

# Teaching money skills to children with Down syndrome



51p

What  
coins are  
needed?



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## INTRODUCTION

What follows are over 120 finely graded activities to help teach a person with Down syndrome or other learning disability to understand and use money. Starting with learning the names for the coins and playing simple shopping games, moving on to learning the value of coins and progressing to working with pounds and pence this programme is suitable to use with a child from approximately 5 years of age. I recommend that the child, or young person, should at least be able to count to 5 to start, ideally 10. If you are working with a young person with Down syndrome who has very few number skills there are ideas and suggestions as to how to move forward without having mastered the earlier sections. For example, following section 1, section 4, which introduces £1 could be covered followed by section 13 and 14 which work with larger amounts. These are of greater use if you are working with a young adult who wishes to go out shopping for clothes etc.

There are many other skills to learn other than understanding money to be able to go shopping independently. All children from a young age should have spending money and opportunities to handle money in and out of pockets, wallets and purses. In addition they need to practise placing wallets and purses into bags or pockets safely before they move away from the shop counter.

Practise may be needed with zips, press studs to make sure they are able to use a purse or wallet.

When your child is old enough (from age 14) open a bank account and transfer spending money each week into the account for them to draw out with a cash card. Practise using a cash machine. There are many skills to rehearse: learning and using a PIN, keeping discrete, placing money and card into pocket/wallet/purse before walking away.

Above all enjoy working with your child/young person set a goal for each year and never under estimate the progress they will make. Money, shopping and independence are great motivators!

Dr Wendy Uttley

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## SECTION 1

### INTRODUCING THE COINS 1p, 2p, 5p, 10p

Once the child knows the digits 0 up to 10 and the Numicon representation of numbers 1 to 10, usually the age of 5 upwards for a child with Down syndrome, you are ready to introduce coins.

Use real money, soak it in washing powder, and the large images of the coins from the resources, cut out and laminated or stuck to card.

### ACTIVITIES

1. Introduce 1p first using between 2 and 5 buns and coins for the Currant Bun song. Before you start have up to five "buns" made out of playdo or knitted, arranged ready to buy on a tray. Give each child a large laminated 1p coin each (R1.1). As you sing the song each child pays, in turn, with their large 1p coin, exchanging it for a bun. Practise waiting, shopping and saying /signing thank you. Repeat over several weeks.
2. Introduce 10p. Use the A4 sheets with the image of 10p (R1.7) cut out and make up to five large 10p coins. Using the sheet R1.8 match the 10p coin to the image and say 10p. Then give the coins back to each child and sing the song as in activity 1 but reword the line to say 10p rather than a penny "along came John with 10p one day..." as you sing 10p hold up 10 fingers.
3. Repeat above but use real 10p coins to match to R1.8 and then sing and shop with them.
4. Repeat activity 1 but use real 1p coins. First match to the image on R1.2 and then sing the song and shop with them.
5. Have ready the A4 images R1.2 and R1.8 showing 1p and 10p and several real 1p and 10p coins. Play a matching game matching the coins to the A4 images. If sorting is difficult just match like to like. When you match a 1p hold up one finger, when you match 10p hold up 10 fingers. Finish by posting the coins into a box or piggy bank.
6. Play a shopping game with real 1p coins. Price up several real items (eg packet of crisps, bun, toy, DVD, tin of beans) all with a clear label saying 1p. Sheet R1.11 may be of use. Write a set of sentence strips—large letters, "I want crisps please" etc. Set up a shop counter. Before you start match the 1p coins to the A4 image of 1p (R1.2) and then let the child put the 1ps in their pocket or a bag. This is fiddly but worth practising from an early age. Have the children form a queue and wait. If you are the shop keeper, greet them and ask them what they want (using both speech and sign). Select the correct sentence strip and help them to read it/point to each word. Then ask them for 1p. Child pays and you both say/sign "thank you".
7. As activity 6 but with 10p coins only.
8. As activity 6 but with some items priced for 1p and some for 10p. Repeat activity 5 first. When paying, it may be better to set the coins out on a level surface once they are removed from the pocket.
9. Introduce 2p. Use the A4 sheets with the images of 2p (R1.3) cut out and make up to five large 2p coins. Using the sheet R1.4 match the 2p coin to the image and say 2p. Then give the coins back to each child and sing the song as in activity 1 but reword the line to say 2p rather than a penny "along came John with 2p one day..." as you sing 2p hold up 2 fingers. First do the activity with large 2p image then real coins.
10. As activity 6 but with 2p only.
11. Sort 2p and 10p. Have ready the A4 images R1.4 and R1.8 showing 2p and 10p and several real 2p and 10p coins. Play a matching game matching the coins to the A4 images. If sorting is difficult make sure you match like to like. When you match a 2p hold up 2 fingers, when you match 10p hold up 10 fingers. Finish by posting the coins into a box or piggy bank. Then play the shopping game with items priced for 2p and 10p.
12. Sort 2p and 1p as above in activity 11 and then play a shopping game.

13. Introduce 5p. Use the A4 sheets with the image of 5p (R1.5) cut out and make up to five large 5p coins. Using the sheet R1.6 match the 5p coin to the image and say 5p. Then give the coins back to each child and sing the song as in activity 1 but reword the line to say 5p rather than a penny "along came John with 5p one day..." as you sing 5p hold up 5 fingers. First do the activity with large 5p image then real coins. Lots of Hi 5s here
14. Play the shopping game with 5p only.
15. Sort 5p and 10p. Have ready the A4 images R1.5 and R1.8 showing 5p and 10p and several real 5p and 10p coins. Play a matching game matching the coins to the A4 images. If sorting is difficult ensure you carefully match like to like. When you match a 5p hold up 5 fingers, when you match 10p hold up 10 fingers. Finish by posting the coins into a box or piggy bank. Then play the shopping game with items priced for 10p and 5p.
16. Sort 5p and 2p as 15 above then play the shopping game.
17. Sort 1p and 5p as 15 above then play the shopping game
18. Increase the sorting and shopping game so that you have 3 coins:  
1p, 2p, 5p OR 1p, 2p, 10p OR 2p, 5p, 10p OR 1p, 5p, 10p
19. Try sorting all 4 coins and playing shopping games.
20. Making amounts with 1p. Play the shopping game but price items for 1p, 2p, 3p or 4p, R1.11 and R1.12 may be of use. Using R1.9 to R1.10 practise matching/counting out 1, 2, 3 and 4 pence. If using Numicon match the Numicon shapes 1 to 4 to the images. Then let the child put the pennies into their pocket and set out the images from R1.9 and R1.10 to help the child pay.

R1.1





R1.2



1p

R1.3





R1.3



R1.4



2p



R1.5



R1.6



5p



R1.7





R1.7



R1.8



10p

R1.9



1p



2p

R1.10



3p



4p



1<sub>p</sub> 1<sub>p</sub> 1<sub>p</sub> 1<sub>p</sub> 1<sub>p</sub>

2<sub>p</sub> 2<sub>p</sub> 2<sub>p</sub> 2<sub>p</sub> 2<sub>p</sub>

5<sub>p</sub> 5<sub>p</sub> 5<sub>p</sub> 5<sub>p</sub> 5<sub>p</sub>

10<sub>p</sub> 10<sub>p</sub> 10<sub>p</sub>

10<sub>p</sub> 10<sub>p</sub> 10<sub>p</sub>



**3<sub>p</sub> 3<sub>p</sub> 3<sub>p</sub> 3<sub>p</sub> 3<sub>p</sub>**

**4<sub>p</sub> 4<sub>p</sub> 4<sub>p</sub> 4<sub>p</sub> 4<sub>p</sub>**