

Research and Standards

Deluxe Banking provides practice in dealing with basic banking transactions. With two levels featured in the binder, the material is differentiated for students with varying abilities.

The activities in the program are divided into two levels and include real-world banking scenarios and real-world application skills through writing of checks, making deposits, making debit/ATM card transactions, paying bills online, and balancing a checking 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 reading of the scenarios and writing process by completing the written activities that accompany the scenarios.

There has 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's 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 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).

Graphics are included with each banking scenario to serve as visual cues to help struggling readers understand what the paragraph is about. Research noted by Learning Disabilities Association recommends strategies for teaching students with learning disabilities, such as using graphics and pictures, whenever possible.

Multiple opportunities for practice are included in the binder so that students are not rushed through learning to deal with banking transactions. Banking transactions based on everyday scenarios help students connect to what they are learning and understand the relevance of learning such skills.

Deluxe Banking 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.

Learning Disabilities of Association of America (2006). Successful strategies for teaching students with learning disabilities. <http://www.lidaatl.org/about/teachers/understanding/strategies.asp> (accessed September 22, 2008).

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