M-Cubed: Money, Meaning and Mathematics

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Keep on Learning (KoL) Program

First year pre-service teachers choose to be involved

Young adults from Wallara (local disability service provider) choose to be involved: literacy and/or numeracy program

Students travel to campus by bus

Pre-service teachers (tutors) work in pairs to teach the same student each week

Tutoring session – 1 hour

Program goes for ten weeks

Debrief after each tutoring session

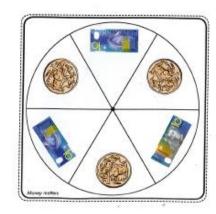


Keep on Learning (KoL) Program

Activity 1 (5-10 mins)

Fluency practice with counting and skip counting (1s, 10s, 5s, 2s)





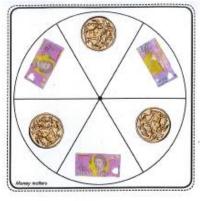
Activity 2 (15-20 mins)

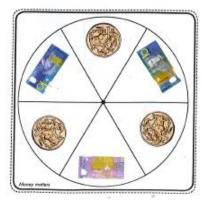
Problem-solving practice: Game of fortune

Activity 3 (10-15 mins)

Student-initiated project







Hopkins, S., & O'Donovan, R. (2019). Using complex learning tasks to build procedural fluency and financial literacy for young people with intellectual disability. *Mathematics Education Research Journal*, 1-19. https://rdcu.be/bMxq1



Keep on Learning (KoL) Program





https://www.youtube.com/watch?v=EK1sShHXm7I









Definitions

- Numeracy (sometimes called mathematical literacy) refers to the effective application of mathematics outside the classroom to help manage the practical demands of everyday life. The area of personal finances is an important context for numeracy.
- Financial literacy encompasses an expanding set of competencies (mathematical and practical) that individuals build throughout life, which, when combined with a person's beliefs and values, are applied to make effective decisions about their personal finances (OECD, 2014).



Mathematical Foundations

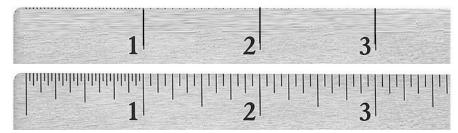
- (i) Recognise the value of notes and coins,
- (ii) Order (**compare**) the value of notes and coins
- (iii) **Calculate** the value of a collection of notes and coins,
- (iv) Represent money values in multiple ways,
- (v) Count the change required for simple transactions.



Mathematical Foundations

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Wanted to achieve

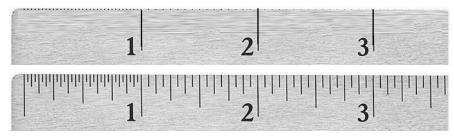




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Wanted to achieve



Wanted to avoid





Levels of difficulty

Level 1a: \$5, \$10, \$20, \$50, \$100 (notes)

Level 1b: 5c, 10c, 20c, 50c (cents)

Level 2a: \$1, \$2, \$5, \$10, \$20, \$50, \$100 (dollars)

Level 2b: 5c, 10c, 20c, 50c, \$1, \$2 (coins)

Level 3: 5c, 10c, 20c, 50c, \$1, \$2, \$5, \$10, \$20, \$50, \$100 (all)

Stages of difficulty

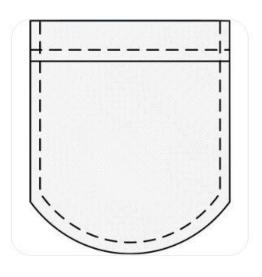
Recognising

Comparing
Same denomination
Different denominations

Calculating
Same denomination
Different denominations

Representing
Same denomination
Different denominations





www.pocketmoney.education



Here are some pockets with money in them. Tap on the pocket with \$20 in it











Here are some pockets with money in them. Tap on the pocket with \$20 in it.

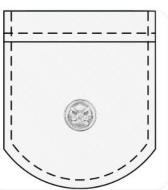
















Tap the pocket with more money in it







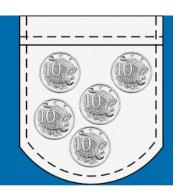
Tap the pocket with more money in it





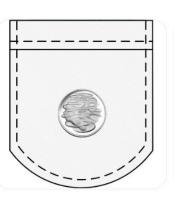


Here is a pocket with some money in it. Tap on the pocket below that has the same amount of money in it.





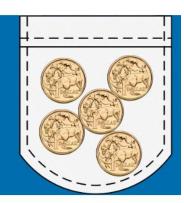








Here is a pocket with some money in it. Tap on the pocket below that has the same amount of money in it.















Here is a pocket with some money in it. Tap on the pocket below that has the same amount of money in it.





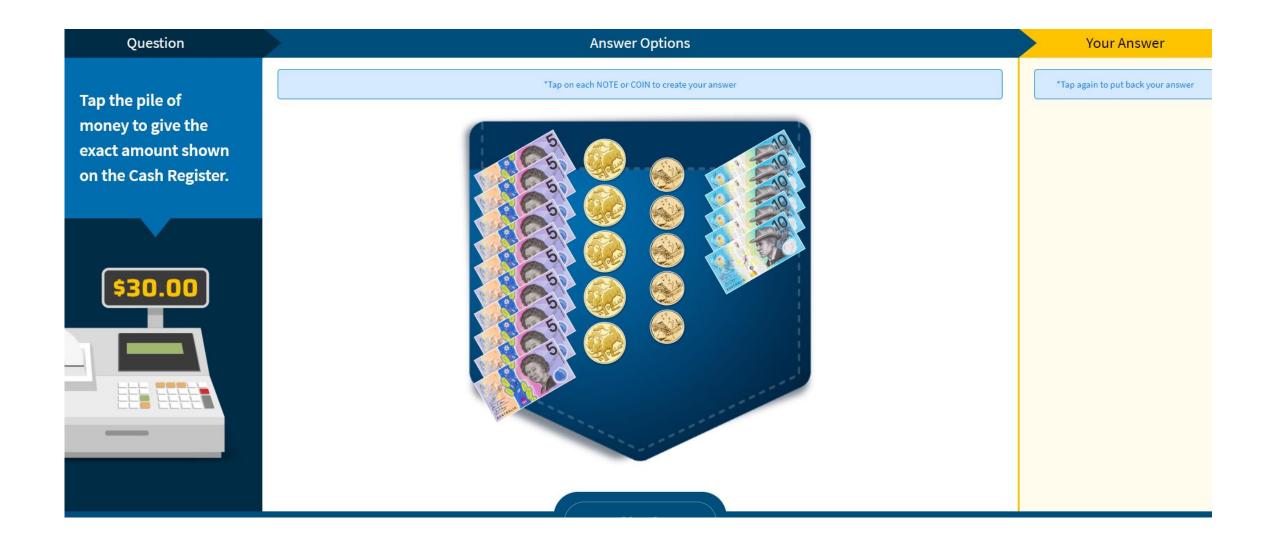














Connecting to existing literature

- Adults with intellectual disability perceive poor numeracy to be a barrier to social inclusion (Abbott & McConkey, 2006)
- Outcomes associated with managing personal finances are deemed most important to cover in school curricula (Dowrick, 2004)
- The vast majority of Australian school leavers with intellectual disability require assistance when it comes to handling money (Eagar, Green, Gordon, Owen, Masso, & Williams, 2006)

