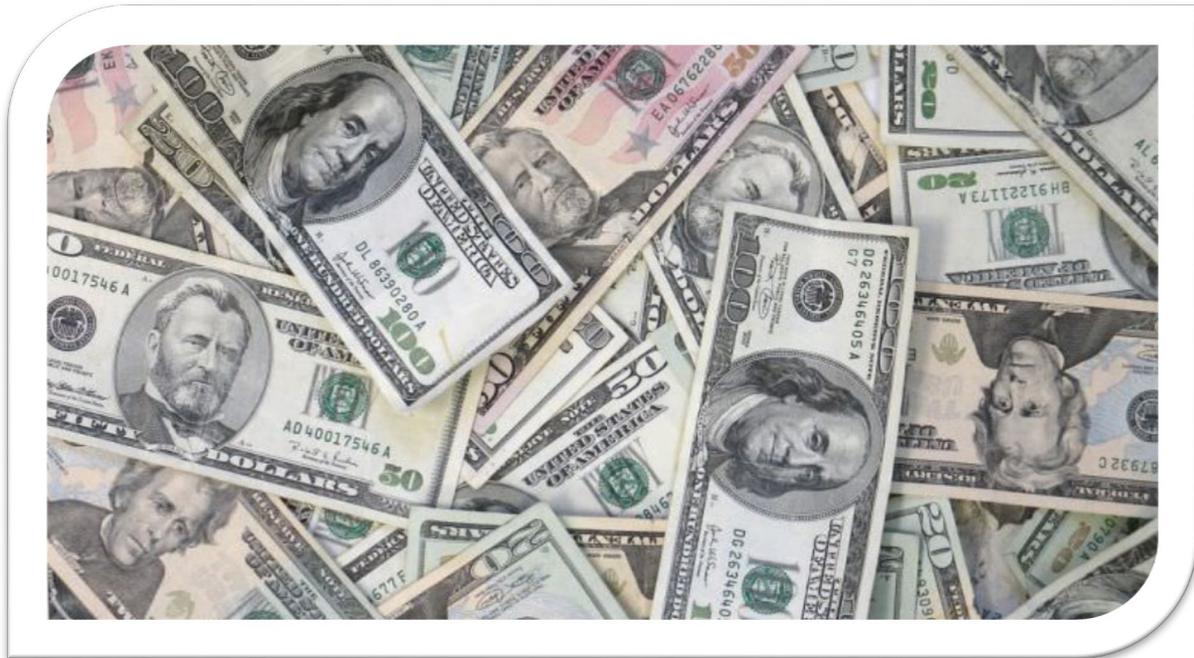


AT FOR MONEY

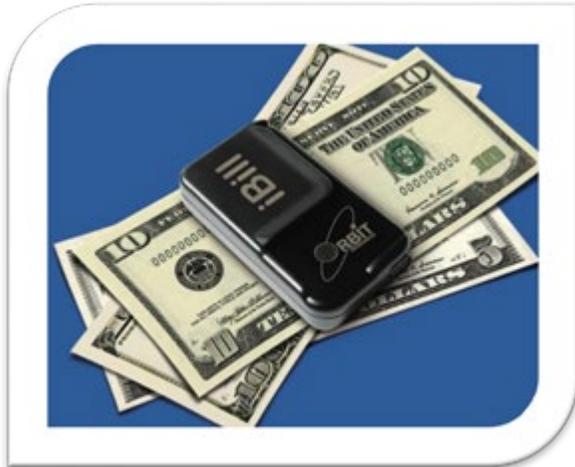


According to the [National Technical Assistance Center on Transition](#), basic money and financial skills are key to independence and community integration for people with disabilities, including determining where to live, what to eat, what to wear, and what to do for fun. Only 38 percent of young people with disabilities have lived independently outside the family home three to five years after high school, and they are less likely than their peers to have a checking account or a credit card.

Money management skills involve the basic recognition of paper banknotes and coins as well as basic math skills to count money and make change. More advanced money management skills include shopping, household budgeting, paying bills, writing checks, using credit or debit cards, and other financial activities. As a young person, acquiring these skills and learning to use them in the community can help you gain confidence and self-esteem and build independence. If you are a young person or a parent of a child with a cognitive disability or who is blind or has low vision, this guide provides you with a sampling of assistive technology (AT) products on the market for identifying, counting, and managing money.

Money Identifiers

American paper currency is virtually the same size and color, making it difficult to distinguish the different values between \$1, \$5, \$10, \$20, \$50, and \$100 (U.S.) banknotes, particularly if you have a visual and/or cognitive impairment and are unable to read the number listed on the banknote. The following are some helpful tools for identifying paper banknotes.



iBill Talking Banknote Identifier

of the device to turn it on. The device will beep and vibrate to indicate it is on. The device will then announce the denomination of the banknote and turn itself off. The device can announce the denomination via voice output, tone, or vibration. The output can be chosen from a menu of options accessed by pressing both of the two buttons on the short ends of the device at the same time. It can also recognize torn or badly defaced banknotes. The iBill is such a useful device that the U.S. Bureau of Engraving and Printing has partnered with the National Library Service (NLS) for the Blind and Physically Handicapped to provide [free iBills to eligible NLS](#) subscribers.

You can also use your Apple iPhone, iPod Touch, or iPad to serve as your reader for paper banknotes by downloading the Bureau of Engraving and Printing's free [EyeNote](#) app from the Apple App Store.

The [iBill Talking Banknote Identifier](#) is a small, rectangular, voice output and vibrating paper money identifier that recognizes all U.S. banknotes in circulation with 99.9 percent accuracy. The iBill provides a quick response, has a user-friendly design, easy two-button operation, uses one AAA battery, and can be attached to a key ring or lanyard to fit in your pocket. The iBill features a slot for you to insert the edge of a banknote. To use, insert the banknote into this slot, such that the short edge of the banknote is parallel to the long side of the device. Press and release either one of the two buttons located on the shorter sides

Helping Your Child Count Coins

Distinguishing the value of coins is also important. For example, nickels and quarters are close in size and color, and a dime is worth more despite being smaller than a penny or nickel. Children should be taught using hands-on experience with real coins to feel the differences in the sizes and the texture of the edges. One do-it-yourself tool is the [Simple Coin Sorting](#) activity. You construct a coin sorter from a container with a plastic lid by cutting slots into the lid that match the size of a dime, penny, nickel, and quarter. Each slot is labeled with the value of the coin that fits into that slot. A guide is made by taping or gluing each coin to a card and labeling its value. Then, have your child practice placing coins in the correct slots and describing the value.

The EyeNote app works with one touch, recognizes either the front or back of a portion of the bill, provides a voice or buzzer vibration to describe the value, does not require any modification to the phone or special lighting, and all the processing occurs on the device (so no data connection is required to perform the scan). To use, place a banknote on a flat surface and open the EyeNote app on your phone. Position your phone about 6 or 8 inches above the banknote, with the phone's screen facing you. The long side of the banknote should be lined up with the long side of your phone. The app will then read the amount aloud and indicate "front" or "back" of the banknote. At least 50 percent of the banknote needs to be captured for the app to read it.

If you use an Android smartphone or tablet, you can use the [Ideal Currency Identifier](#) app. The app works like the EyeNote app. Your Android device needs a text-to-speech voice installed for the app to work.

If you use braille, you can label the paper banknotes you keep in your wallet with the [Click Pocket Money Brailer](#). It is small enough to fit on your key chain so you can label on the go. It has two small metal plates embossed with the braille numbers 1, 5, 10, 20, 50, and 100. You place the edge of the banknote between the plates and squeeze to emboss the number on it.



Counting Money

Once you can identify your paper banknotes and coins, there are a number of tools to assist you in learning how to count your money and keep track of how much money you have.

The [Coin Abacus](#) is an electronic device designed to help you learn basic money-counting skills. It is a flat board with realistic-looking plastic coins and miniature replicas of U.S. banknotes that are affixed in five slots across its surface. The coins and banknotes can be moved to the left or right end of the horizontal slots. There are three \$1 banknotes on the top row, four quarters on the second row, five dimes on the third row, five nickels on the fourth row, and five pennies on the fifth row (totaling \$4.80). The device has one LCD screen on the left and one on the right. If all the plastic banknotes and coins are on the right, then \$4.80 appears in the left screen. If you slide any banknotes or coins in the slots from right to left, the total is subtracted from the value on the left screen and added to the value on the right screen. For example, if all banknotes and coins are on the left and you slide a quarter from left to right, then the screen on the left would display \$4.55 and the one on the right would display \$0.25. This battery-operated device includes two games to challenge your skill in using the right combinations of coins to reach a target amount.

[Coin-U-Lator](#) looks like a handheld calculator with an LCD screen and keys that resemble actual money (\$1 U.S. banknote, penny, nickel, dime, and quarter) rather than number keys. It also has a lever to set the calculator to subtraction or addition mode. You can use the device to

learn to count money by pressing each of the coin or banknote buttons to see their values displayed on its LCD screen. You can press any combination to see how they total when in addition mode. By moving the lever to subtraction mode, you can see how they subtract from a



Coin-U-Lator

total. You can practice counting the cost of different items by pressing various combinations of the money buttons and seeing the totals in the display. The Coin-U-Lator also has two built-in money games. One game challenges you to match the amount shown on the display by pressing the combination of buttons to represent the dollar and cent amount. If you are successful, the word "Great" appears on the display and the unit says "Way to go!" If you go over the amount displayed, the display reads "Too much" and the unit says "That's too much. Try again." The second game requires that you match the amount on the display using coins only, and the value of each coin selected

appears on the display.

[Cashculator](#) is an app to use on your iPhone for counting your money if you have trouble adding the various denominations of banknotes, coins, and coin rolls. You enter the desired denominations and the app calculates your total. The app displays columns for banknote denominations from a \$1 banknote (U.S.) through a \$100 banknote and another column for pennies, nickels, dimes, and quarters. You can also add more than one bill or coin by entering a number next to the denomination. For example, if you counted 12 \$1 banknotes and three \$10 banknotes, you would type 12 by the \$1 banknote icon and 3 by the \$10 banknote icon. The app displays the value of your \$1 banknotes as \$12 and your \$10 banknotes as \$30, as well as the grand total of \$42.

Money Management

Learning how to manage your money is an important skill for all people. Here are some tools that teach money management through engaging games.

[Moneywise Kids](#) is a board game designed to teach money management skills to children ages seven and up with cognitive or learning disabilities. This two-player game uses realistic-looking U.S. banknotes in denominations up to \$100 and realistic-looking coins to teach making change and budgeting. It also teaches and reinforces addition, subtraction, and multiplication skills. In one game, you earn money each time you roll the dice, and you count the money until one player reaches \$100. In the second game, each player starts with \$100, and with each turn both earn more money and draw bills for real-life expenses such as food, medical care, and taxes.



[Money Skills](#) is a money management training system in a board game format designed to teach you how to handle true-to-life money management situations. Topics include identifying coins and banknotes, counting common coin combinations, budgeting, opening a checking account, creating shopping lists, depositing paychecks, and others. The program includes the game board and playing pieces, draw cards with situations to solve, and additional topics.

[Personal Finance Unit](#) is a money skills tutorial system with five CD-ROMs, five companion books, and five online lessons designed to promote reading comprehension and the critical-thinking skills necessary for you as you transition from school to the workplace and community living. The five lessons are: Establishing Credit, Financing a Car, How to Handle Money, How to Handle Interest, and How to Handle Insurance. The books are also available in digital format (Word and/or PDF) to allow the print to be enlarged and/or the materials to be put into alternate formats.

Other Resources

Once you have your bank account, you should be able to access your money from an automatic teller machine (ATM). ATMs are required to have accessible features for people who are blind or have low vision, including talking instructions. The American Council of the Blind posts [a list of banks](#) with talking ATMS.

[Money Basics](#) is a website providing information and training on financial issues that are commonly faced by individuals who experience mental health issues. However, the resources and tools on the website can be valuable to anyone seeking more information about financial self-sufficiency.

For More Information

[Contact us](#) at AbleData for information on these and other AT products to help you or your child identify, count, and manage money.

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