Digitability + Bankability

BARRIERS & SOLUTIONS GUIDE

STARTING SOMETHING NEW

A few bumps are normal.

Almost every school hits at least one barrier, and most have a proven solution. Your implementation coach helps you find the right fix before it affects students.

WHAT WE SEE MOST

Common barriers.



Time and scheduling

Logistics, community participation, testing, related services



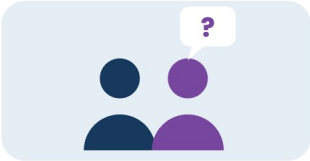
Student needs

A resource doesn't yet match a student's level of support



Consistency

Paydays and earning dollars start to slip



Roles and buy-in

Staff unsure of their role, or students not invested yet

WHAT TO EXPECT

One adjustment at a time.

1 Share barriers early

"Lessons keep getting cut short."

"Thanks for flagging. Let's find a fix."

2 Choose one adjustment

BARRIER Name it

TRY ONE Pick one change

REVIEW Check back in two weeks

3 Keep what's working

Works?
It becomes routine.

Not yet?
Try the next one.



Success is a team effort.

Teachers and coaches collaborate. Administrators set the expectation and support teachers. Students get the full benefit. Noticing a barrier? Use this guide, then reach your coach at coach@digitability.com.

ONE PROGRAM. MULTIPLE PATHWAYS.

Choose your setup.

Most barriers are solved by choosing the right mix of pathway, video format and lesson approach. Base it on instructional time, time in the community, student needs and your goals.

1 Choose a pathway

01 / DAILY ROUTINES

Bankability

PBIS

Reinforce positive behavior through earning, saving and spending routines.

Practice throughout the day

02 / BRIEF ACTIVITIES

Bankability

PBIS+

Add short, differentiated activities that connect behavior and financial decisions.

Build on classroom routines

03 / STRUCTURED LESSONS

Bankability

Life Skills

Use dedicated instructional time to teach financial literacy and everyday decision-making.

Go deeper with instruction

04 / WORKPLACE READINESS

Transition programs

Digitability

Bring skills together through work experiences, student roles and portfolio development.

Apply skills through projects

2 Choose a video format

Same lesson, three ways to present it. Choose by student need, not by pathway.

Paced + repeated

Deliberately paced speech with repetition, for more auditory processing time.

Best for: students who benefit from extra time and revisiting information

One concept, natural speech

A single, focused concept at a more natural speaking pace.

Best for: students ready for natural speech who still work best one concept at a time

Several concepts together

Related concepts grouped in one video to cover more content.

Best for: students ready to move through content at a faster pace

3 Choose a lesson approach

COMING SOON

Limited classroom time

Fit concept instruction and practice into the time you have.

A faster, focused pace

Move through targeted content with less repetition.

Direct application

Spend more time using the concept in meaningful activities.

Every approach keeps the same depth: task analysis, language development and structured practice.

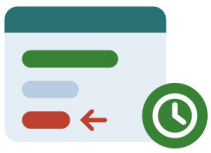
Different rooms can start in different places.

Use Bankability across your school alongside Digitability in transition-focused classrooms. Your coach will help you plan the mix that fits each room.

COMMON BARRIER 1 OF 4

Time and scheduling.

Logistics, community participation, testing and related services all compete for time. A few consistent minutes a day is enough. The goal is consistency, not perfection.



"I don't have enough time."

WHY IT HAPPENS

Teachers often assume Bankability needs long, uninterrupted lessons. Most successful classrooms build it into routines they already have.

TRY THIS

- Start with the **PBIS** pathway (daily routines) or **PBIS+** (brief activities)
- Use **Several concepts** videos to cover more in one sitting
- Split lessons across days, or use morning meeting and transition periods
- Save Master Badge games and Work Simulations for Fridays

"We spend most of our time in the community."

WHY IT HAPPENS

Community-based instruction limits classroom time. Bankability is built to complement it, not compete with it.

TRY THIS

- Use the **PBIS** pathway so students earn wages for work experiences
- Complete lessons and banking routines on classroom days
- Use **Digitability** Work Simulations to reinforce workplace behaviors
- Have students reflect on job-site behaviors and build employment portfolios

"Lessons keep getting cut short."

WHY IT HAPPENS

Pull-outs, testing and related services interrupt the schedule. Real classrooms rarely match the ideal lesson plan.

TRY THIS

- Move the lesson to a more predictable block, such as the morning
- Assign videos independently, then regroup for the Exit Ticket and Workplace Connection activity
- Try one change, then check back with your coach in two weeks

COMMON BARRIER 2 OF 4

Student needs.



A resource doesn't yet match a student's level of support. Three tiers and three video formats let you adjust while everyone stays in the same classroom economy.

"The videos are too slow, boring or easy."

WHY IT HAPPENS

Some students are ready for a faster pace. Others mistake familiarity for mastery, like browser vs. search engine.

TRY THIS

- Switch to **One concept** or **Several concepts** videos
- Ask students to explain or teach the concept, and use exit tickets to confirm mastery
- Frame it as onboarding: employees finish training even when they think they know it

"The program is too difficult."

WHY IT HAPPENS

Some students need more processing time, repetition or support, especially before routines feel predictable.

TRY THIS

- Switch to **Paced + repeated** videos
- Use **Tier 2** (checklists, sentence starters) or **Tier 3** supports (Yes/No, Image Exchange Cards, Trace 'n' Learn)
- Do online activities as a teacher-led group, in smaller steps across days

"My students are at very different levels."

WHY IT HAPPENS

Classrooms include a wide range of communication, academic and independence needs.

TRY THIS

- Assign different **video formats** to different groups
- **Group by tier:** Tier 1 works independently while you lead Tier 2 and Tier 3, then regroup
- **Rotate stations:** Online Activity, tiered Exit Ticket, Workplace Connection

"I want to teach advanced skills sooner."

WHY IT HAPPENS

Level 1 builds the routines later skills depend on: earning, feedback, budgeting and saving.

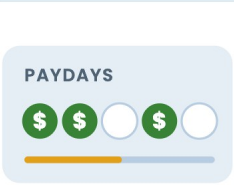
TRY THIS

- Use **Several concepts** videos to move through foundations faster
- Ask your coach about **Life Skills** or **Digitability** for deeper instruction and work experiences

COMMON BARRIER 3 OF 4

Consistency.

Paydays and earning dollars start to slip. Predictable routines are what make the classroom economy feel real to students.



PAYDAYS
1st & 15th
Deposits post every payday

STARTING SAVINGS
$25
Like a new-account bonus

PURCHASES
You approve
From the teacher/admin account

CASH ADVANCE
Enter a Debit
Deducted from next paycheck

"Paydays and deposits are hard to keep up with."

WHY IT HAPPENS

Banking routines are often the first thing to slip when the schedule gets busy.

TRY THIS

- Collect deposit slips and paper dollars **daily or weekly**, not just on payday
- More cash-handling practice for students, fewer paper dollars to copy, cut and laminate
- Use the **PBIS** pathway to make earning part of every day

"Students want to spend money right away."

WHY IT HAPPENS

This is a natural chance to teach delayed gratification, saving and budgeting.

TRY THIS

- Use the **purchase approval** step to decide when a student is ready
- Have students set **savings goals** for larger purchases
- Teach transfers from savings to checking before buying (lesson plan slides 42 to 44)

"I don't see the financial literacy connection yet."

WHY IT HAPPENS

The economy develops in stages. It becomes meaningful once students make real decisions.

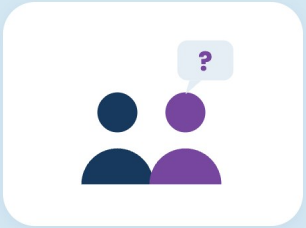
TRY THIS

- Stay consistent with earning, depositing, saving, spending and budgeting
- Add the **Life Skills** pathway for dedicated financial literacy instruction

COMMON BARRIER 4 OF 4

Roles and buy-in.

Staff unsure of their role, or students not invested yet. Buy-in grows once everyone knows their part and students start earning and setting goals.



Teachers
Run the routines and flag barriers early

Coaches
Plan adjustments and check back together

Administrators
Set the expectation and support teachers

"Students complain or resist."

WHY IT HAPPENS

Resistance is normal when new expectations start. It fades once students earn, spend and set goals.

TRY THIS

- Frame expectations as real workplace experiences that build responsibility
- Use the **prepared responses** on the next page
- Check whether a different **video format** would be a better fit

"Students are losing interest."

WHY IT HAPPENS

Engagement grows once students are earning, shopping and seeing the results of their choices.

TRY THIS

- Get students into their accounts and shopping early
- Have students set and track personal goals
- Vary routines with Master Badge games and Work Simulations

"Students keep making the same mistakes."

This is expected. Use repeated behaviors to teach self-awareness, accountability and self-regulation.

"Some students earn much more than others."

Earnings reflect performance. Use the gap to talk about responsibility and goal-setting.

"I'm not sure I'm doing it right."

There is no single perfect implementation, and real schedules rarely match the ideal lesson plan. Book a coaching call. Coaches are former special educators who will help adjust your pathway, video formats and pacing.

PREPARED RESPONSES

When students push back.

Many teacher concerns start as student complaints. These responses connect classroom expectations to the workplace.

STUDENT SAYS	YOU SAY
"This is boring."	"Many workplace trainings aren't exciting, but employees still complete them because they're important."
"I already know this."	"Great. Let's see if you can explain it or teach someone else."
"Why do I have to do this?"	"Learning to complete required tasks is part of becoming employable."
"Can we skip ahead?"	"Just like a new employee, everyone completes onboarding before taking on advanced responsibilities."
"When are we doing the fun stuff?"	"We're building the routines first. Once you're earning and saving, you can shop and work toward your goals."
"Why can't I buy something today?"	"Managing money means planning, saving and waiting for the right time, just like in real life."

NEXT STEP

Noticing a barrier?

Check the ones you expect in your classroom and bring this page to your coaching call.

- [ ] Too easy or too slow
- [ ] Too difficult
- [ ] Limited classroom time
- [ ] Community-based schedule
- [ ] Wide range of student levels
- [ ] Paydays slipping
- [ ] Student resistance
- [ ] Staff roles unclear
- [ ] Other: _____

Keep what's working.

Choose one adjustment with your coach, check back in two weeks, and build from there.

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