



PENNSYLVANIA

Financial Literacy & Workplace Readiness

Act 35 Alignment + Program Overview

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Pennsylvania’s Personal Financial Literacy Requirement

Act 35 of 2023 | How Bankability supports instruction aligned with Pennsylvania’s Academic Standards for Personal Finance.

FRAMEWORK EMPHASIS	HOW BANKABILITY SUPPORTS IT	CLASSROOM EXAMPLE
<div></div> <div>Applying financial learning independently</div>	Students repeatedly practice checking balances, transferring money, purchasing, and paying bills in a simulated banking environment.	BANKING ROUTINE Check a balance, pay a bill, and review the remaining funds.
<div></div> <div>Financial decisions, mindset, and behavior</div>	Bankability brings self-regulation and reflection into a classroom economy where teachers can connect these skills to spending choices and financial goals.	PAUSE + PLAN Review available funds and explain a choice before making a purchase.
<div></div> <div>Income and employment</div>	Classroom earnings, payday, and pay-stub lessons make the relationship between work and income concrete.	PAYDAY PRACTICE Review a pay stub and connect classroom earnings to the updated balance.

ACT 35 OF 2023 | REQUIRED BEGINNING IN 2026–2027

At least 0.5 credit • Grades 9–12

Students must complete a standalone personal finance course. Districts determine scheduling and delivery. Source: PDE Personal Finance Toolkit.

Bankability

PENNSYLVANIA / FRAMEWORK ALIGNMENT

Financial concepts. Everyday experiences.

Supporting Pennsylvania’s Act 35 of 2023 through applied financial learning, differentiated instruction, and classroom practice.

FRAMEWORK EMPHASIS	HOW BANKABILITY SUPPORTS IT	CLASSROOM EXAMPLE
 Spending and budgeting	Purchases, bills, and account balances give students an ongoing context for managing available money.	PLAN A BUDGET Use classroom income and bills to plan purchases and track spending.
 Saving and investing	Teachers can use the classroom economy to help students plan and save toward a goal.	SAVE TOWARD A GOAL Choose a target purchase and plan how much to set aside each payday.
 Risk, insurance, and credit	The classroom economy provides a familiar setting for teacher-led scenarios about unexpected expenses, borrowing, and protecting available funds.	EXPLORE A SCENARIO Discuss how an unexpected expense changes a spending plan.

SUPPORTING ACCESSIBLE IMPLEMENTATION

Pennsylvania’s personal finance standards took effect July 1, 2026. Districts select their curriculum, and PDE recognizes IEP adaptations and modifications. Bankability can support accessible practice within that course design.

Classroom examples illustrate ways teachers can use Bankability routines and guided activities to bring framework concepts into practice.

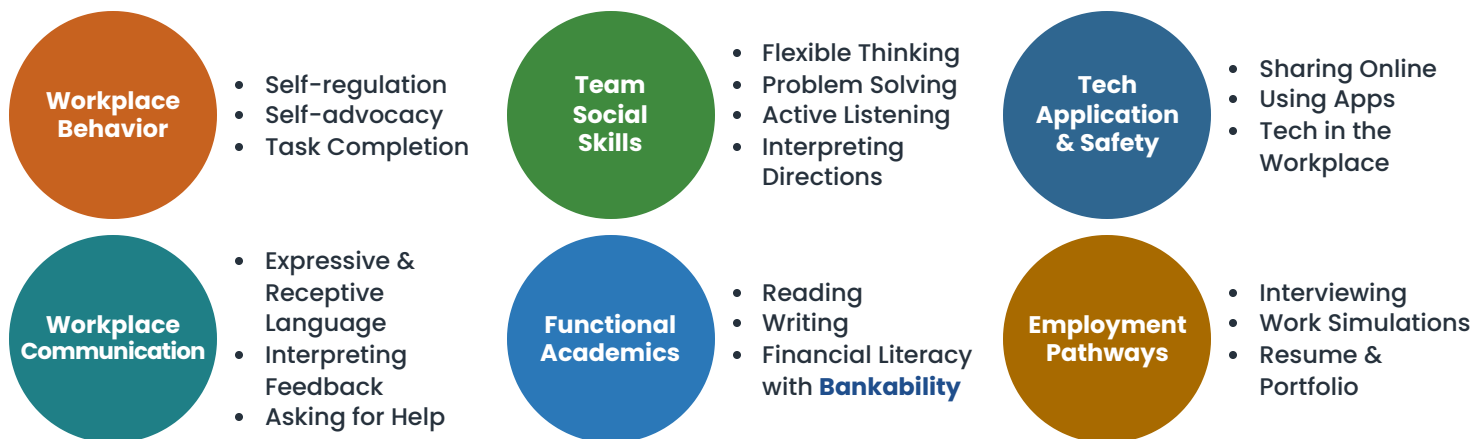
Sources: [PDE Personal Finance Toolkit](#) | [K-12 Instructional Framework](#), pp. 4-7

Be Work-Ready with Digitability!

Digitability is an **award-winning** special education program that turns classrooms into workplaces, preparing students for real jobs.



Curriculum Categories



Work Simulations Real-world projects, personalized to each student's needs and interests

1 - Choose a Work Simulation Project

Coffee Shop

Baked Treats

Dog Treats

Garden

Candle Company

T-Shirt Printing

Print Shop

Website Design

+ Your Own

Projects come from:

- Community or employment partnerships
- School-based enterprises
- Employment practice (conceptual projects)
- [View Real Classroom Projects](#)

2 - Get Hired and Go to Work

- 1 Get hired for jobs**
Students take on real roles on the project team
- 2 Work independently & collaborate**
Manage their own tasks and work as a team
- 3 Present their work**
Share finished projects with an audience
- 4 Participate in performance reviews**
Get feedback and set goals for growth
- 5 Earn income with Bankability**
Paychecks deposit into their own bank account

Every student graduates with a Work-Ready Portfolio

Online Profile Connect with employers	Resume Showcases real work experience	Project Samples Work from their simulations	Interviewing Skills Talking points about their projects
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Financial Literacy, Built Into Every Day

Bankability turns your classroom into a real-world economy, and every student into a money manager.

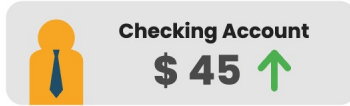


HOW STUDENTS BUILD REAL MONEY SKILLS



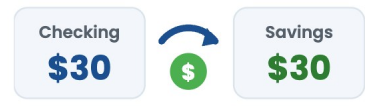
Earn It

Participating, staying on task and following directions earn dollars for a virtual bank account.



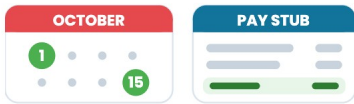
Track the Balance

Balances grow with every deposit and shrink with every purchase: real money math, every day.



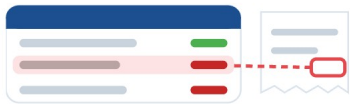
Shop or Save

On shopping day, students choose: spend on rewards now, or save for something bigger.



Payday & Pay Stubs

On the 1st and 15th, students review their pay stub and connect behaviors to earnings.



Read the Statement

Monthly reviews track earning, spending and saving, and compare receipts to catch errors.



Budget & Set Goals

Students plan for bills, savings and purchases, then ask: "Am I getting closer to my goal?"

Financial Accountability

Some workplace behaviors come with fees, just like on the job, while positive behaviors can still earn **performance bonuses**.

\$ Collaboration

\$ On-Task

-\$ Interrupting



30 days in a row of
sustained growth

Pay Stub

Earnings	\$110
Performance Bonus	+\$200
Deductions	-\$3
Net Pay	\$307

Simple routines that build lasting habits



Daily

Earn dollars



Weekly

Shop + account
check



Payday

Deposit + pay
stub



Monthly

Statement +
budget

Account Health Check

- ✓ Bills paid?
- ✓ Am I saving?
- ✓ Deductions going down?

Four Levels. One Framework.

Levels 1–4 build awareness, consistency, and greater independence — from a first paycheck to self-advocacy in the workplace.

1 Workplace Culture & Classroom Economy

Reinforce the skills you want to see.

LEVEL 1

Level 1 builds a positive classroom culture by reinforcing participation, staying on task, following directions, and collaboration. Students earn classroom dollars and practice saving, spending, and working toward rewards. Consistent workplace language helps them understand which actions support success and how those actions affect their earnings. Students build motivation, shared routines, and a foundation for greater independence.

Earning and Spending

Connect positive behaviors to earnings and financial choices.

Motivation

Work toward rewards and see the value of consistent effort.

Socialization

Practice participation, collaboration, and shared routines.

2 Workplace Boundaries & Self-Regulation

Connect behavior to workplace expectations.

LEVEL 2

Students learn how behaviors like interrupting or complaining are perceived at work, and practice strategies matched to their needs, such as writing down a thought to share later or turning a complaint into a question. Earning and spending patterns help them recognize the impact of their choices. Students develop self-awareness and self-regulation while learning how to seek support appropriately.

Personal Budgeting

Use earning and spending patterns to reflect on choices.

Executive Functions

Practice planning, following steps, and problem-solving.

Self-Regulation

Recognize behavior patterns and choose useful strategies.

3 Workplace Policies & Action Plans

Turn feedback into an Action Plan.

LEVEL 3

Level 3 helps students use feedback to make progress over time. Through Performance Reviews, students examine earning and spending patterns, identify strengths and challenges, and create an Action Plan with strategies for improvement. Working toward PROPS, workplace status, and a 30-day Performance Bonus encourages consistent practice across environments. Students learn to describe their progress and apply successful strategies with greater independence.

Performance Review

Use feedback and account patterns to identify growth areas.

Empowerment

Help shape an Action Plan and take ownership of progress.

Self-Efficacy

Build confidence by using strategies and seeing improvement.

4 Workplace Advocacy & Portfolio Development

Know what helps you succeed — and ask for it.

LEVEL 4

Level 4 helps students identify what they need to succeed and communicate those needs appropriately in the workplace. Students plan how to request supports, environmental adjustments, or training for new responsibilities. They practice describing their strengths, needs, and next steps as they prepare for employment and future growth. Students develop a self-advocacy plan that supports greater independence and long-term success.

Long-Term Planning

Identify supports and training for future goals.

Perseverance

Keep practicing strategies across tasks and settings.

Self-Advocacy Plan

Prepare how to explain needs and request support.

One framework. Different goals. Greater independence.

Visual prompts • Checklists with occasional support • Independent self-monitoring — matched to where each student is right now.

PROGRAM FIT & IMPLEMENTATION

One Program. Multiple Pathways.

Digitability fits into any special education setting. Choose the level of implementation that matches your needs, then **grow with coaching** as they evolve.



Two Programs. Connected Skills for Independence.



Workplace readiness, digital literacy, work simulations and portfolios



Positive Behavior Intervention Support (PBIS) for any classroom

Fits in Any Classroom

More ways to support students across your department, from a single classroom to an entire district.



Special Education Teachers



Autism Support Programs



Life Skills Classrooms



Transition Coordinators



Emotional Support Programs



Executive Functioning Support



Intellectual & Developmental Disabilities



School-Wide & Program-Wide

Choose the Right Level of Implementation

Four pathways to fit your students, your time and your routines. Start simply and expand at your own pace.

01

Bankability PBIS

Reinforcement through earning, saving and spending routines.

02

Bankability PBIS+

Add brief workplace behavior and financial-skills activities, with differentiation.

03

Bankability Life Skills

Use structured lessons and differentiated practice during dedicated instructional time.

04

Digitability

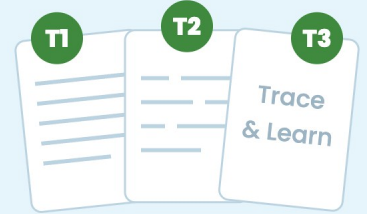
Connect learning to work experiences and portfolios, with support for different student roles.



Not sure where to start? Your Implementation Coach helps you choose a pathway and grow into the next one.

One Size Does Not Fit All.

Everyone has a role to play. Every resource is differentiated so students build skills **at their current level**.



Three Tiers in Every Lesson

Teachers choose resources by each student's level of need and independence. **Example: exit ticket**

T1 Independent

Students brainstorm and write their own ideas about workplace behavior.

T2 Supported

Students use a checklist and sentence starters to evaluate their behavior.

T3 Modified

Students answer yes/no questions with Image Exchange Cards or use Trace 'n' Learn.

Now Expanded in Both Directions



Need More Support?

Videos designed for processing delays, step-by-step concept breakdowns and supported activities to revisit skills.



Ready to Move Faster?

Faster-paced videos and higher-level thinking activities help students move into application sooner.



Limited Classroom Time?

Brief activities without a full lesson plan, plus quick, consistent routines that reinforce skills for real-world outcomes.

Built for a Wide Range of Learners

Expressive & Receptive Language

Social Reciprocity

Self-Esteem & Confidence

Verbal Ability

Intellectual Disability

Auditory Processing

Attention, Memory & Organization

Executive Functioning

Emotional Processing

Anxiety & Impulsivity

Digitability serves individuals with and without special education needs.



Digitability has something for every single one of my students.

Dawn Geiger
Special Education Teacher,
Philadelphia, PA

You're Busy. Let Us Help!

Every license includes a dedicated **Implementation Coach** and year-long **Success Partnership** support.



What Every Teacher Gets

- Year-Long Coaching**
A 1:1 coach all year, with support on request
- Expert Coaches**
Former special education teachers
- Ready-to-Teach Lessons**
Scripted lessons with three tiers of resources
- IEP Tools Included**
Goal monitoring and an IEP Goal Bank
- Custom Implementation**
A plan built around your students and program
- Professional Development**
Tech skills and evidence-based practices
- Differentiated Pathways**
Visual prompts, checklists or self-monitoring
- Teacher Rewards**
Monthly rewards that support work-ready outcomes

One Coach Helping You With Every Part of the Program

Your coach works side by side with you all year, so you never have to figure it out alone.



Your Coach Is Also Your School's Implementation Partner

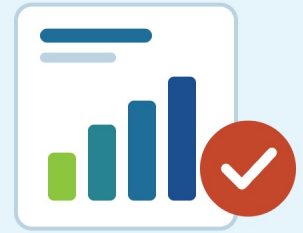
- For School Leaders**
 - ✓ Teacher & staff training
 - ✓ Implementation fidelity support
 - ✓ Leadership consultation
 - ✓ Proven best practices
- Grow at Your Pace**
 - 1 Add Classrooms
 - 2 Expand Programs
 - 3 Build a Continuum
 - 4 Scale Districtwide

Greater staff confidence. Stronger implementation. Better student outcomes.

DATA-DRIVEN OUTCOMES

Measure Progress. Report in One Click.

Track IEP progress all year and **spend less time on paperwork.**



Built to Save Teachers Time

Ready-to-Teach Lessons

Differentiated lesson plans linked to IEP goals.

Data-Driven Instruction

Easy progress tools and a real-time dashboard.

One-Click Reports

Download, print or email in one click.

Bankability Dollars

Consistent reporting and interventions.

Keep Everyone on the Same Page



Weekly Inbox Updates



Automatic Milestone Emails



Shareable Reports for IEP Meetings



Custom Resources on Request

Free IEP Goal Bank

- Workplace Behavior
- Self-Regulation
- Self-Advocacy
- Team Social Skills
- Workplace Communication
- Tech Application & Safety
- Functional Academics
- Financial Literacy
- Employment Pathways

[Get Free Goal Bank Examples](#)



When it's time for an IEP meeting, all I need to do is log in and print the student's progress report.

Leann W., M.Ed.
Learning Support Teacher, NJ

Two Programs. Many Ways to Start.

Start with one program, or use both across your school. Bankability is built into Digitability, and it also works on its own in any classroom.



OPTION 1

Digitability

For transition and work-readiness programs

- ✓ Work-readiness curriculum across six categories
- ✓ Work simulations, resumes and portfolios
- ✓ Coaching and Employment Pathways

✓ **Bankability built in.** Students earn a paycheck for doing their job on the work simulation team.



OPTION 2

Bankability on Its Own

For any classroom

- ✓ A classroom economy with a virtual bank account
- ✓ Payday, shopping, saving and budgeting
- ✓ Financial literacy that grows across Levels 1–4

💰 **Three ways to run it:** PBIS, PBIS+ or Life Skills, matched to each classroom's time and routines.

OPTION 3 Use Both Across Your School

★ **RECOMMENDED**

YOUR SCHOOL OR DISTRICT

Transition Program
Digitability

Work-Ready Class
Digitability

Life Skills Class
Bankability Life Skills

Resource Room
Bankability PBIS+

Middle School
Bankability PBIS

More Classrooms
Bankability PBIS

Digitability classrooms include Bankability

Run Digitability in your work-readiness programs, then **scale Bankability to other classrooms**. Each room runs the pathway that fits it, from PBIS to Life Skills.

- Your Implementation Coach helps each classroom choose its pathway
- Start small and add classrooms over time

Request a quote

Tell us which path fits, and we'll build a plan for your classrooms.

Not sure where to start? We can help! Complete a request form today and we'll be in touch.

Get a Free Quote