



Sharing Thoughts About Money

By Dr. Anne Corn

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Before I begin this article, I need to state that my middle-class values may be prominent in this article. I am aware that people in upper- or lower economic statuses than I am may have a different take on money issues and that not everyone in the middle class has the same values as I do. If this article gives you pause to consider money and jobs for your child or adolescent, then my purpose in writing this article has benefit. In advance, I apologize to any reader who may consider my thoughts are not relevant to their experiences regarding this difficult topic to write and think about.

Whether your child is a preschooler receiving his first piggy bank, is in elementary school and learning to identify and count money, a middle schooler with definite preferences for which clothing he wants to buy, or a teenager who is beginning to do babysitting, part-time or summer jobs, what you teach about money and jobs starts your child into the world of finances. Children learn from an early age that their parents carry cash, or cards with them, earn salaries, coins, that they pay for purchases, may speak about saving and discuss giving to a certain charity.

Children will also hear parents discuss prices and make decisions about money. Children may also receive money for birthdays and holidays and use money in early elementary school to pay for lunch or make small purchases. By middle school a student will usually accept new responsibilities regarding money such as making purchases in grocery stores, take a restaurant bill up to the counter and pay with cash, select and purchase gifts for Mother's Day, and so on. In adolescence a student needs to have most of the money skills that will enable them to become responsible and capable to move on to college or the world of work and independent living.

What does this have to do with NOAH and children with albinism? I can't speak specifically to the knowledge and money skills of those with albinism in having money experiences or their employment status - because I don't know of any studies that explore this topic. Instead I can only speak to some of the issues and challenges facing people with visual impairments and blindness as that is all we have to draw from. In summary of the research studies about people who are visually impaired, as a whole group, there are more difficulties encountered in being full time employed (Antonelli, K, Steverson, A., O'Mally, J, 2018; Bell and Mino, 2015; American Foundation for the Blind, retrieved 2020). I'm choosing not to offer statistics because of the shortfalls of such research with regard to the population of individuals with albinism. It is important to note that studies often combine those with low vision and those who are blind and often

don't separate out those who are legally blind from those who are totally blind. Hence, a population with low vision is often not the sole focus of a research study. Further, these studies don't usually distinguish between those with single or multiple disabilities or those who have one specific condition, e.g., albinism.

As a member of NOAH, I am certain you have met very successful people with great careers and financial stability, including those who are building or have built wealth. Being a member of NOAH also gives your children and teens role models of people who have visual impairments who are employed and self-reliant. I am sure you've also met adults with albinism who are struggling to make a living for themselves and their families or who rely solely on Social Security for those with disabilities. My point is that albinism and without additional disabilities does not need to be a deterrent to obtaining a job or to having a lucrative career.

Career Experiences

Several of my career experiences have led me to the conclusion that teaching financial literacy to all students is very important. Usually this knowledge is passed on to children at home; more recently, however, financial literacy courses are being taught in high schools. There are several components to financial literacy, e.g., saving, budgeting, investing, staying out of debt, making money decisions, being aware of scams, interest rates, and credit. These components are beyond the scope of this article. Instead, this article is about how children and adolescents with albinism can have equal access to the knowledge and skills of money and be prepared for acquiring financial literacy.

For those with disabilities, having the knowledge and skills to work with money is imperative for an independent life and one in which they can take care of themselves and loved ones. My purpose in writing is to link visual skill development with financial awareness and literacy. I am highlighting a few of my experiences as a teacher, researcher, and teacher educator that have led me in this direction.

One of my former master's students conducted an interesting study about how teenage students with visual impairments and in academic classes handle money. She used a survey that had been given to 2000 teens in the general population. Although she didn't have enough students with visual impairments in her study to warrant publication, I was saddened to learn that many of the students in her study had not had similar experiences with money as their peers. For example, they didn't have similar ideas about what certain items cost, hadn't made many purchases, hadn't had bank accounts, and didn't have the financial knowledge of other teens.

When I engaged in various research projects, I had an opportunity to interview parents of children who had low vision. I would ask them about the types of jobs they could envision their children having upon adulthood. Some of the responses were what I expected to hear of any parents of students of a comparable age and academic ability; others let me know that parents struggled with their expectations. For example, parents who owned a family business assumed their son with albinism would join them when he

finished school; when I asked about their other children, it was clear that they were expected to choose their own paths to careers. Another set of parents immediately shared that they were putting money away because they didn't expect their son, who had low vision and no additional disabilities, to be able to work.

More recent observations and stories from TVIs have also given me pause. A parent told me of her 11-year-old who was given money and told to pay the cashier. When he approached the counter, he saw a tip jar with money in it, he placed the money in the jar, not understanding it was not a method for paying for one's purchase. I observed an orientation and mobility lesson in a grocery store where the location of prices were not a part of the lesson. I've seen parents in restaurants read posted menus to adolescents who could have done so for themselves. A TVI who was working with high school students with low vision spoke of how paying with a debit or credit card presented visual challenges her students hadn't considered. While typically sighted youngsters glance at screens and make decisions such as debit or credit, check the prices and so forth, the combination of glare from the screen and the need to magnify what was on the screen needed to be addressed. And, the same TVI also shared with me that she sent the high school students into a restaurant to purchase a meal from a counter. She gave each student \$8 with one \$5 and 3 \$1 bills. She knew the bill would be under \$6. She observed students hand over the \$8 and accept back whatever change that was given to them. While typically sighted students may have done the same, it behooves parents and TVIs to ensure their youngsters have the skills to handle the visual information as well as the financial transactions.

When I conducted a career education class for students with low vision, I sent the students through mock interviews. The set up was for a part time job to assist a handyman to do various tasks. Each of the students would have been able to do this job if they had sought such employment. I asked someone who employs such workers to conduct the interviews. At the completion of the interviews I asked about the experience. Two of the students didn't ask about the salary and one of the students didn't know how to handle a standard print application form. While applications have since gone online, the ability to respond to someone's request to complete a printed form (with or without optical or electronic devices) is an important skill to learn.

When I taught methods classes for future teachers of students with visual impairments (TVIs), I would often begin with excerpts from Barbara Ehrenreich's 2001 book, *Nicked and Dimed*. The book was about the lives of men and women working in minimum wage jobs in the U.S. I wanted my students to gain a perspective of how unemployed and minimally under-employed persons struggle financially along with associated issues that arise with a low socio-economic status. For a person with a visual impairment, not working, receiving government funds, or having a minimally paying job can be especially difficult. My purpose in speaking was about this book was to highlight how future "employability" is very much a part of the job of a TVI. This led to a discussion of how social skills, career education, visual skills, and activities of daily living, all a part of the Expanded Core Curriculum for Students with Visual Impairments, are related to jobs, choices in life, and financial independence.

Money Issues Related to Disabilities

There are money-related issues for children and adolescents with disabilities that parents need to consider. These are the issues that relate to how families feel about moneys received or spent because of having a child with a disability. Conversations about government funds, private funds, and offers of free funds come from different ways in which parents view what is available. There are two extremes to this dilemma - some families believe they need to personally provide for their child no matter what is available and other families want to receive every financial resource available through government and charitable funding. I believe most families' beliefs and actions are somewhere in the middle and depends on several factors including but not limited to, a family's economic abilities to pay, thinking government funds are like an insurance policy that society makes available to those who have a specific need, and what parents want to teach their children about available resources, self-reliance, and gracious acceptance of offers of help.

Social Security Benefits for Blindness: If children's vision meets the criteria for legal blindness, social security benefits may be received. Each family decides whether these are funds they wish to apply for and to accept. Your child may ask why he or she is eligible for receiving these funds and I encourage parents to hold this discussion with youngsters during their adolescence. Additional examples of questions parents and adolescents may wish to discuss include: Are there additional expenses now or in the future that these funds will be used for? Why did Congress make the decision that because someone is legally blind, they should be given funds but not someone with 20/100 visual acuity? Will your child receive any funds that may have been saved? And will your child continue to receive these funds into adulthood. Note: A child whose visual acuity is worse than 20/100, e.g., 20/120 is also considered to be legally blind as the Snellen chart (without gradations between 20/100 and 20/200) is the standard for making such determinations.

Additional Expenses: Parents often have additional expenses due to a child's disability. For example, they may need to have higher costs for a babysitter who knows about the child's disability. If a school district doesn't pay for clinical low vision evaluations (which are covered in several states and which could be available through IDEA medical or related services), there will be medical costs. In addition, optical and electronic devices (which should be covered as well through IDEA) may cost parents additional expenses, e.g., large monitor for a computer, electronic travel devices, handheld or bioptic telescopic systems. And another example is costs associated with travel to NOAH conferences that provide educational opportunities for parents, peer and role model relationships, and support.

Disability Gifts: I am defining "disability gifts" as those that are given to children with disabilities because an individual or organization chooses to do something special for children with disabilities. My comments for this topic are best expressed in a memory of my teaching days. When I was a TVI in a middle school program dedicated to children

with visual impairments, my 8th grade students returned from winter break and told me of a party they attended run through a charitable organization. They spoke of gifts they had received. I asked a simple question, "Why do you think (name of organization) held the party and gave you gifts?" On their own my students came to the conclusion that the reason was because the people who ran the organization felt sorry for them. They decided they wanted to return the gifts. I encouraged them to keep these gifts and to graciously accept them. I then asked about whether they had written Thank You notes. None had. There was another lesson. While I believe most parents would have taught their youngsters to acknowledge gifts, somehow these gifts were different. In the end, I believe my students learned about how society (at that time) thought about children with disabilities and they learned a little about themselves. These youngsters had to come to a realization that people do have pity for them and they could choose to accept what is offered or choose not to be the subject of pity.

Work Expectations: Most children have chores to do at home. Whether it is taking out the garbage, feeding pets, helping with yard work or helping with laundry, each chore relates to being a member of a family. Sometimes adding additional work hours may be added to earn money, e.g., cleaning out the garage, cleaning the car, babysitting for a younger sibling, tasks beyond the tasks expected for being a member of the family. When adolescents are of an age when they can begin to earn money, I encourage parents to expect such efforts on the part of their child with albinism. Here, school TVIs and COMS may be helpful in discussing such topics as whether to disclose having a visual impairment during a job interview, and how to handle comments that lead to a belief that the employer has concerns about hiring someone with low vision. I have known children with disabilities have been given a "pass" regarding both home chores and work experiences. These experiences help youngsters to gain confidence, earn respect and money, and come to an understanding that having a visual impairment need not impede their future career goals and is not an excuse to avoid chores and work.

Transportation Budgets: There will be adolescents with albinism who know they will not become drivers and those who are eager to obtain their driver's licenses with or without bioptic telescopic systems. Both groups of youngsters need to consider transportation budgets and parents' guidance is crucial for facilitating independent travel. A recommendation to families in the book, *Finding Wheels* (to be published in 2020), my co-author and I recommend that families consider what they would be offering to a child who is going to drive. Would they chip in for or purchase a car, pay for insurance, cover maintenance? Would they expect their soon-to-be driver to earn money for gas, toward the purchase of a car, money for registration or maintenance? Once an amount is determined for what families would contribute on a one-time or annual basis (if they are financially able and choose to do so), this amount could be provided as a single- or multi-year budget. At a time when teens generally arrange for rides or help in driving others to events, the youngster with albinism will have funds to choose and purchase transportation. This takes budgeting skills, planning, and using money. They may hire drivers (e.g., Uber, Lyft, hiring a friend to drive) or take public transportation (e.g., busses, trains, paratransit services). And, depending on the amount parents decide

adolescents should contribute to the transportation budget, they learn to work for transportation funds and use monies given to them for other reasons. This effort also enables adolescents to gain confidence in being in charge of their independent travel and learning they have begun to make adult choices. The key is that if adolescents want their “wheels” they, like their siblings and friends will need to contribute to the transportation budget.

For those students who will be pursuing a low vision driver’s license, they and their families need to consider additional costs associated with the purchase of bioptic telescopic systems (these are provided to students in some states through state-wide programs) that can cost a few thousand dollars, as well as specialized pre-driver awareness training, and driving instruction such as with a rehabilitative driving instructor. Low vision drivers also have times when they may not be able to drive, e.g., because of restrictions placed on their licenses or when they feel it is unsafe to drive; at those times the budgeting and planning above those of a non-driver, need to be considered.

Activities for Money Skills

At the time when children learn about money in school, some children with low vision find it difficult to identify money, especially if coins and bills are represented in pictures or play money. Using real money is helpful and may be suggested by a parent or a TVI to a general education teacher.

In a typical day, adults interact with money in many ways. Consider what you see and consider whether your child or adolescent is aware of where to locate specific prices, e.g., prices on items in a grocery store, would be able to read the same items (with or without optical or electronic devices), notices or reads these items, and knows what they mean. Consider at what age you would want your child or adolescent to make purchases and whether she or he has the visual skills to do so. Of course, counting money and understanding the receipt of change is also important. If your family uses debit or credit card, your child also needs to know how to interact with payment machines, e.g., check prices and sign for acceptance of an amount.

Children with typical vision observe parents reading prices and become aware of where prices are located. While my examples below encourage children with low vision to be read prices and other information, parents need to balance expecting children to read and when it is appropriate to take over this task. Taking over tasks, such as a parent asking, “How much is the bill?” is helpful in knowing whether there needs to be a “teachable moment”; expecting the child to do this each time a family is in a restaurant isn’t necessary.

Restaurants: When a child begins to read, encourage them to read information that would be available to those without visual impairments. For example, in a restaurant, help the child to read the menu and to learn about costs, calories and other information found on paper menus. Expect the child who is learning to use a handheld or bioptic

telescopic system to read menus on signs in restaurants if a child of compared age would be reading these posted signs. Some students may use a phone or iPad to take photos of menus or posted signs and enlarge the images. Still others will use electronic devices such as the OrCam to have the device read aloud to them through bone conduction earphones or ear buds. It is also important to prepare children for questions and comments they may receive for using a device in public. Giving young children a script of what they can say will be helpful. When receipts come, point out all the information that is on a receipt, e.g., name and address of the restaurant, date, items and costs, tax, and tip.

Clothes Shopping: Help children to choose the right size of clothing and the cost of the clothing. If parents are interested in costs for using a commercial cleaner, they may point out whether there is a requirement such as “Dry cleaning only.” Pointing out signs that indicate there is a sale is also important and help your child to figure out how much less expensive an item is with a discounted price.

Grocery Stores: There are many, many signs and information in a grocery store. Prices of items may be placed on the item (e.g., packaged meats) or they may be on store shelves along with unit pricing. When looking in various counters (e.g., selling fresh fish), there are prices at various distances from the glass barrier. Still another example is purchasing fruit and vegetables; prices may be large enough to read but the type of fruit or vegetable may not. All of these can lead to visual challenges. When a child is ready to read such prices, with or without optical or electronic devices, having them assume some of the shopping tasks is helpful. With practice, they will be ready to do shopping for items independently, including helping with family shopping tasks.

Closing

Money issues face all individuals and families. And yet, it is not an easy topic to discuss. This article has raised money issues that may lead to discussions between parents of a child with albinism, between parents and their children or adolescents with albinism, and among families of children with albinism. The relationships among attaining visual skills and earning a living, dealing with money in our daily lives, and thinking about the values associated with funds that come from government and charitable organizations were also addressed. Students with albinism need the visual skills and financial information to move into adolescence and adulthood with hopes of becoming self-reliant and on a solid financial footing. As parents become aware of opportunities to teach their children and adolescents about money, they will facilitate learning about ways in which financial knowledge and skills can be achieved.

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