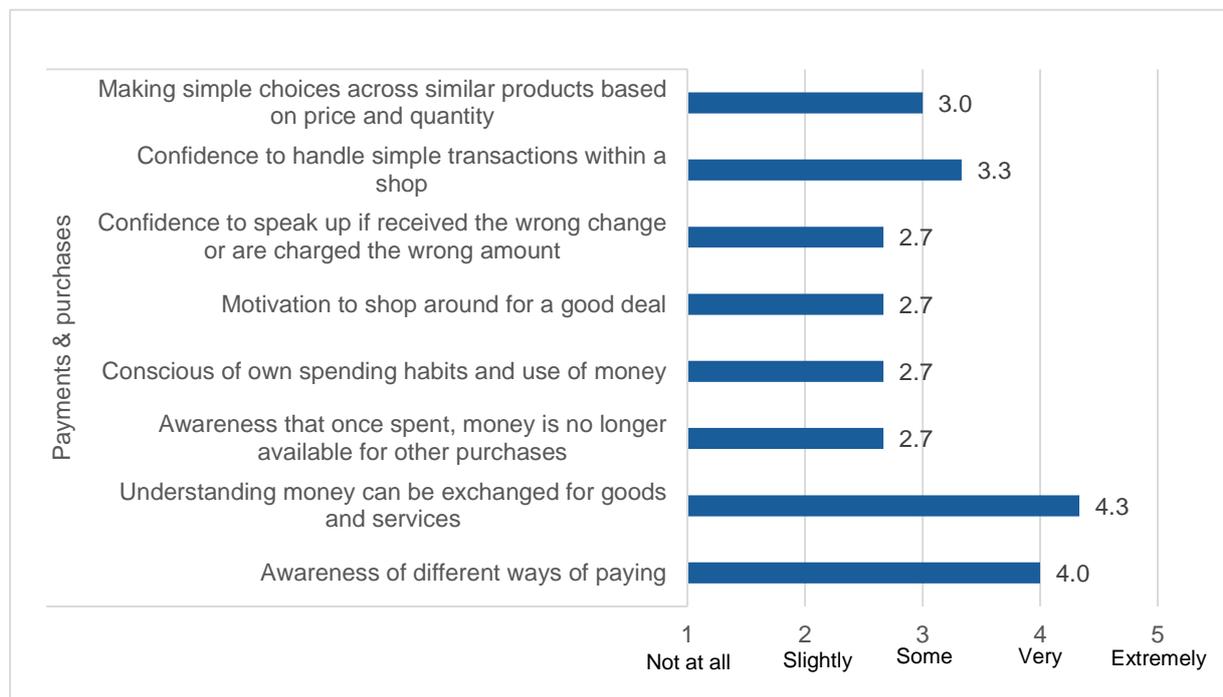
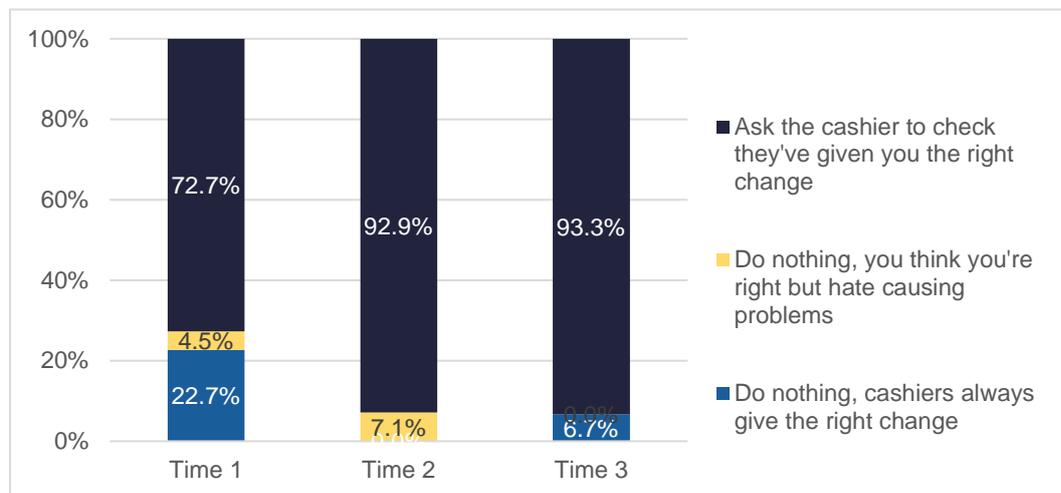
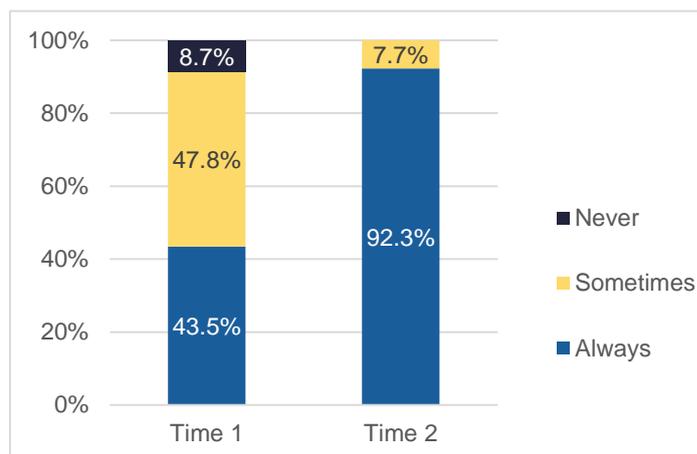


Figure 9: What to do when you think you've got the wrong change



Teachers and support workers indicated slight to some improvement in students' motivation to shop around for a good deal. In contrast, students indicated a real improvement in understanding about checking prices at different stores when making larger purchases (see Figure 10) after participating in *Topic 12: Value for Money*. For the thirteen who completed the survey at Times 1 and 2, seven said 'always' check prices at Time 1, while twelve said 'always' at Time 2. We note that Topic 12 discussed comparing prices between stores for larger purchases, a session that reiterated and reinforced content from an earlier topic discussing the difference between branded and non-branded supermarket items (*Topic 8: Smart spending*).

Figure 10: It's good to check prices at different stores when making large purchases



Bryan was in the habit of buying a can of soft drink every week at work experience. During the Work Pay\$ program he resonated with the concepts of value for money and saving our money. Over time, Bryan decreased his spending at the vending machine and on the occasions when he wanted to buy a can of soft drink, he would pay for it at the supermarket before coming to work - in order to save money.

Teachers and support workers strongly endorsed student learning about the difference between needs and wants, with all indicating students were very improved on this topic (see Figure 11). Improvement was less evident in student responses to identify the need in a simple multiple choice question, with most indicating 'lunch for work' was a need above the others (see Figure 12). For those responding at each time, only one student selected incorrectly at Time 1 but correctly at Times 2 and 3.

Debbie's favourite trinket at the moment is the Chipmunk figurines. She currently has eight of them and has listed four more for Christmas. Whilst learning about the value of money and how to get the best value for money by shopping around at different stores, Debbie informed her mum that she should shop around to get the best price for her Chipmunks. Debbie then compared the price of the figurines at three different department stores and found the one with the best price.



Figure 11: Teacher/ support worker assessment of competency improvements: Scams & frauds, credit, saving, managing income & expenditure, budgeting, prices

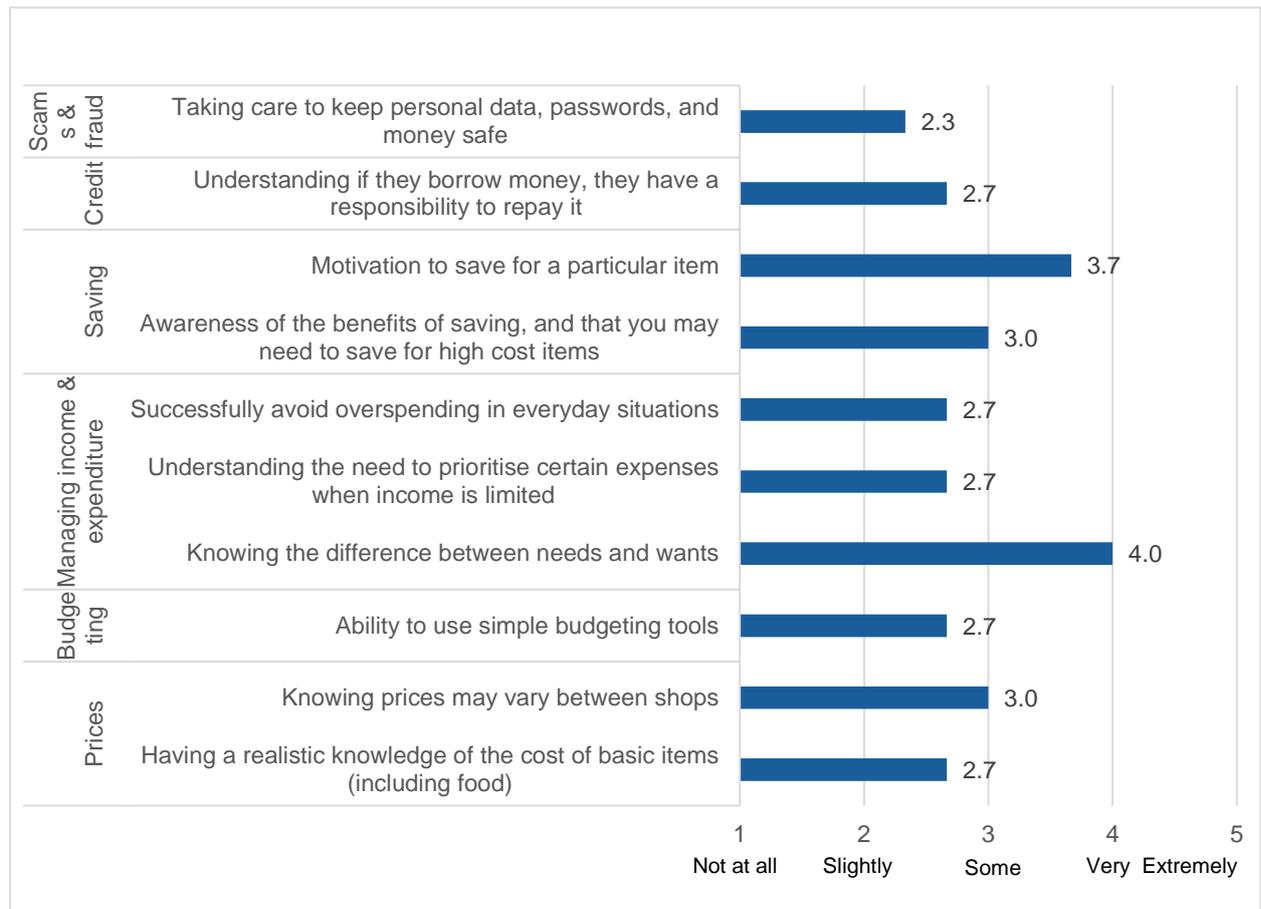
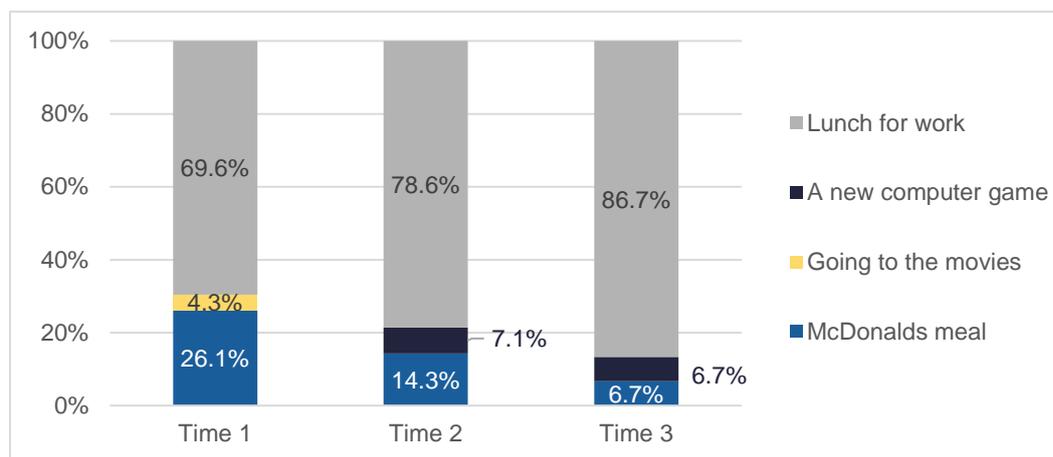


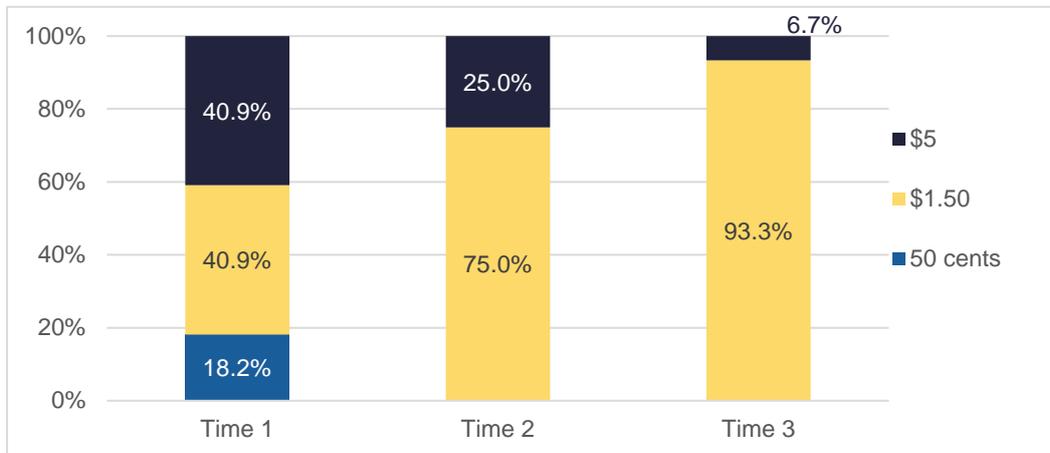
Figure 12: Difference between wants and needs



As a measure of understanding the cost of basic food items, students were asked to indicate the approximate cost for one litre of milk. It is probably fair to acknowledge many high school students do not always have a good understanding of the cost of basic food items. Questions such as these are further complicated as there is considerable variation in supermarket prices based on brand and type. Despite these complexities, the average price for one litre of milk in Australia was just under \$1.50 in 2016. Class learning was evident on this question as students displayed limited knowledge of the price of milk at Time 1 (see Figure 13), whereas at Time 3

almost all correctly responded. In fact, of the fifteen students who completed the question at Times 1 and 3, only seven were correct at Time 1, with this doubling to fourteen correct at Time 3.

Figure 13: One litre of milk in the supermarket usually costs around



Students were also asked what does 'budget' mean. At Time 1 four in five students correctly indicated it means having a plan about how to spend and save money, with all correct at Time 3 (see Figure 14). Noting that of the 15 students who completed the survey at both times all had it correct at Time 3, an improvement from the 13 correct at Time 1. When asked what they would like to budget for, students provided a range of short, medium and long term goals, with the short to medium term goals more directed at planning, whereas the medium to long term goals suggested a savings focus. Of note, there was considerable interest in video games and the Royal Adelaide Show (see Figure 15) which was due within the month. Those with a longer term focus were interested in budgeting for a house, holiday or car.

Figure 14: What does budget mean?

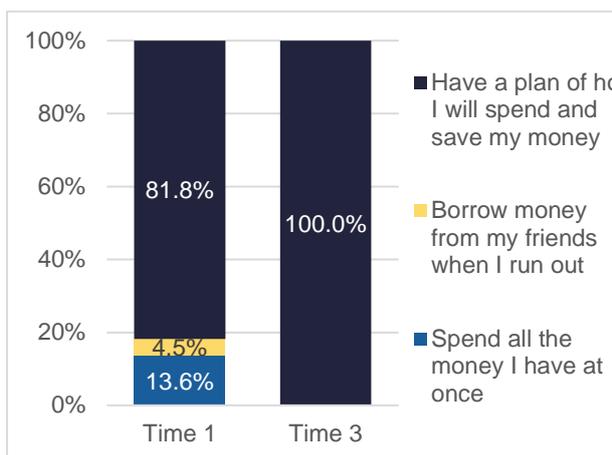
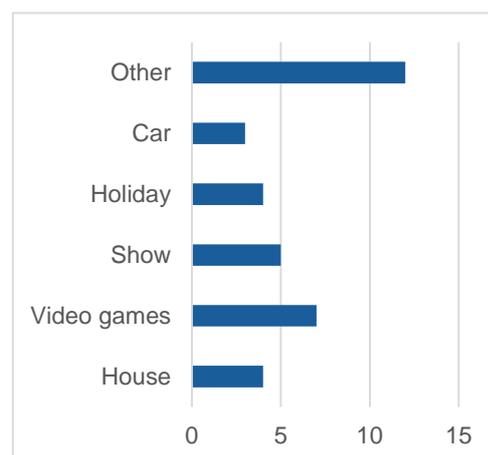


Figure 15: Some things they would like to budget for



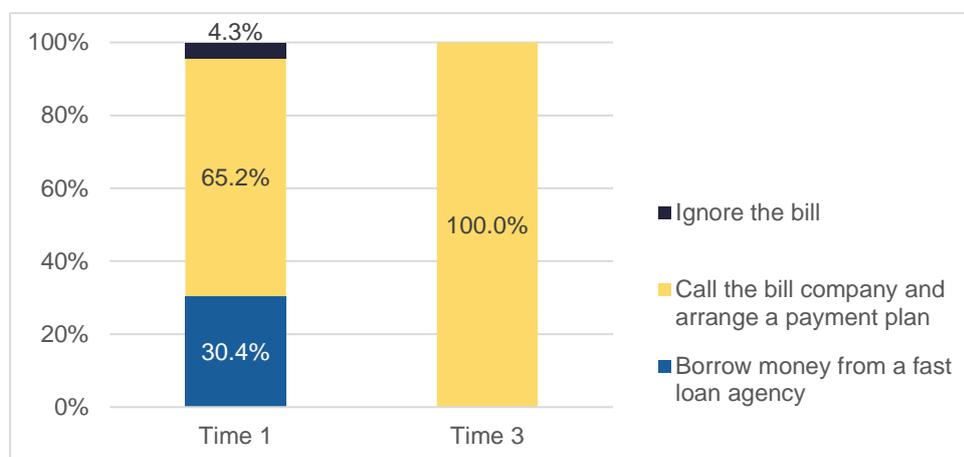
Note, multiple responses were possible



The project team arranged for financial counsellors from Uniting Communities¹⁵ to present to students during *Topic 10: Help!* Financial counsellors were invited in to the course in order to break down barriers to key support services. They were able to explain financial counselling is a free service and available to people at any time if they can't manage their finances. Importantly, having financial counsellors attending the class showed that they are friendly and helpful and can relate to the students and their financial problem without judgement. The counsellors were able to explain the types of issues they work with - which often includes negotiating payment plans with clients.

When asked what to do if they couldn't pay a bill, the solution for nearly one-third of students at commencement of the program (Time 1) was to borrow money from a fast loan agency, with one student suggesting the bill should be ignored. By Time 3 all fifteen students completing the survey at both times said they would contact the bill company and arrange a payment plan (compared with only 11 of these students at Time 1).

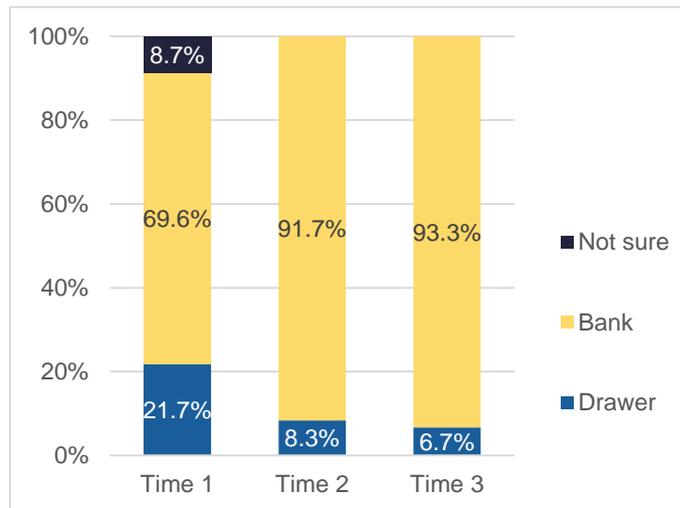
Figure 16: What to do if can't pay the bill



Money security was identified in the brainstorming workshop as an issue for this cohort. Accordingly, this was an overarching theme and reiterated in many sessions across the course. Issues of money security were specifically addressed in ensuring students felt confident handling money and checking change, it was covered in sessions about PIN security and in discussions about keeping money safe. At the beginning of the program (Time 1), when asked where money was safer, just over two-thirds selected 'bank' (see Figure 17). *Topic 6: Protecting your money* discussed the advantages and disadvantages of where people should keep their money. On completion of this session (Time 2), there was a clear shift with all but one student responding money was safest in a bank. A couple of months later, on completion of the course (Time 3), the learning remained. Eleven of the fifteen completing the survey at both times selected 'bank' at Time 1 and fourteen responded 'bank' at Time 3.

¹⁵ Uniting Communities was chosen as they have an existing relationship with the Wyatt Trust and experience working with clients with disabilities. We note that counsellors did not deliver to all classes due to a timing mix-up, with the gap being filled by the regular Bedford trainer.

Figure 17: Where is our money safer

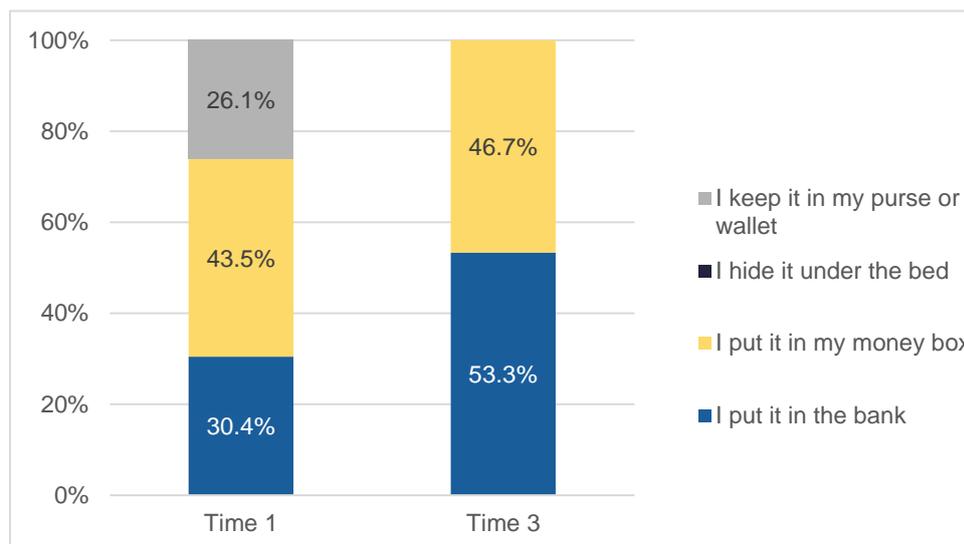


During the student's semester at Bedford, many used the cafeteria facilities to purchase morning tea or lunch food. One day Charlie purchased some morning tea from the cafe and received change that he then put into his pocket. During the day, the \$5 note that was in his pocket fell out. Unfortunately the trainers were unable to locate the missing note, however it was a timely lesson for all students. Two weeks later, the class covered "Topic 6: Protecting your money", which explored safe ways of storing and keeping notes and coins. The following week, Charlie brought a wallet he had been given to work. He kept his money in his wallet, within his school bag. It was clear that Charlie now recognised the importance of protecting his money and made sure it was kept safe and secure.

When entering the program (Time 1), one quarter of students indicated they saved by keeping money in their purse or wallet, while fewer than one third saved by putting money in the bank (see Figure 18). By the end of the program (Time 3) slightly more than half indicated saving by putting money in the bank, with the remainder saving by using a money box. Of interest, of the fifteen completing the survey at Time 1 and 3 -

- At Time 1, three indicated they saved by keeping their money in a purse or wallet, with these all saying they would put savings in a money box at Time 3
- At Time 1, seven indicated they saved using a money box, with four of these indicating the same at Time 3, but three now saying they would put their money in the bank.
- Five indicated they would put their money in the bank at both Time 1 and 3.

Figure 18: How do they save money?



4.3 General evaluation questions

Broad questions of efficiency, effectiveness, appropriateness and outcome were considered in this evaluation with conclusions from the evaluation presented below.

Appropriateness	Are the desired outcomes consistent with FLA priorities? Is there a need for the program? How well did the program meet its specified needs?
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This project aligns with 2015 FLA program goals in that it has:

- Improved the money skills of Australians
- Provided practical materials to advance financial literacy
- Expanded the body of knowledge around financial literacy

This project has specifically done the above in the context of supporting financial literacy skills for young people with intellectual and multiple disabilities – an area that has received scant attention to date.

It is clear there is a need for the program. A need recognised by teachers, students and parents. As such, the *Work Pay\$* program fills a significant gap in financial literacy education for this cohort. Although the current program needs some refinement and additional testing before investigating its effectiveness as a modified South Australian Certificate of Education (SACE) module we have been able to demonstrate student learning in many of the topic areas (as presented in Section 4.2) with these results reiterated by teacher feedback.

“Great, functional numeracy skills. Reinforcement of concepts for ‘real’ world living and community participation.”

“This was a great course presented in an appropriate and interesting way. The students looked forward to coming each week”

“New concepts for students were around saving, comparing and prioritising spending”

Effectiveness	How well was the program designed? How well was the program implemented? What worked and what did not?
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The program stayed true to its purpose, aligning with the OECD core financial literacy competencies, and delivering sessions using universal design for learning approaches. Delivery of the program required a deft and sensitive approach, and the project was lucky to have trainers who were thoughtful in their approach and warm in their engagement with the students - which was recognised by teachers and support workers.

“Laura was an excellent teacher and differentiated the content and pace of the lesson to suit the diverse range of abilities with our student group”

“The course presenters were very sensitive to the student’s needs which made the course accessible to them. The content needed to be presented in a way that suited the students (at their level) and for the most part it was”

Challenges for the program centered around managing the differentiated abilities of classes and individual students. While this appeared to be handled well by the trainers in this pilot, this is likely to remain a challenge for others who teach the course. We note that as the trainers made significant contribution to the design of many activities and developed many of the program resources, it is important that instructions detailing use of the resources are detailed clearly for any new trainers.

Efficiency	<p>Was the program cost effective?</p> <p>Are the program resources being used to achieve outputs of the desired quantity and quality?</p> <p>Could the resources be improved?</p> <p>Is the program adequately resourced to enable the achievement of desired outcomes?</p> <p>Is the program the best use of resources to achieve the desired outcome?</p>
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This project dealt with the development of the program and trialled its delivery with funding and in-kind support from The Wyatt Trust and in-kind contributions from the Bedford Group and project partners. Delivery was cost effective in this context, and aligned with usual Bedford STWTP expenses. As program material will be made publicly available, we assume the program will remain cost effective, with expenses primarily related to trainer time with minimal costs for resource development.

There has been significant learning from the pilot which has led to the revision of course resources, in particular we note the inclusion of additional information and program content for students who require additional supports and those who are able to work more independently. It is the desire of the project team that the program be resourced in a way that trainers can pick up material and run the program with minimal support. Although it is acknowledged the program requires further testing to get to this point – the course material is substantially advanced.

Outcome	<p>Was there a change that could be attributed to the program?</p> <p>How valuable were the outcomes for young people with disabilities?</p> <p>What factors (positive and negative) have affected outcomes?</p> <p>What (if any) were the unintended consequences of the program?</p> <p>Can the program be modified to achieve better outcomes?</p>
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We have presented vignettes of behavioural change for some students resulting from learning in the class, demonstrating improved safety with money (*Charlie*) and changed spending habits (*Bryan* and *Debbie*). These are real changes in financial management approaches for these students, and demonstrate the power of the *Work Pay\$* program – at least for these students. These were stories either told to or witnessed by the trainers – it is likely there are more.

The project team have learnt through the course of the project and this has meant some modification to the content of the topics, the activities and improved understanding of how and what to simplify or extend. We believe these changes will strengthen the program.

Action research and prospective evaluation projects can always be improved with hindsight. We have commented on the survey limitations in Section 3.2.2, and would recommend changes to the student content of the survey (to more closely align with course material) and administration (with baseline and completion surveys to be conducted out of session by the evaluators - rather than by the trainers as part of the course). While we sought a conservative approach to participation with untested material in the current pilot, we would also seek to involve more classes in future testing of the *Work Pay\$* program. The evaluation has been able to demonstrate learning and retention in some areas for the duration of the course. It would be ideal to measure knowledge retention three or six months after course completion, but this was beyond the scope of the current pilot.



The skills of the trainers were recognised by the project team and complimented by class teachers and support workers. While this has meant the program has progressed without hiccups we acknowledge the importance of ensuring project material can be delivered by trainers with less experience (this is discussed further in Section 5.2).

5 Conclusions

Our ability to be definitive about the benefits of the pilot have been constrained by the small number of program participants, the limited session time for students to engage with evaluation questions, as well as the complexities inherent in an action research style project. The project needed to be responsive to and focus on the students, rather than strictly complying with the protocols designed to capture information about the course and its outcomes.

That being said, we have been able to demonstrate improvements from the student surveys in a range of areas and note that all changes (however minor) pointed toward student learning. Teacher and support worker feedback reiterate these positive outcomes, indicating that on most topics there was usually 'some' improvement, and sometimes class understanding had improved to a greater extent. The evaluators are satisfied that 'some' improvement along with the changes in understanding demonstrated by students indicates the program is delivering and would benefit from an extended pilot which would take into account revisions to the topics which are incorporated in the final version of program material.

Before discussing recommendations we have some final comments about the course.

5.1 Respecting differences

In designing the program, the project team were aware of the need to differentiate for and manage the varying ability levels of individuals between and within classes. So while the content of the weekly sessions covered a number of elements, the entirety of the session was better suited to students who could work independently with limited supports. Throughout the course the trainer remained sensitive to the needs and capacity of their class and their students, adjusting the content of sessions in response to progress, understanding when group, rather than individual, activities should be used. This experience is reflected in feedback (as shown in Appendix A) and is evident in the revised course material which makes suggestions on how to simplify or extend the activities.

We note that the teacher and support worker assessment from the school with higher functioning students tended to report lower levels of improvement than the other schools across a number of the questions. While it is difficult with such a small sample to discern why, it is possible that these students already had some competency across many of the topics addressed. For these high skill level students, most improvement was reported in knowing the difference between needs and wants, awareness of different ways of paying, understanding money can be exchanged for goods and services, and confidence in handling simple transactions in a shop.

5.2 Trainers

The trainers used in the pilot were new to financial literacy training, but had significant experience training people with disabilities - specifically students attending the Bedford STWTP. This was a significant benefit for the program, as the trainers were responsible for the development of much of the program content and activities, as well as contributing to the program design and structure. Given their experience, they were also confident and capable of making the changes and adjustments necessary in a course like this. This was recognised by the

teachers and support workers who provided feedback that the trainers performed ‘*extremely well*’ in connecting with students, teaching at the appropriate level, engaging with the topic, making the sessions fun, encouraging the students to interact, providing clear instructions and motivating the students. Two of the three teacher responses indicated they performed slightly lower – albeit ‘*very well*’ at adapting the content based on student response and need.

5.3 In vivo testing

The module design included multiple methods of delivery with the inclusion of classroom activities, videos, instructions and coaching. Trainers were also able to make use of the Bedford canteen to gain practical experience - albeit in a supported environment with trainers acting as cashiers. The canteen was used specifically to model ‘confidence’ behaviour with students required to check their receipts and speak up if they were given the wrong change. However, challenging someone can be a very confronting thing to do - even if it is a shopkeeper or checkout worker. Evidence from the literature review indicated that people with disabilities do not want to ‘hold things up’ or appear ‘stupid’ and will often refrain from speaking up. We know from student baseline survey, a number of students were already aware of the ‘right’ thing to do. We also know, anecdotally, from the trainers that many students confidently asked them the check the change, this was accomplished in a safe environment.

The current structure of the *Work Pay\$* module and the time allocated within the Bedford STWTP program meant that there was not sufficient time to test and practice learning in a real life setting that was external to the supported environment. However, we note this would be a valuable inclusion in a future program to ensure student confidence was present in the ‘real’ world too.

5.4 Parental engagement

There is a tension when teaching young people with disabilities between actively engaging parents in the learning experience and encouraging independence. The former may be yet another responsibility on the parent, whereas the latter may result in a lost opportunity for reinforcement and real world experience. Today there are online apps and tools available to support real-time access between teachers, parents and students (eg Seesaw). This multimedia journal can be used as a tool to keep parents informed about what has been achieved during a class and is a valuable prompt and conversation starter for parents when the student gets home.

We note an attempt was made to get feedback from parents/guardians at the celebration at the end of the pilot, however it was optional for parents to attend and no responses were received.

5.5 Mentoring

Early planning for the program also discussed the possibility of using Bedford workers or former STWTP students as mentors for the financial literacy program. While this did not come to fruition in the pilot, it is something that could be explored in the future as a benefit to both student and mentor. Although it is an idiom, it is also true that “the best way to learn is to teach”. Mentors would have the opportunity to reinforce their knowledge and share it with the new cohort.

5.6 Class party

A party is thrown for STWTP students at the end of the course to provide an opportunity for parents to attend and join students in a celebration of their learning. Students have traditionally looked forward to attending the party, so the project team planned to use this as a focus for learning and activities in the *Work Pay\$* program. This followed the literature review findings that delivered properly and with appropriate support project-based



learning approaches can develop self-esteem, help students stay engaged by the learning and be empowered by the task and the outcome (Belland, Ertmer, & Simons, 2006). While the party was used as a theme to frame some of the final topics, it does not appear to have been a focus of the entire course.

6 Recommendations

It is the opinion of the evaluators that the *Work Pay\$* program has resulted in improved financial literacy and confidence for a number of students participating in the class. Anecdotal advice from the trainers about student interest and engagement in the course has been reinforced by feedback from the teachers and support workers. In working toward a broader dissemination of the program, scaling up and potential development as a SACE module we make the recommendation that a second stage of the program development be considered for funding. This would include:

1. Testing of the revised *Work Pay\$* program to be delivered in an expanded selection of settings. Sessions could be delivered under the Bedford STWTP as well as in schools or other disability training environments. This would have two-fold effect to test whether the STWTP context is of intrinsic value to the program, or if it can be successfully deployed in different settings.
2. An extended evaluation program administered by the evaluators and building on the learning from the current project. Time 1 and Time 3 student evaluation surveys would be revised based on pilot feedback and administered by the evaluators outside the time allocated to the course, with a Time 4 survey administered three to four months after the program's completion to determine longitudinal impact.
3. Engaging parents in the *Work Pay\$* program to reinforce learning in the home and 'real world' environment. We propose this is done using an app (eg Seesaw). This approach reduces parental burden while keeping them engaged, noting parents would be encouraged to talk about what the student's learn as well as provide opportunities for practicing the learning. A controlled trial could be used to test whether there are learning differences when parents are engaged with the financial literacy model (compared with those delivered without parental involvement). Parents would be asked to complete a survey about their child's financial literacy acuity before and after the course.
4. An evaluation of trainer experience (in the expanded context) to identify gaps in the program, topic and resource material. This would seek information from new trainers as to any gaps in the content and any issues with delivering it. Responses to this will help inform a decision about whether it is necessary to prepare train the trainer material. The information gleaned from this would prove invaluable in creating the content if it is required.

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Appendix A Additional material

Table A 1: Topic successes and struggles by skill level

Topic	Skill level	Success	Struggle
Topic 1: Introduction & baseline evaluation	High	\$100 game; frequently used words sheet	Questionnaire 40 mins; unable to complete session
	Medium	\$100 game; frequently used words sheet	Questionnaire too long; unable to complete session
	Low	None identified	Questionnaire 60 mins; some struggled with \$100 game; unable to complete session
Topic 2: Recognising money	High	Sorting notes and coins into values; weighing	None identified
	Medium	Sorting notes and coins into values; video; weighing	None identified
	Low	Simplified sorting task; weighing	Unable to complete session
Topic 3: Where does money come from?	High	Wheel of fortune game; video	
	Medium	Wheel of fortune game; video	Didn't do group discussion as wheel of fortune game ran over time
	Low	* Feedback not provided	
Topic 4: Needs vs wants	High	First video (although maybe a little childish)	Unable to complete session in 45 mins available
	Medium	None identified	None identified
	Low	First video	Unable to complete session in 35 mins available; paired activity too difficult
Topic 5: Confidence	High	Role play (all participated), calculator cheat sheets; group discussion	None identified
	Medium	Role play (all participated with lots of prompting)	None identified
	Low	Receipt checking activity	Role play (one participated, rest helped); group discussion limited
Topic 6: Protecting your money	High	None identified	Powerpoint too long and a bit boring; need more activities
	Medium	None identified	Powerpoint too long and a bit boring; need more activities
	Low	Reduced powerpoint content for session	None identified
Topic 7: Money at work	High	Label the training room activity	Payslips
	Medium	Label the training room activity	Payslips
	Low	Label the training room activity	Unable to complete session
Topic 8: What do I need to spend money on each week?	High	Making a budget organiser; identifying cheapest item	None identified
	Medium	None identified	Identified cheapest object as a group
	Low	Making a budget organiser	Identified cheapest object as a group
Topic 9: How do I budget	High	Enjoyed filling budget folders	None identified
	Medium	* School absent	
	Low	None identified	Wants and needs run as group activity
Topic 10: Help!	High	None identified	None identified
	Medium	None identified	None identified
	Low	None identified	None identified
	High	Five role play scenarios	None identified
	Medium	None identified	Reduced content in role play #2, #4 as these were confusing for some

Topic	Skill level	Success	Struggle
Topic 11: Different ways of buying things	Low	None identified	Did not complete role play #2 or #4
Topic 12: Value for money	High	Comparing prices on supermarket website	None identified
	Medium	None identified	Skipped supermarket website comparisons
	Low	None identified	Only completed catalogue activity
Topic 13: Party planning on a budget	High	Party planning	None identified
	Medium	None identified	None identified
	Low	None identified	None identified
Topic 14: Assessment & class party	High	None identified	None identified
	Medium	None identified	None identified
	Low	None identified	None identified



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