

65- PCL-HNR

PREPARATION FOR COMMUNITY LIVING:
MONEY AND BUDGETING

Report of Practicum Submitted
in Partial Fulfillment of the Requirements
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the Mentally Retarded

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PREPARATION FOR COMMUNITY LIVING:

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Place. This practicum was carried out at the Faribault State School and Hospital, Faribault, Minnesota.

Time. This program covered fifteen class sessions of one and a half hours each from October 19, 1965, through December 9, 1965. The regular meeting nights were Tuesday and Thursday from 7:00 to 8:30 P.M. One session was held on a Friday night to take advantage of banking hours to enable the class to tour a bank and view the savings and checking account facilities.

Students. For the program covered in this practicum the author enrolled five adult patients, ranging from twenty-four to thirty-eight years of age. The range of mental age was from 6-10 to 11-2. The intelligence quotients ranged from 46 to 69. One student who is quite deaf has an established intelligence quotient of "imbecile" due to untestability.

Social History Abstracts. "Willie" was born on January 23, 1935. His mental deficiency has been diagnosed as "Imbecile" (moderate) - cause undiagnosed. His I.Q. is established at 47 (SB-L); M.A. of 7-0. He was admitted to the Faribault State School and Hospital on March 3, 1952, for "supervision and training." "Willie" was "kept in school" until he was fifteen years old, "spending two years in each grade until he reached (the) sixth (grade)." He has been described as "being handy with a board and nails." His parents are described as "rather inarticulate, and even slightly dull" with an "eighth grade education." "Willie" is presently working for a local automobile agency and shining cars prior to delivery. He is presently living in the independent living section at the Faribault State School and Hospital.

"Willie" has shown himself to be a quiet and serious student displaying

very little emotional reaction to class activities. He has a tendency to withdraw his attention whenever he is confronted with tasks that seem difficult to him. He has proved to be very prompt and dependable in coming to class.

"Terry" was born on May 14, 1939. His condition has been diagnosed as "centrencephalic epilepsy and mental deficiency post-meningitic." He has an established I.Q. of 69 (SB-L); M.A. of 11-2. He is receiving a "great deal" of medication. He was admitted to the Faribault State School and Hospital on Jan. 21, 1963, for "evaluation and training." "Terry" was kept in school through the twelfth grade being promoted for social reasons with grades of D or D-. He has been described as a "nuisance" in the community and has made a "pest" of himself." He is "egocentric" and talks a great deal. His parents and siblings are apparently normal. He is presently working within the institution in the dormitory clothes room.

"Terry" was a serious and talkative student and liked to be the center of attention. If unchecked, he monopolized class discussions. He was very interested in class activities and did not hesitate to ask questions.

"Clif" was born on June 19, 1927. His mental deficiency has been diagnosed as "moron - cause undiagnosed." He has an established I.Q. of 49 (SB-L); M.A. of 7-4. He was admitted on August 3, 1945, discharged for vacation in Jan, 1946 and readmitted on September 11, 1950, for supervision and work training. "Clif" remained in school until the age of sixteen and left school while in the sixth grade. He is described as being "enuretic and irresponsible" when at home. Away from home he has been occupied in doing odd jobs such as mowing lawns. His behavior in this institution is quite acceptable. Presently "Clif" is working in the central kitchen, washing pots and pans and general clean-up. His parents had an eighth grade education. His mother is in the State Hospital at St. Peter and his father has remarried.

"Clif" was a pleasant, quiet and retiring student. He was willing to try

difficult tasks and persevered until he reached a point of understanding.

"Olie" was born on August 14, 1939. His mental deficiency was diagnosed as "moron, cause undiagnosed and epilepsy, Grand Mal." He has an established I.Q. of 46 (SB-L); M.A. of 6-10. He was admitted to the Faribault State School and Hospital on March 3, 1960, for supervision and training. "Olie" attended a special class in the public school until the age of 14 and reached the fifth grade level of attainment in the special class. He attended the advanced division of the educational program in the Cambridge State School and Hospital for four years.

"Olie" has been described as a "serious problem for his mother" after his father was incarcerated to the Stillwater Prison. His parents have provided a poor home environment which contributed to "Olie's" poor adjustment to his home. He adjusted well to living in a state institution and is presently working as a helper in the institutional warehouse unloading trucks and placing commodities in storage.

"Olie" was a quiet, reserved student. He was eager to participate in class discussions and proposed several pertinent questions during the class sessions.

"Pete" was born on June 26, 1941. His mental deficiency was diagnosed as "Imbecile" (untestable, 1952) with "Congenital cerebral palsy, spastic quadriplegia." He was admitted to the Faribault State School and Hospital on Feb. 4, 1952, for "supervision and training." He attended a Curative Workshop in his home county. He is characterized as having "tantrums and is hard to manage at times." He has a severe hearing handicap, is wearing a hearing aid. His parents finished two years of high school and provided good home conditions. His siblings have developed normally. "Pete" was a quiet cooperative student. Because of his hearing and speech difficulties, communication was difficult.

Purpose. In this practicum the author wished to explore the feasibility of establishing a systematic evening training program for the adult (past school age) male population of the Faribault State School and Hospital. This program should offer intensive practical training leading towards a greater degree of

emotional stability, social awareness, work initiative and work tolerance, and a more realistic outlook towards the need of possessing a marketable work skill. For some patients a marketable work skill is unattainable. We must help them overcome the emotional burden resulting from anticipated social stigmata and a feeling of uselessness. For other patients a marketable work skill is attainable. We must help them choose a skill wisely within the bounds of their capabilities. This group must be given opportunity to visit selected industrial and sheltered workshop areas to help them understand some of the abilities and personal qualities needed to fulfill job requirements and some of the problems encountered in a particular line of work. Such a program would make use of community facilities in an effort to make this training program more realistic for the student.

Importance of this practicum. The need for an adult training program for community living has long been recognized by administrative personnel at the Faribault State School and Hospital. The author has heard reports of past efforts toward establishing such a training program. The efficacy of these efforts has been questioned. The lack of personnel to carry out the program has been crippling.

Perhaps the item of student interest has not been given proper recognition in the past. This author has received personal reports from key personnel that student interest in attaining those skills necessary to achieve a measure of success in the social and economic world begins to blossom around the age of twenty-five and beyond in the mental retardates with whom they work. At this age the training in necessary skills seems to take on purpose and become more meaningful to the individual mental retardate.

Emphasis is being placed on the idea that a patient placed in some aspect of community environment is happier. Community placement is more

practical, at least from a financial viewpoint. Thus, programming for the training of adult patients must receive more attention in our planning. Currently the training of the school-age population (ages 6 to 21 years) is being given preponderant emphasis. As a result one of the institutions Occupational Therapists is working with a small group of adult patients. This group meets once a week for one and a half hours during the afternoon when those involved would normally be at work. This is inconvenient to the employer or work supervisor and to the "employee."

Because the students involved in this study are participating in a day work program, classes were held during the evening hours. The question arises, "Are these mental retardates sufficiently physically and mentally alert to warrant the establishment of an evening training program?"

Procedure. The first class session was devoted to a general discussion of topics that might possibly be considered in future sessions. This was carried out on a conversational level to get acquainted with the class as well as set the direction for future class sessions. The students introduced themselves, stating the location of their home towns, their personal interests, and their expectations from these class meetings. The instructor in turn did the same.

The students indicated a preference for discussing the social security number, union membership, citizenship, and budgeting or the use of money.

These topics formed the basis for (1) oral discussion, (2) written expression in filling out forms and for applying for a social security number, applying for a savings account, a savings account, deposit slip and savings account withdrawal form, and (3) becoming better acquainted with our monetary system through the use of coin and paper money.

The use and importance of the social security number were discussed during the remaining portion of the first class session. Forms of application for a social security number were available and filled out during the second class session. During this session union membership was discussed on the

basis of questions proposed by the students. The topic of citizenship was discussed during the third and fourth sessions with some time given to discussing twelve items chosen at random from "The Best Thing To Do."¹ Budgeting and the use of money occupied the fifth through the fourteenth class sessions. The fifteenth and final session was used for evaluation. This was carried out on the basis of (1) a "Yes or No" twenty question test, in which the students were required to write yes or no on the answer sheet to statements read by the instructor, (2) giving the names and values of coins, counting or adding combinations of five coins, and making change from a quarter; the coins used included pennies, nickels, dimes, quarters, and a half dollar, and (3) the class then went to a local restaurant where they were to buy coffee or milk and one other item of food. For this each student was given a quarter. This real life experience was the final class activity during which the students were observed in the process of ordering from a menu, socialization, and payment of the bill.

Content. The first three topics, Social Security Account Number, Union Membership, and Citizenship were included because of expressed student interest. In this way the students had a part in building the "curriculum" for this practicum. Besides furnishing desired information, the instructor used these topics to introduce the students to classroom activities. Each student kept a notebook of the material covered in class. This material was written on the chalk board and the students copied it. This activity proved helpful in creating and holding the interest of the group.

The topic, Money and Budgeting, was the main topic for consideration and served the purpose for making the basic recommendations for further study.

¹Frank E. Tomlin, The Best Thing To Do, A Test of Knowledge of Social Standards, (Stanford, California: Stanford University Press, 1931), No. 2, 3, 5, 9, 10, 13, 14, 15, 19, 28.

THE SOCIAL SECURITY ACCOUNT NUMBER.

- I. What is it?
 - A. A means of identification by a number.
 - B. You are the only person having this number.
- II. For what is it used?
 - A. To identify your retirement savings account.
 1. The money is kept until you become sixty-five years old.
 2. This is your retirement age.
 - B. You pay money into this account.
 1. Your employer withholds part of the money you earn and sends it to the Social Security office.
 2. This amount is shown on the stub of your pay check. (Illustrate).
 - C. Your employer pays money into this account for you.
 - D. When you retire at age sixty-five, the United States Government sends you a monthly check.
- III. How do you get a Social Security Account Number?
 - A. Go to a State employment office.
 1. They will give you an application form.
 2. They will help you fill in the information.
 3. Send this application to the nearest Social Security field office.
 4. They will send you your account number.
 - B. Fill in a sample application form.

UNION MEMBERSHIP.

- I. Different kinds of unions.
- II. When can you become a member?
 - A. Anytime after you start working.
 - B. Usually within the first month.
- III. How do you become a member?
 - A. You apply for membership.
 - B. You are accepted as a member.

1. You sign a membership card.
2. You agree to follow the rules of the union.

IV. How much are the dues?

- A. Each union has its own amount of dues.
- B. Ask the personnel manager or any union member.

V. What do members do?

- A. Go to meetings.
 1. Vote for officers.
 2. Help decide what the union will do.
- B. Pay dues to pay for union activities.
- C. Enjoy social events.
 1. Dances.
 2. Bingo.
 3. Picnics.

VI. What do unions do for members?

- A. Work for higher wages.
- B. Work for better working conditions.
- C. Help you keep your job.

CITIZENSHIP.

I. Who is a citizen?

- A. A person BORN in this country.
- B. A person who has "adopted" this country as his own.
 1. He has to learn U.S. History.
 2. He has to learn U.S. Law.
 3. He has to pass a test.
 4. He has to promise loyalty to the U.S.

II. What are the RIGHTS of a citizen?

- A. He has the freedom of speech, the press, assembly, and worship.

B. He has protection from wrongdoers (lawbreakers) and hunger.

C. The U.S. Government protects our health.

III. What are the DUTIES of a citizen?

A. A citizen should learn as much as he can (to talk, work, play).

B. A citizen should obey the laws (cooperate with others).

C. A citizen should respect the rights of others.

D. A citizen should respect the property of others.

E. A citizen should accept responsibilities.

F. A citizen should pay taxes.

G. A citizen should care for his own property.

IV. Kinds of Government.

A. United States (Federal) Government.

1. President, Lyndon B. Johnson.

2. Vice-president, Hubert H. Humphrey.

3. U. S. Senators and Representatives.

B. State of Minnesota Government.

1. Governor, Carl Rolvaag.

2. Lieutenant Governor, Sandy Keith.

3. State Senators and Representatives.

C. City Government.

1. Mayor, Clarence W. Miller.

2. Councilmen.

D. Faribault State School and Hospital

1. Superintendent, Dr. E. J. Engberg.

2. Assistant Superintendents.

a. Mr. M. E. Krafve.

b. Dr. T. Smith.

c. Supervisors of various departments.

MONEY AND BUDGETING.

1. Budgeting includes
 - A. Income (wages, money you receive).
 - B. Expenses (money you pay out).

<u>Income</u>	<u>Expenses</u>
Wages	Food
Gifts	Clothing
Inheritance	Rent (room)
Interest	Transportation
Tips	Church
Rent	Union dues
Selling of Property	Recreation
	Medicine
	Insurance etc.
	Savings

II. What is a budget?

Dividing your income so you can pay for all the things you buy.

- A. Essentials (those things you need to live and be healthy and happy).
 1. Food.
 2. Clothing.
 3. Shelter.
 4. Medical and dental needs.
 5. Household conveniences.
 6. Recreation.
 7. Transportation.
 8. Charities (church).

B. Nonessentials.

1. Car.
2. Liquor.
3. Tobacco.
4. Paying a lot for a thing when a cheaper thing will do.

C. What things should we buy?

1. Those things for which you have a genuine need.
2. Those you can pay for.
3. Quality vs. price. Economy through use.

III. Recognition of kinds of money.

A. What is money?

Money is an acceptable medium of exchange.

B. Identify kinds of money.

1. Coins.
 - a. Names.
 - b. Values.
 - c. Combinations.
 - d. Making change.
 - e. Purchasing power.
2. Bills.
 - a. Names.
 - b. Values.
 - c. Comparison.
 - d. Combination.
3. Substitutes for money.
 - a. Trading commodities.
 - b. Checks
 - (1) Bank drafts.
 - (2) Personal.

(3) Certified.

- c. Money Orders.
- d. Travelers checks.
- e. Telegram.

IV. Ways of buying.

A. Cash payment.

- 1. Advantages (you buy only the things you can pay for).
- 2. Value of thrift (don't waste your money),
(balance between quality and price).
- 3. Thrift for Reserve or Emergency Fund.
- 4. Bank account.
 - a. How to open.
 - b. Deposit slip (samples).
 - c. Withdrawal slip (samples).
 - d. Passbook.
 - e. Interest (meaning of).
- 5. Charge (30-day deferred cash payment).

B. Installment buying.

- 1. Meaning (you pay the purchase price in installments).
- 2. Method (you have an account number and the price is added to your bill or debt).
- 3. Obligation incurred (you must pay in some future time).
- 4. Advantages (you can use things while paying for them).
- 5. Disadvantages (tendency to overbuy - build up debts).
- 6. Consequences through default (you may lose the money paid in and the merchandise).

V. Paying for merchandise by borrowing money.

- A. When a loan is advisable.
- B. When a loan is not advisable.

- C. Reputable lenders.
- D. Loan sharks.
- E. Interest charges.
- F. Obligation increased through interest.
- G. Consequences through default.

To give the students personal contact with a community commercial bank, the class used one Friday class session to visit the savings and checking departments of a local bank. Here the bank personnel manager gave the students a brief history of the bank and explained their account system. In his presentation, the bank representative reviewed the material on banking covered previously in class. This served as a reinforcement of class activity.

One of the regular Thursday sessions was used to visit several community retail stores to give the students opportunity to compare prices and quality of merchandise. They were confronted with the necessity of making practical choices of preferred merchandise. This activity was used to further enhance the discussion on ways of buying.

The final class session was used to review the use of coins in adding up small purchases and in making change. Some time was given to a twenty item YES or NO test. The students were required to write YES or NO on their answer sheets which were provided.

This test was given, not for its validity, but to give the pupils an opportunity for a limited expression of their ability to remember. This test also served as a method of indicating the end of our work.

YES OR NO

Directions. I will read each sentence twice. You are to write YES on your paper if you think the sentence is True. You are to write NO on your paper if you disagree with the sentence. Listen carefully. I am only going to read each sentence twice.

1. You can join the union right away if you want to. Yes
2. There are only two kinds of unions. No
3. It is best to ask the Personnel Manager what the union dues are. Yes
4. As a member, you always have to do what you are told to do. No
5. Every member of this class is a natural citizen. Yes
6. A duty of a citizen is to pay taxes. Yes
7. A duty of a citizen is to respect the rights of others. Yes
8. A duty of a citizen is to care for his own property. Yes
9. A duty of a citizen is to tell others how to vote. No
10. A duty of a citizen is to mind other people's business. No
11. Faribault State School and Hospital has a kind of government. Yes

The following sentences are about buying essential or non-essential things. I will read each sentence twice. You are to write YES on your paper if you think the sentence is True. You are to write NO on your paper if you disagree with the sentence. Listen carefully. I am only going to read each sentence twice.

12. Food is an essential item. Yes
13. An automobile is an essential item. No
14. Cookies are an essential item. No
15. A flashlight is an essential item. No.
16. Rent is an essential item. Yes

- | | |
|--------------------------------------|-----|
| 17. Medicine is an essential item. | Yes |
| 18. Recreation is an essential item. | Yes |
| 19. A toaster is an essential item. | No |
| 20. Tobacco is an essential item | No |

The students were given opportunity to explain their answers for items 12 to 20. If they gave logical and reasonable reasons for answering as they did, they were given credit for a correct answer.

Evaluation. If student interest is to be considered a criterion for success, then this course of study has been highly successful. Time was literally forgotten by both the students and the instructor. Every session ended with the question, "Is it time to go home already?" or "Where did all the time go?" Invariably classes would close after the established closing time. This reaction was believed due to general student interest, an approach geared to the level and past experiences of the individual student, and the close feeling of friendship that permeated the student to student and instructor to student relationship. These factors resulted in a highly motivated and close knit group.

The results of the "YES or NO" test indicate a degree of success in showing a measure of retention. The following chart shows the scores attained, compared with the students M. A. and I. Q.

	M.A.	I.Q.	Test score of a total 20 points	% Correct
"W█████"	7-0	47	13	65
"T█████"	11-2	69	18	90
"C█████"	7-4	49	15	75
"O█████"	6-10	46	18	90
"P█████"	---- Not testable		2?	10?

Taking into consideration the factors of personality, functional level, educational background, physical and neurological involvements, the nature of the daytime job held by the individual student and the time of day the classes were held, the results indicated compare very favorably with reasonable expectations.

The two students, "T█████" and "O█████" who attained scores of 18 or 90% were the most fluent in verbally expressing themselves and were the most active in class discussion. "T█████" has never had the services offered in a special class, while "C█████" had four years of training in

a special classroom. While "T[REDACTED]" is rather self-centered, "O[REDACTED]" is more outgoing in his personality. "T[REDACTED]" has rather little contact with other members of his family; in comparison, "O[REDACTED]" has extensive contact with his family.

"O[REDACTED]" score of 15 or 75% seems to show the result of being too hesitant in reaching a decision. He is constantly wavering in the process of making up his mind. "W[REDACTED]" who attained a score of 13 or 65%, has a speech impairment. His verbal responses are characterized as "grunting" rather than word formation. Consequently he did not take an active part in class discussions. "I[REDACTED]" who attained a score of 2 or 10%, has a hearing impairment and is considered deaf. His problem is relieved somewhat by wearing a hearing aid. Coupled with this is his spastic condition which makes speaking and writing almost an impossibility. After "P[REDACTED]" answered the first two test items, he quit and refused to proceed. The instructor tried with extreme difficulty to understand his verbal responses to the test items. These responses were judged to be so thoroughly misunderstood that they were ignored. It was felt, however, that "P[REDACTED]" score was considerably higher than was indicated.

It is interesting to note further that the attained scores follow in a pattern similar to the amount of physical energy expended in the type of work in which each student is occupied. The highest score was attained by the student doing the work least physically fatiguing. The lowest score was attained by the student doing the work that expends the most physical energy. This would seem to indicate that this student entered classes in a weakened physical condition and consequently had more difficulty in staying mentally alert.

In testing the students' ability to handle and use money, it was found that all students were able to name the coins and paper money up to the twenty dollar bill. All but "Pete" could identify the values of these

monies adequately. The three students attaining the highest test scores also were capable of determining the value of a combination of six coins, up to a total of \$1.00. The two students receiving the lowest test scores were incapable of accurately counting the value of three coins. Only the two students attaining the two highest test scores were capable of making change accurately from a quarter (25¢ piece).

From observations during the time spent in a local restaurant, the instructor concluded that "P. [REDACTED]" and "W. [REDACTED]" were incapable of adequately performing the ordering skills. The remaining three students performed acceptably. This conclusion was based on their ability to read the menu, determine prices of food items, give their orders to the waitress and determine that each would have a nickel left over from the quarter given to them.

Conclusions. Based on the information gathered from the evaluation in the use of money, the instructor concluded that more time could have been given to counting and handling of money. This appeared to be the greatest weakness in the student's ability at the end of the prescribed course.

The efforts made (1) in motivating the students, (2) in building upon the students' past experiences, and (3) in making the sessions interesting were adequately rewarded.

The number of students involved in this practicum is only a small number of the many adult patients in the Faribault State School and Hospital who could and want to benefit from a program of adult education.

The time during the evening hours has proved beneficial to these five patients. It can be concluded that no appreciable hardship was placed on the patients in meeting after the evening meal.

Recommendations.

1. The enthusiasm displayed by these patients and their attainments during this practicum indicates an acute need for providing an adult educational program for this segment of our patient population. A greater effort to meet these educational needs is long overdue. Programs for the adult segment of our patient population can be effectively administered during the evening hours. It is the author's opinion that evening classes should be provided and made available to our adult patients who are being considered for community placement.
2. The length of class sessions could be reduced to one hour if necessary and still be effective.
3. Classes organized for adults are best administered when the students form a homogeneous group.
4. Community resources must be employed in adult educational programs to help bridge the transition from institutional to community living.
5. Adult patients eligible for community placement should be given the opportunity to attend an educational class for at least one year prior to their placement.
6. Serious investigation should be made into the possibility of organizing an adult education section within the educational structure of the Faribault State School and Hospital.

All names appearing in this report referring to students are fictitious, to preserve the nature of confidential information.

All quotations not specifically identified have been taken from the patients' files of the Faribault State School and Hospital.