Digitability™

# Budgeting Basics

## Personal Income and Expenses

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Digitability™
Be Work Ready!

Digitability is the only scalable, STEM-focused model that continues to be recognized as an innovative solution to the unemployment crisis facing a large — and growing — population of those with disabilities. **Whereas less than 30% of people with disabilities are employed, 70% of Digitability graduates obtain full-time employment.**

**Something for EVERY Student:** The needs of individuals who participate in Digitability run the gamut. All of your resources are extensively differentiated to support a wide range of cognitive, communication and behavioral needs.

**Reduce Time Planning & Progress Monitoring:** Digitability manages your existing special education priorities into a streamlined process. We have all the tools to enhance existing programming or serve as a foundation for innovative programming at any school or in any classroom.

**Program Resources Include:**

- ✓ **700+** Digital Literacy Lesson Plans
- ✓ **200+** Social, Communication & Behavior Resources
- ✓ **600+** Workplace Readiness Activities
- ✓ **100+** Functional Academic Resources
- ✓ **900+** Interactive Online Activities
- ✓ IEP Goal Bank and Progress Reports
- ✓ Data Dashboard to Track IEP Transition Data
- ✓ Year-long, teacher coaching on Evidence-based Practices

**Earn Amazon Gift Cards!** Our teacher coaching and professional development services reward each teacher with Amazon Gift cards throughout their process of achieving mastery of evidence-based practices and improving transition outcomes for students.

amazon.com gift card

JOBS

**Students Obtain Full-Time Employment:** Each student graduates with a work-ready, skills-based portfolio and the social/emotional ability to persevere, self-regulate and self-advocate in learning environments that simulate "real-world" workplace settings. Digitability's program for today's modern workplaces has been featured on **MSNBC, CNET, NPR, TechCrunch, Ted Talks,** and showcased at **Silicon Valley's Social Innovation Summit.**

**For more information visit digitability.com or contact: info@digitability.com**

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# Digitability™ Award-Winning Curriculum

## Curriculum Categories

**Digital Literacy**
- Sharing & Connecting Online
- Using Online Accounts
- Workplace Technology

**Social Skills**
- Flexible Thinking/Problem Solving
- Active Listening Interpreting Directions

**Language**
- Expressive/Receptive Language
- Workplace Communication
- Giving, Receiving, & Interpreting Feedback

**Behavior**
- Self-regulation
- Self-advocacy
- Time-on-task Attendance

**Functional Academics**
- Reading
- Writing
- Financial Literacy (Earning, Spending, & Saving)

**Transition**
- Interviewing
- Real-World Employment Projects
- Work-Ready Resume & Portfolio

## Identify Interest → Employment Experience → Work-Ready!

Getting Hired to Work | Performance Reviews | Portfolio + Interview

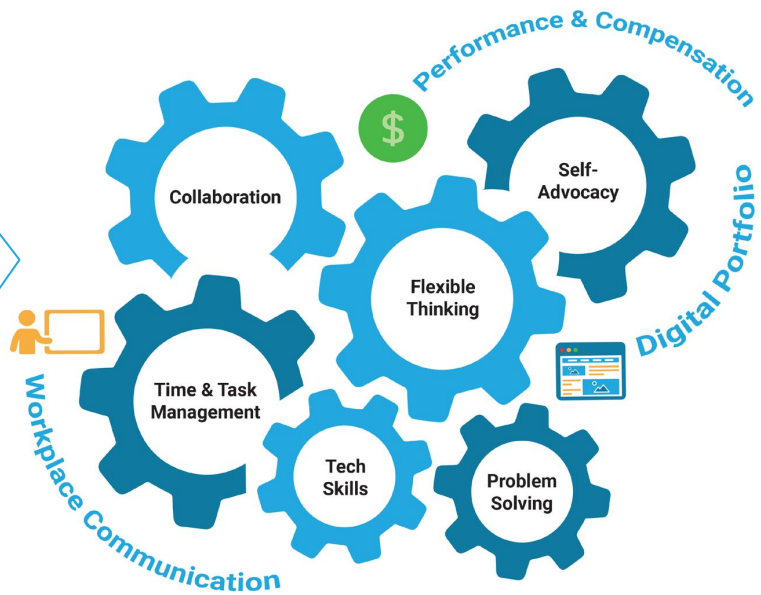
### Start Here

Students begin by choosing an employment project in Digitability's Work Simulation Library and apply for the job they are interested in.

### Apply for a Job

### Project Samples

- Coffee Shop
- YouTube Marketing
- Data Entry
- Website Creation
- Choose Your Own




- Resume via Digitability Workplace Partner Projects
- Digital Project to Showcase to Employers
- Interview Talking Points from Digitability Work Experience
- Self-Advocacy Plan

SCAN HERE

## Product Features

### Lesson Plan Resources

- Video Lesson Library
- Lesson Plans
- Differentiated Assessments and Activities
- Google Drive Templates (Docs, Sheets, Slides and more!)

### IEP Process, Data, and Reporting

- Student Progress Monitoring
- IEP Goal Bank
- Weekly Emailed Student Updates
- Data Dashboard

### Teacher Support

- 1:1 Year-Long Coaching
- Evidence-Based Practices Training
- Reward Program

Provided By Digitability

# The First Virtual Banking System for Special Education Students

Bankability allows students to experience a modern banking app while learning financial literacy and workplace behavior.

## Earn Virtual Money

| Earnings | |
|---|---|
| **Gross Pay** | **$105.00** |
| **Deductions** | |
| - Behaviors | -$12.00 |
| - Federal Income tax (15%) | -$15.75 |
| - State Income Tax (5%) | -$5.25 |
| **Net Pay** | **$72.00** |

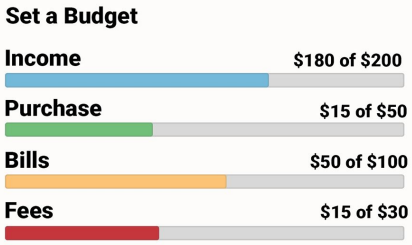
Students earn a classroom currency for behavior and receive direct deposits into their checking account each payday.

## Pay Bills & Purchase Rewards

| Date | Description | Category | Amount |
|---|---|---|---|
| 11/1/23 | Digitability Pay | Income | $72 |
| 11/4/23 | Rent | Bill | -$10 |
| 11/6/23 | Extra Snack | Reward | -$2 |
| 11/6/23 | WiFi | Bill | -$5 |
| 11/6/23 | Youtube Time | Reward | -$5 |

Customize classroom bills and rewards, run payroll, and approve purchase requests from their Bankability dashboard.

## Budgeting Tools

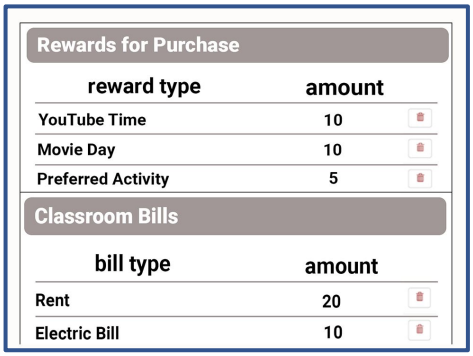



Budgeting tools allow students to practice financial decision-making, budgeting, and record-keeping in a controlled environment.

## Track Progress

Logged behavior dollars help teachers track behavior overtime. Reports can be generated and shared at the click of a button.

## Customize




Teachers can customize classroom bills and rewards, run payroll, and approve purchase requests all from their Bankability dashboard.

## Behavior Support

Designed by experts, Bankability develops self-regulation strategies and replacement behaviors with comprehensive lesson plans included.

Visit www.digitability.com/bankability to learn more about bringing Bankability to your organization today.

# Digitability™

## Instructions:

1) Distribute T1, T2, or T3 resources to students.

2) Tell students "***We are going to use our last Bank Statement to create a budget for next month.*** You can also use the last two months bank statements to look for patterns.

3) Inform students ***"Remember that a budget is a written plan that helps you manage your money by showing how much money you make and spend each month."***

4) Inform students, "***I will be handing you your bank statement from last month. You will use your bank statement to fill out the the table on your worksheet"*** Model identifying information on Bank Statement. Point to tables on student worksheets.

5) Tell students ***"You will need to identify your monthly totals for income, purchases, bills, and fees."***

6) ***I'll set a timer for 15 minutes. When the timer goes off, we will review our goals and share out answers."***

## Differentiated Instruction:

- Read values aloud for students who need assistance
- Provide staff support to monitor activity in small groups

## Incorporate Bankability:

- Teachers will enter dollar amounts to the students' Bankability accounts. **Click here to learn more about our Virtual Banking System- Bankability**

- Students will answer questions during the activity and earn Bankability dollars for following directions, participating, and remaining on-task.

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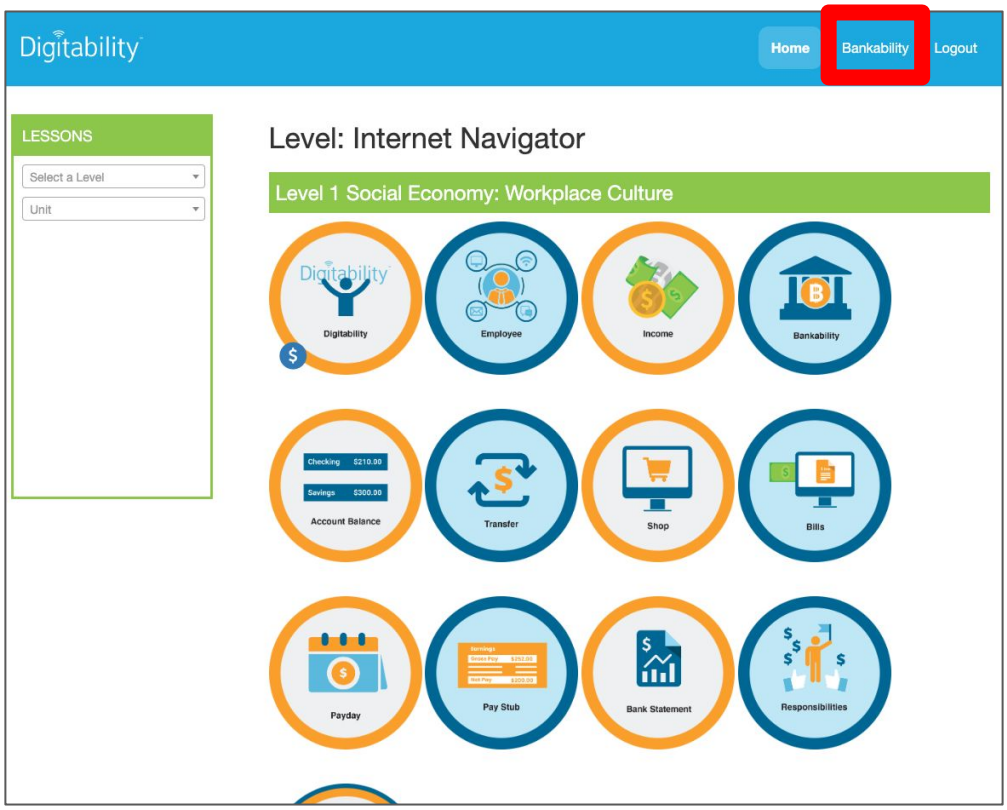
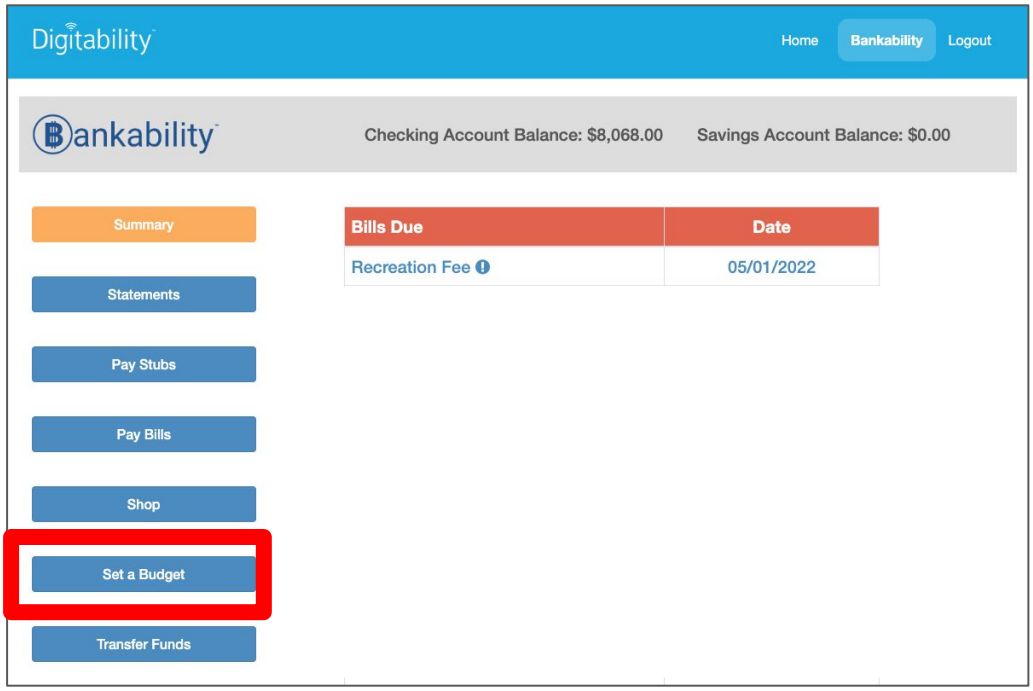
# Creating Your Budget in Bankability

1. Log in to your account at app.digitability.com. From your Homepage, select “Bankability.”`

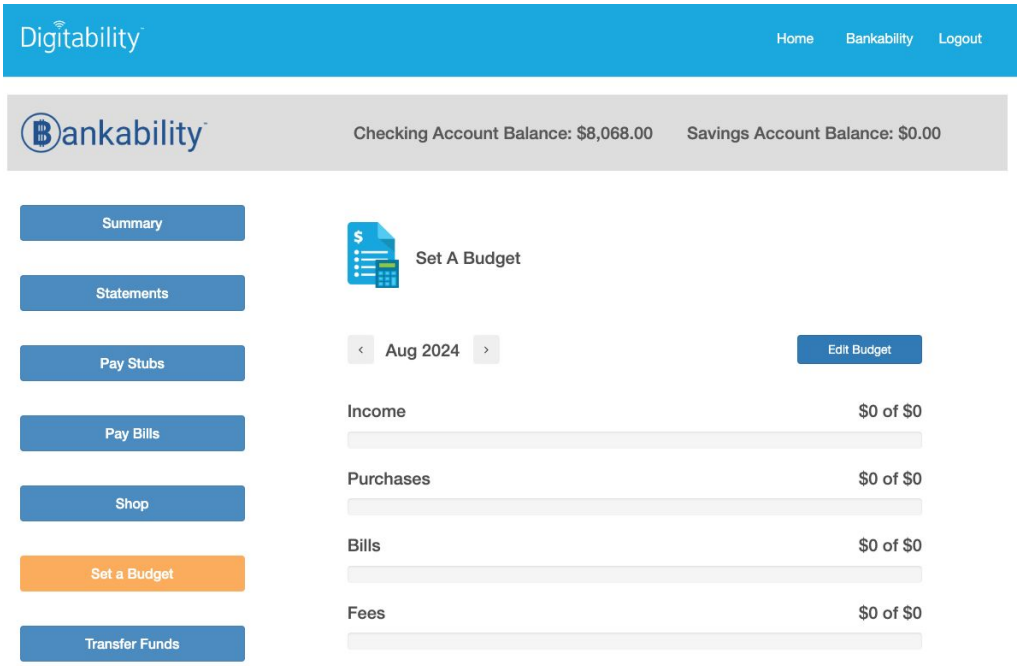


# Creating Your Budget in Bankability

2. From your Bankability menu select “Set a Budget”.

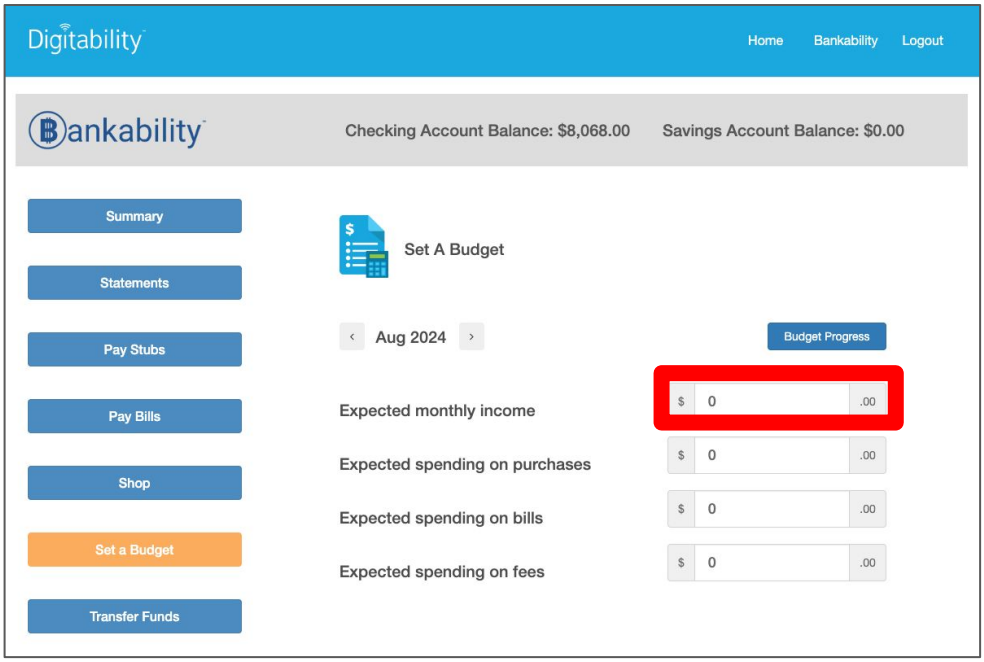



3. From your “Set a Budget” page select “Edit Budget.”

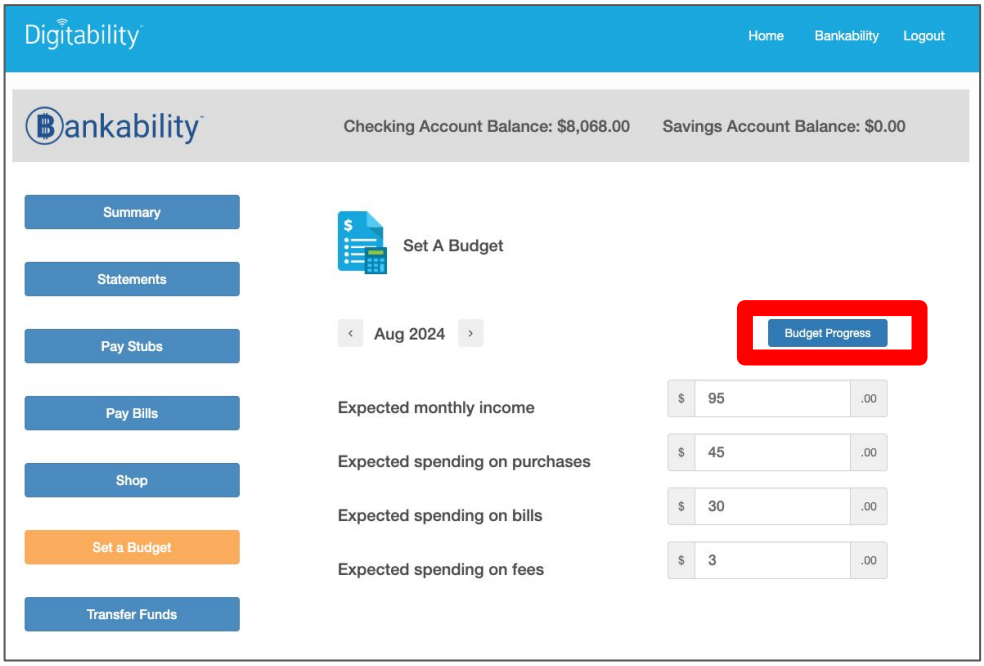


# Creating Your Budget in Bankability

4. Select the field for the area you would like to edit. Enter your goals for expected income, purchases, bills, and fees.

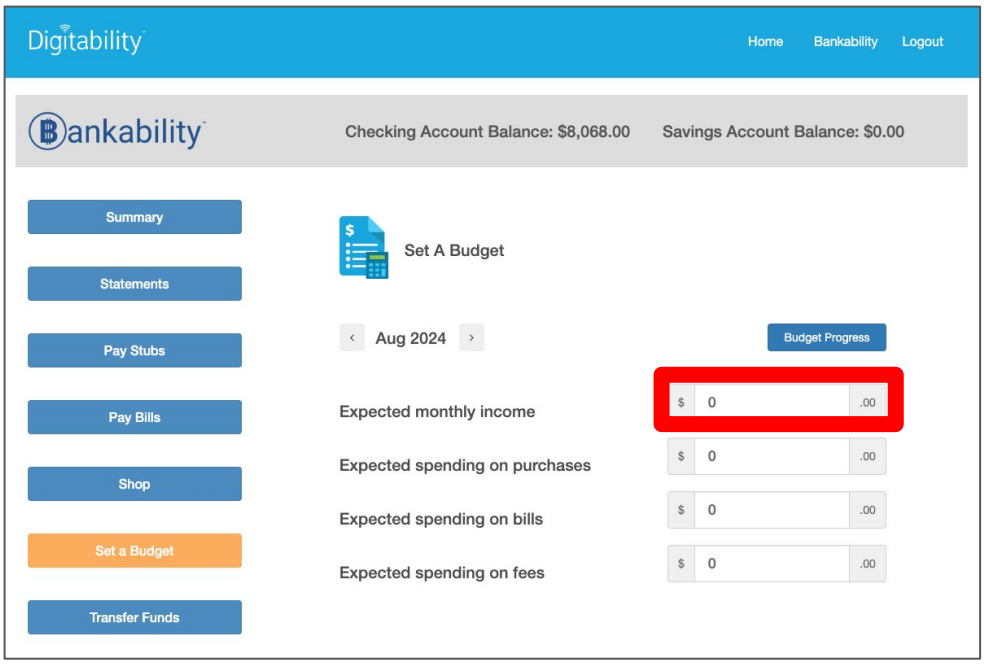



5. Once your goals have been added, select “Budget Progress”.

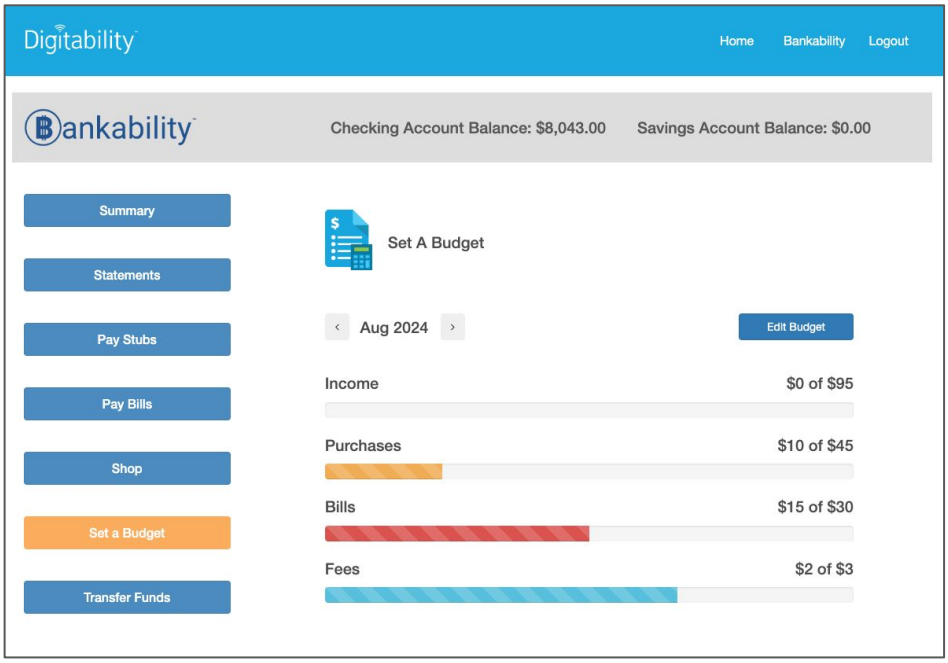


# Creating Your Budget in Bankability

6. Select the field for the area you would like to edit. Enter your goals for expected income, purchases, bills, and fees.




7. Once your goals have been added, select “Budget Progress”.




8. You can check your progress toward your budgeting goals each time you log into Bankability.

Digitability

Name _____ Date _____

# T1 PERSONAL BUDGET

Directions: Use your own bank statements to fill out the information from your last two pay days. Calculate totals to put into the table below. Use this information to set goals for your next pay day.

## Bank Statement dated: _____

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

## Bank Statement dated: _____

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

Use the information in the tables above to set a goal for your next pay day. Use the table to answer the following questions.

- How much would you like to earn for income?
- How much money would you like to spend on purchases?
- How much will you spend on bills?
- How much would you like to spend on fees?

## Goals for Next Pay Day

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

Digitability

Name _____ Date _____

# T2 PERSONAL BUDGET

Directions: Use your own bank statements to fill out the information from your last two pay days. Calculate totals to put into the table below. Use this information to set goals for your next pay day.

## Bank Statement dated: _____

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

## Bank Statement dated: _____

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

Use the information in the tables above to set a goal for your next pay day. Use the table to answer the following questions.

- How much would you like to earn for income?
- How much money would you like to spend on purchases?
- How much will you spend on bills?
- How much would you like to spend on fees?

## Goals for Next Pay Day

| | |
|---|---|
| Income | |
| Purchases | |
| Bills | |
| Fees | |

Digitability

Name _____ Date _____

# T3 PERSONAL BUDGET

Directions: Use your own bank statements to fill out the information from your last two pay days. Calculate totals to put into the table below. Use this information to set goals for your next pay day.

## Bank Statement dated: _____

| Did you earn/spend on….. | |
|---|---|
| Income | ✔ YES ✖ NO |
| Purchases | ✔ YES ✖ NO |
| Bills | ✔ YES ✖ NO |
| Fees | ✔ YES ✖ NO |

## Bank Statement dated: _____

| Did you earn/spend on….. | |
|---|---|
| Income | ✔ YES ✖ NO |
| Purchases | ✔ YES ✖ NO |
| Bills | ✔ YES ✖ NO |
| Fees | ✔ YES ✖ NO |

## Goals for Next Pay Day

Will you earn/spend more or less?

| | |
|---|---|
| Income | + more − less |
| Purchases | + more − less |
| Bills | + more − less |
| Fees | + more − less |

# Supplemental Materials

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# DOLLAR TRACKER

Payroll Period ❑ 1st-14th ❑ 15th-30th/31st

Google Template

**SE1.TRACKER**

| Student Name | 11/12/21 | | | | | | | | | | | Exit Ticket Date: | Exit Ticket Date: | Total Payroll |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

## SE1.GOALS MY INCOME GOALS: WARM UP ACTIVITY

**Directions:** Keep this page safe! After each lesson, mark down the date and the dollars you earned.

Access the interactive Google Template Version.

| DATE | GOAL Income | DOLLARS EARNED: |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

YES

No

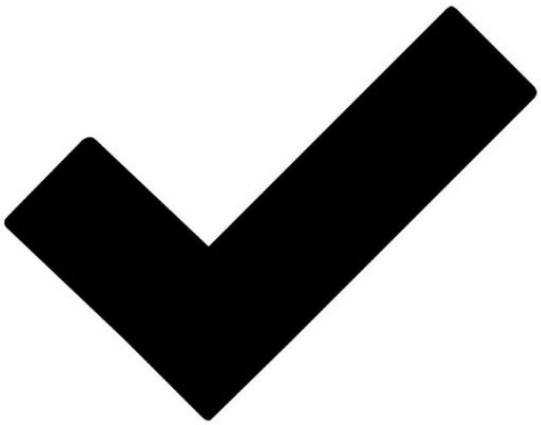
[Find All Bills Here]

Digitability™ Name _____ Date _____

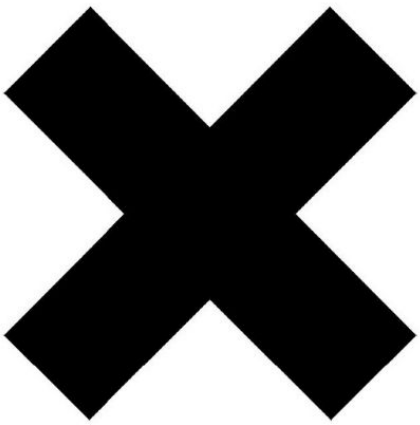
# YES OR NO IMAGE EXCHANGE CARD

**SE1.IEC.Y/N**

**Directions:** To make a selection, right click on the YES or No box.



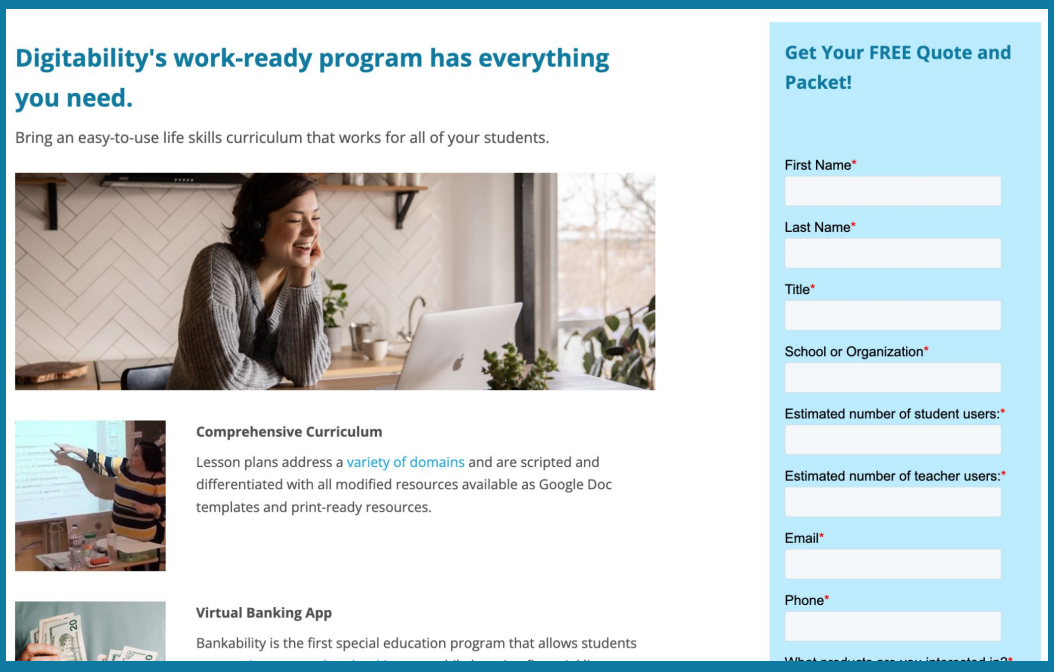
❑ YES



❑ NO

# Like this resource?
# Want more?

# Request a quote to unlock the complete Digitability and Bankability program!




## Click Here!

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