There is a general consensus among researchers and policymakers that youth, including those with disabilities, lack knowledge of financial concepts and do not have the necessary skills and tools to make wise decisions about financial matters.

The ability to make informed financial decisions is essential for basic functioning in society. These decisions range from simple choices regarding daily spending and budgeting to the more complex processes of selecting insurance, banking, and investment products and saving for major life events such as attending college, the purchase of a home, and retirement. Financial literacy deficiencies can affect young people’s money management skills and the ability to plan for long-term goals. Additionally, poor money management can cause youth, including those with disabilities, to be easy prey to fraud and to fall into financial crises (Braunstein, S., & Welch, C. (2002). Financial literacy: An overview of practice, research, and policy. Federal Reserve Bulletin, November, 445).

Existing research from the U.S. Department of Labor Office of Disability Employment Policy suggests that financial wellness includes but is not limited to four components which can be modified to match the severity of the child’s disability.

- **Financial knowledge**: The ability to make sense of and manipulate money in its different forms, uses, and functions, including the ability to deal with everyday financial matters and make the right choices to meet one’s personal needs.
- **Financial socialization**: The ability to acquire values, attitudes, norms, and information that contribute to one’s financial knowledge and skills. Friends, parents, community organizations, and institutional agents with whom youth develop and maintain relationships provide some of the sources of this socialization.
- **Financial skills**: The ability to apply knowledge and understanding of financial skills across a range of situations. These skills include managing and resolving any financial problems and taking advantage of financial opportunities.
- **Financial behavior**: The ability to appreciate the wider impact of financial decisions on one’s personal circumstances, one’s family, and the community. This includes an ability to make decisions related to cash management, rainy-day funds, life events planning, and benefits planning.

The importance of students with disabilities having these financial skills as they transition to adulthood is clear. The status of the development of these skills should be a critical topic of discussion when developing the postsecondary transition plan (PTP) for a student with a disability. (The foundation for these skills can certainly begin to develop at an earlier age.) There should also be a discussion when developing the PTP if assistive technology tools will help the student.

While COVID-19 has changed the way some of the PTPs are implemented, the good news is that there are many online programs teachers and parents can utilize in a virtual environment. The November 2020 issue of EP Magazine provides numerous suggestions of websites and apps that might be used. Life After IEPs also hosts a website that has many financial literacy resources and games that parents may want to check out. The National Disability Institute also has free tools that can be downloaded and used to help individuals and families improve their financial literacy skills.

In addition to these resources, families can also incorporate financial literacy skills into their daily routines. For example, parents can work on a grocery list with their children using weekly newspaper supplements that are sent by grocery stores. Parents also can consider the idea of paying an age-appropriate allowance to their kids. Whether one believes that it is better to tie an allowance to doing chores, or to give a small stipend without conditions is a matter of constant debate. Either way, an allowance is a great way to teach kids how to handle their own money.
At Home Learning Strategies

New Year's Day Activities

Family Letter: Have your children write a brief letter that recaps some of the major events that happened in their lives in the past year. Have them include something that each of them hopes for in the year to come. Also have them think of something they want to learn to do in the coming year and perhaps a way they can help others. These letters can then be read together as a family and possibly shared with other family members via phone or perhaps a virtual meeting. If your children are too young to write a letter you can have them dictate their thoughts as you write.

New Year's Day Appetizers: New Year’s Day can be a day of snacking. Typically, it was a day of parades and football but that might be limited this year due to COVID-19. However, it can still be a family time with movies or perhaps a family game. Enjoy these recipes that can be made in thirty minutes or less. Making food together is a great family activity and also reinforces reading and math measuring skills.

Children's Activity Calendar: January 2021

Start the new year right with inspiring children’s programming activities, fun craft projects, fresh book suggestions, and much more. It’s Brainteaser Month: These 45 Fun Brain Teasers for Kids [With Answers] are the perfect way to engage young learners in critical and creative thinking!

Early Literacy Activity Calendar: January 2021

Help your child get ready to read. Each day on the calendar has a fun activity that will help your child develop pre-reading skills.

Martin Luther King Jr. Day Activities- January 18, 2021

Dream Mobile - Help your children learn more about Martin Luther King Jr.’s dreams for our nation. Check out the video of his “I Have a Dream” speech. Then have them go deeper by making this mobile that conveys their own dreams—for themselves and their community. Encourage your kids to fill out these cloud templates with their own sweet sentiments. Then, attach all four printable pieces with string.

Snowball Names Fine Motor Literacy Activity

This is an easy-to-set-up literacy activity! Write your child’s name on a piece of construction paper. Grab some hole reinforcement stickers. Having to carefully remove the stickers and place the stickers on the letters takes some serious fine motor control. This activity can also be extended to use other names or to practice sight words. In addition to practicing fine motor skills, this activity also touches on these early learning concepts:

- Word recognition – reading their names, and names of their friends
- Appropriate letter formation
- Print concepts – we write and read from left to write
- Alphabet identification
- Letter sounds

Icicle Scissors Skills

Do you have a little one who is just learning to use scissors? Scissor skills for children who have never picked up a pair of scissors before can be very frustrating. Kids learn all things at different paces and scissors skills are no different. Children as young as two can start to snip paper and probably will start with an awkward-two handed grasp on the scissors. This winter themed Icicle cutting activity is a great beginner project for new scissors users.
Online Resources: Transition

**Center for Parent Information and Resources (CPIR)**
This website has many links to articles and information on transition that are specifically designed for both parents and students.

**Transition Improvement Grant (TIG)**
The Transition Improvement Grant (TIG) is designed to strengthen and accelerate the transition process in our Wisconsin schools to increase high school graduation rates, decrease dropout rates, improve the quality of postsecondary transition plans (PTP), and develop strong career, college, and community readiness among our students with disabilities through positive post school outcomes. The TIG has developed several tools which incorporate reviewing data, strategic planning and implementation of transition practices to improve outcomes for students with disabilities. Through this process they also encourage partnerships with outside agency connections and attendance at County Communities on Transition (CCOT).

**Wisconsin Department of Public Instruction**
This website has a variety of resources related to transition, including information about outside agencies.

**Opening Doors to Self-Determination Skills**
Setting and achieving goals helps students grow. Knowing their strengths and addressing their weaknesses is important as students prepare for life after high school. As students move through school and toward adulthood, they go through a process of considering who they are and who they wish to become. What kind of work would they like to do? What will they need to do to pursue this work? What living arrangements do they envision? What education, training, and services will be available to them along the way? Students can work with counselors, parents, and teachers as they work with this resource.

**How to Use the WiTransition App & Your Postsecondary Transition Plan (PTP)**
This link takes you to a guide for how students (and parents) can use the App and the Postsecondary Transition Plan (PTP) before, during and after a transition planning meeting. Parents and students can also access Frequently Asked Questions (FAQ). A PTP is required in Wisconsin for all IEPs if the student will be turning 14 during the implementation of that IEP. It is then included in all subsequent years.

**Transition of Students with Disabilities to Postsecondary Education:**
* A Guide for High School Educators - This guide is published by the U.S. Department of Education Office for Civil Rights. The purpose of this guide is to provide high school educators with answers to questions students with disabilities and their families may have as they get ready to move to the postsecondary education environment.

**Transition Planning for Students with IEPs**
Learn how this part of the IEP allows teens in special education to outline goals that will help them achieve their post-high school plans.

**National Parent Center on Transition and Employment**
This website has a multitude of links related to transition planning and work-based learning for students with disabilities.

**Transition Guide to Postsecondary Education and Employment for Students and Youth with Disabilities**
This guide is published by The Office of Special Education and Rehabilitative Services. The guide addresses transition planning, services and requirements, as authorized by IDEA and the Rehabilitation Act; education and employment options for students after high school; and supported decision-making.

**National Center for Secondary Education and Transition**
The National Center on Secondary Education and Transition (NCSET) coordinates national resources, offers technical assistance, and disseminates information related to secondary education and transition for youth with disabilities in order to create opportunities for youth to achieve successful futures.
Federal officials are reminding schools and vocational rehabilitation agencies of their responsibility to work together to help students with disabilities transition to adulthood, even amid the pandemic. In a letter dated August 31, 2020 to special education and vocational rehabilitation administrators across the nation, officials from the U.S. Department of Education said that while the coronavirus might alter how things are done, the expectations for transition remain.

“Recognizing that COVID-19 has resulted in students accessing educational services differently than in the past, whether it be virtually, in-person or a hybrid approach, the importance of the provision of transition and pre-employment transition services has not changed.” During the pandemic, states, school districts, schools and vocational rehabilitation agencies are encouraged to “use the flexibility afforded under IDEA (Individuals with Disabilities Education Act) and the Rehabilitation Act to engage in innovative strategies, involving students and youth with disabilities and their families in the transition and pre-employment transition processes as early as possible.”

Under IDEA and the Rehabilitation Act, the transition process should be outcome-oriented with students and their families working in collaboration with officials from their state education department, school district, school, and vocational rehabilitation agency, according to the correspondence. State vocational rehabilitation agencies and school districts also have a responsibility to provide pre-employment transition services to students with disabilities. Central to this process is coordination between state education officials, vocational rehabilitation, and school districts.

In addition to the letter, the Education Department also recently released an updated 60-page transition guide that is meant to help students with disabilities and their families understand the years-long process and the options available to them as they prepare to leave public education.

### Research to Read

**Supporting Strong Transitions Remotely: Considerations and Complexities for Rural Communities During COVID-19**


**Article Link**

Transition education is a distinctive aspect of special education that extends well beyond the boundaries of the school building, engages partners from all corners of the local community, and addresses so many different life domains. In the midst of a pandemic, creative strategies are needed to equip students with the skills, knowledge, experiences, supports, and relationships that prepare them well for a future of flourishing in adulthood. In this article, the authors describe key features of high-quality transition education and illustrate some of the ways each area might be addressed remotely or at times when being present together is not possible. In addition, guidance is provided on how to ensure educators and service providers are well-prepared for their roles, as rural districts and communities seek ways to equip students and support their transitions using these new approaches.
Contributions to the Newsletter

Upcoming newsletter topics: 
February: Intellectual Disabilities
March: Early Childhood
April: Autism Spectrum Disorders

To submit contributions of articles, events, or resources, you may use the attached word document. Send submissions to wover turf@wifacets.org. If you are unable to access the form, you may send the information in an email.

Material appropriate for the monthly newsletter include web links to sources of family involvement/parent leadership resources, advertisements for statewide trainings for parents, youth or parent/educator audiences, information about statewide parent agencies, recent research pertaining to family engagement, and family engagement success articles.

The WI FACETS Family Engagement E-Newsletter can be found online at:

https://servingongroups.org/resources

This document was produced under grants from the U.S. Dept. of Education, (PTIC#H328M200017) and WI Dept. of Public Instruction (CFDA# 84.027A/2021-M132-WIFACETS-342) to WI FACETS. The content does not necessarily represent the policy of the U.S. Dept. of Education, WI Dept. of Public Instruction, or WI FACETS. You should not assume endorsement by the U.S. Dept. of Education, WI Dept. of Public Instruction, WI FACETS, U.S. Dept. of Education Project Officer, David Emenheiser; or WI Dept. of Public Instruction Grant Director, Rita Fuller of any product, commodity, service or enterprise mentioned in this publication. This product is public domain. Authorization to reproduce it in whole or in part is granted. The citation should be: U.S. Dept. of Education, WI Dept. of Public Instruction, and WI FACETS, Milwaukee, WI, 2021.