

Banking for Nonreaders provides real-world experiences of banking transactions through meaningful stories and relevant, hands-on activities. Designed to meet the literary needs of students with intellectual and developmental disabilities, the stories and activities included in the program allow nonreaders and nonwriters to learn banking and life skills.

The activities in the program are divided into two levels and include a real-world banking scenario and a life-skills application through writing of checks, making debit/ATM card transactions, and balancing an account. The directions and content of the stories are simple and clear, which is beneficial for struggling students (Sousa, 2001). Students actively participate in the reading process through shared reading of the scenarios and writing process by tracing or completing the written activities which accompany the scenarios.

There's been a big push for all students to learn to read and to improve literacy skills for all students in America's schools (Interview with Diane Browder, Ph.D., 2008). And, it is important "that the new emerging literacy skills have meaning." (Interview with Diane Browder, Ph.D., 2008). The most functional context for reading skills, of course, is a story and so by using stories, children can learn the new skills—like phonemic awareness and print awareness—and immediately apply their skills in the context of the story (Interview with Diane Browder, Ph.D., 2008). Stories are motivational for students. They can gain meaning through the social interaction that occurs in the sharing of the story with a teacher or parent or typical peer and stories then give meaning to the skills they are learning (Browder, Ph.D., Distinguished Professor, and Principal Investigator of Project RAISE, University of North Carolina at Charlotte Topic: *The Early Literacy Skills Builder*, 2008).

The scenarios and activities in *Banking for Nonreaders* are designed to help nonreaders improve their reading skills, confidence, and comprehension through the use of pictorial symbols to aid in the reading process. The words in the scenarios have symbols below them which help students recognize the words, and more importantly comprehend their meanings in context. Research notes that symbols are a vital tool for developing literacy because they act as a bridge between the concrete (pictures) and the abstract (print) (Detheridge, 1996).

Some evidence also exists for teaching comprehension using concrete referents like pictures or an activity to demonstrate understanding of the word (Browder, Diane M.; Wakeman, Shawnee Y.; Spooner, Fred; Ahlgrim-Delzell, Lynn; Algozzine, Bob, 2006). Not only do the scenarios provide symbols to aid with reading, they enable the students to use the words and symbols in meaningful ways through banking transaction activities. The activities in this program are designed for varying academic abilities. Nonwriters can successfully complete and comprehend the worksheet activities by tracing the answers. Those students who have the ability to write are led through the activity but must write the provided information on their own.

Multiple opportunities for practice are included in each level so that learners of varying abilities are not rushed through completing the banking transactions. The real-life skills and scenarios help students connect to what they are learning and to understand the relevance of learning such skills.

Banking for Nonreaders meets national standards and expectations of the National Council of Teachers of Mathematics (NCTM) in the areas of:

- Numbers and Operations
- Problem Solving

Browder, Diane M.; Wakeman, Shawnee Y.; Spooner, Fred; Ahlgrim-Delzell, Lynn; Algozzine, Bob. *Research on Reading Instruction for Individuals with Significant Cognitive Disabilities*. Exceptional Children. June 22, 2006 (contributed by pat on Monday, September 29, 2008 @ 03:40 PM) (accessed November 3, 2009)
http://bsnpta.org/geeklog/public_html//article.php?story=Reading_and_Signif_Cog_Disabilities

Interview with Diane Browder, Ph.D Topic: *The Early Literacy Skills Builder—A Literacy Curriculum Based on the Science of Reading for Students with Significant Disabilities*. March 17, 2008.
http://www.speechpathology.com/interview/interview_detail.asp?interview_id=1121 (accessed on October 29, 2009).

Interview with Diane Browder, Ph.D. Topic: *Rethinking Literacy Expectations for Students with Significant Disabilities*. Speechpathology.com. March 3, 2008. (accessed November 3, 2009)
http://www.speechpathology.com/interview/interview_detail.asp?interview_id=1120.

Detheridge, Tina. (1996). Developing literacy through symbols. *Closing the Gap* 15:1

Sousa, D.A. (2001) How the special needs brain learns. Thousand Oaks, CA: Corwin Press, Inc.