This report describes a project conducted to develop and publish instructional materials for educationally disadvantaged adults in independent living situations to assist them in developing skills such as bill paying, making and keeping appointments, and other related issues. After experimenting with other communication methods serving this type of population, the Mid-State Literacy Council decided that the easiest technique to use in assisting nonreading adults was color coding. The workbook included in this document shows teachers how to guide learners in using color-coding techniques in order to maintain independence and function adequately in society. The workbook includes sample color-coding techniques for bill paying, sample bills, and a calendar. Only one tutor and adult learner field tested the workbook, with several tutors and teachers reviewing and evaluating the workbook. Although the project proposed to train 10 tutors to use the home management program with their students, this objective could not be met because of the unavailability of tutors. However, as students who would benefit from the workbook enter the program, tutors will be trained to work with them and the evaluation of using the workbook will be ongoing. (KC)
Mid-State Literacy Council

The

COLOR

of

Education

Final Report

Helping non-reading adults with household management skills

Compiled by Mid-State Literacy Council Staff and Volunteers
Written by Sandra L. Sloppy

Pennsylvania Department of Education 353 Project #98-7016
7/1/96-6/30/97

The activity which is the subject of this report, was supported by the U.S. Department of Education. However, the opinions expressed herein do not necessarily reflect the position or policy of the U.S. Department of Education or the Pennsylvania Department of Education, and no official endorsement should be inferred.
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Project No.: 98-7016

Grant Recipient: Sandra L. Sloppy
650 Leonard St.
Clearfield, PA 16830
(814) 765-6100

Program Name: Mid-State Literacy Council

Grant Allocation: $4,226

Project Period: 7/1/96 - 6/30/97

Project Director: Sandra L. Sloppy

Project Purpose: The purpose of this project was to develop and publish instructional materials for educationally disadvantaged adults to assist them in "Head of Household" type skills including bill paying, making and keeping appointments, and other related issues. The materials used a non-reading method of instruction including color coding. The field testing is continuing, therefore, the data in the determination of the effectiveness and success in achievement of the goal in achieving independence is incomplete.

Project Outcomes: The project proposed was to assist adults who are in independent living situations with a method to maintain their autonomy in spite of very limited educational skills. This proposal seeks to further explore and develop non-reading techniques to assist teachers and tutors working with the educationally disadvantaged learner.

The sequence of planned activities include contacting institutions working with educationally disadvantaged adults to explore successful non-reading methods such as color coding. The original plan also was to use symbols and pictures along with the color coding, however, it was found that symbols and pictures were too complicated for the tutor and learner to incorporate. Color coding with the use of highlighters is much simpler and easier to use. Adaptation of materials and development of a training guide for teachers and tutors. The project is at the field testing stage and copies of the workbook will be printed for distribution.

Impact: Computer hardware availability was a huge barrier in the development of this project causing delays in the printing of the final project. The draft has been reviewed by several teachers and tutors, suggestions have been noted and incorporated in the final draft. Evaluation of the guide will be an ongoing process.

Product Developed: Instructional workbook.

Product Available From: Mid-State Literacy Council
204 Calder Way, Suite 306
State College, PA 16801
(814) 238-1809
Project Continuation and/or Future Implications:

This project will be recommended for use with the student as described, upon the tutor being trained in the use of the materials.

Conclusions/Recommendations:

The evaluations of The Color of Education suggest that the workbook will help the student with household management, paying bills and maintaining schedules. Some suggestions are to use all the students' bills and to use more samples, if possible. The color coding process appears to be most useful. It was also suggested to pay bills as they are received. Color coding can also be carried over by way of placing colored stickers on the appliances themselves such as the telephone, T.V., stove, etc.
INTRODUCTION

The area served by the Mid-State Literacy Council is Centre and Clearfield Counties - two largely rural and remote Counties located in central Pennsylvania. Although it's home of the Pennsylvania State University, the area outside and surrounding the University is largely impoverished and extremely isolated.

The population Mid-State Literacy Council serves is defined as Educationally Disadvantaged (0 through 5th grade levels). This group of people often have many learning difficulties and progress can be very slow. Because of the rural nature of the area some of our adult learners in this category are primary caregivers or live alone. Frequently, these people express difficulty in maintaining financial commitments and worry about losing property and/or utility service because of their limitations and inability to read and compute.

The project proposes to develop a home management workbook for educationally disadvantaged adults to enable independent living. Of the population served by the Mid-State Literacy Council approximately 80 adults currently served are in this group. The initial goal is to help these adults obtain self-sufficiency, before working on basic educational skills. The workbook is divided into sections that address bill paying, money management, maintaining schedules, and other "head of household" skills required to survive using a non-reading approach.

The Color of Education was researched and developed between July 1996 and June 1997. Sandra L. Sloppy, Field Supervisor for the Mid-State Literacy Council, was the project director. She interviewed tutors and students, created the handbook and oversaw the evaluation and publication of the final product.

Monica Mathews, Director of the Mid-State Literacy Council was a mentor for the original writing of the grant proposal. Holly Shaffiee, Program Coordinator of the Mid-State Literacy Council, Kelly Dimond, Field Supervisor of the Mid-State Literacy Council; Marcie Beers, Field Supervisor of the Mid-State Literacy Council; Kathy Marino, Prison Instructor and Ann Harper, Administrative Assistant of the Mid-State Literacy Council assisted in editing and evaluating the workbook. Linda Danis, volunteer tutor was instrumental in the development of the color coding ideas and their implementation. Maureen Briskar loaned her computer system when ours was down.
STATEMENT OF THE PROBLEM

Commercially developed materials address basic life skills issues at higher functioning rates. This project proposes to aid adult learners in extremely low reading capacities. Since many of the common concerns include paying bills on time, keeping appointments, and other household management issues. The proposed workbook will guide learners via color coding techniques in order to maintain independence and function adequately in society.

Requests of this nature have become far more frequent with our adult learners who are educationally disadvantaged and do not have caregivers, and in many instances, are the primary caregivers.

A search of available materials was conducted via commercial resources and through the state adult education library system, AdvancE. Instructional materials on this subject area and at this level were not found.
GOALS AND OBJECTIVES

The main goal is to enable educationally disadvantaged adults to live independently and maintain the home.

Objective 1

To design a basic life skills workbook on household management using non-reading techniques to aid adult learners in paying bills; maintaining schedules of appointments; and other management issues.

Objective 2

To field test the program with 10 adult learners to determine effectiveness and success in achieving the goal.

Objective 3

To train 10 tutors to use the home management program with their educationally disadvantaged adult learners before they begin the basic reading, writing, and math program.
PROCEDURES

The project proposed is to assist adults who are in independent living situations with a method to maintain their autonomy in spite of very limited educational skills. These people are classified under Pennsylvania Department of Education definition as "Educationally disadvantaged". In working with this population for 25 years the Council is familiar with the learning and retention capabilities of some of these people. The difficulty facing this population is that many are now singularly responsible for their personal management and can benefit from non-reading methods to assist in daily living. Some have expressed concern in losing property or utility services due to their inability to read conventionally. Experimentation revealed with some adult learners that if household management tasks are color coded and calendar charted then the learner can better maintain his/her self sufficiency. This proposal seeks to further explore and develop non-reading techniques to assist teachers and tutors working with the educationally disadvantaged learner.

The sequence of planned activities include contacting institutions working with educationally disadvantaged adults to explore successful non-reading methods used with success, such as color coding, symbols, and pictures. Adapt any materials that apply and develop a training guide for teachers and tutors. Field test materials, make corrections as needed, and print copies of the workbook for distribution.
Objective 1 - To design a basic life skills workbook on household management using non-reading techniques to aid adult learners in paying bills; maintaining schedules of appointments; and other management issues. - has been met and 20 copies of the workbook are published and printed.

Objective 2 - To field test the program with 10 adult learners to determine effectiveness and success in achieving the goal. - Because of time restraints, mechanical problems and the unavailability of tutors, the field test consisted of one tutor and one adult learner actually using the workbook and several tutors and teachers reviewing and evaluating the workbook.

Objective 3 - To train 10 tutors to use the home management program with their educationally disadvantaged adult learners before they begin reading, writing, and math programs. - This objective could not be met because of the unavailability of tutors, however, as students enter the program, who would benefit from this workbook, we will train tutors in the use of this book as needed and the evaluation process will be ongoing.
EVALUATION INSTRUMENT
MID-STATE LITERACY COUNCIL

THE COLOR OF EDUCATION

EVALUATION


EVALUATION CRITERIA:

1. Will this workbook help the student with household management?  
   bill payments?  
   maintaining schedules?  

2. Did you find the format to be clear and easy to follow?  
   What would you change?

3. What portion did you think was the most useful?  
   least useful?

4. Can you suggest anything else that would be useful?

5. Do you feel the subject matter is relevant to the students' interests and concerns?
DISSEMINATION

The materials will be developed and tested in-house. Since other adult education programs in the area do not work with the educationally disadvantaged, coordination of the project was made with several of the social service support agencies including; Association of Retarded Citizens, Skills, and Strawberry Fields. These programs house educationally disadvantaged people with professional caregivers. Input from the caregivers was sought in developing the final products and for their use within the institution. Permanent copies of the final product will be filed at the Pennsylvania Department of Education and AdvancE for distribution to programs interested in adopting or the adaptation of the materials.
Mid-State Literacy Council

The COLOR of Education

Product

Helping non-reading adults with household management skills

Compiled by Mid-State Literacy Council Staff and Volunteers
Written by Sandra L. Sloppy

Pennsylvania Department of Education 353 Project #98-7016
7/1/96-6/30/97

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<td>P. 7, 8, 9</td>
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<tr>
<td>Calendar</td>
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</tbody>
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Introduction

The area served by the Mid-State Literacy Council is Centre and Clearfield counties - two largely rural and remote Counties located in central Pennsylvania. Although it's home of the Pennsylvania State University, the area outside and surrounding the University is largely impoverished and extremely isolated.

The population Mid-State Literacy Council serves is defined as Educationally Disadvantaged (0 through 5th grade levels). This group of people often have many learning difficulties and progress can be very slow. Because of the rural nature of the area some of our adult learners in this category are primary caregivers or live alone. Frequently, these people express difficulty in maintaining financial commitments and worry about losing property and/or utility service because of their limitations and inability to read and compute.

This project proposes to develop a home management workbook for educationally disadvantaged adults to enable independent living. Of the population served by the Mid-State Literacy Council approximately 80 adults currently served are in this group. The initial goal is to help these adults obtain self-sufficiency, before working on basic educational skills. The techniques described in this workbook may be applied to bill paying, money management, maintaining schedules, and other "head of household" skills required to survive using a non-reading approach.

Commercially developed materials address basic life skills issues at higher functioning rates. This project proposes to aid adult learners in extremely low reading capacities. Since many of the common concerns include paying bills on time, keeping appointments, and other household management issues. The following workbook will guide learners via color coding techniques in order to maintain independence and function adequately in society.
I've found, in trying to organize my own household, that color-coding schedules works very well.

THE USE OF COLOR CODING FOR BILL PAYING

MATERIALS LIST
- Monthly Calendar
- Bills
- Ledger Book
- Colored markers

Traveling along the road to independence with your adult learner involve him or her as much as possible, for example, selecting bills to be paid and colors to coordinate with those bills.

REMEMBER- The goal of your learner is to get his or her bills paid on time.

Have your student bring his bills with him to your tutoring session. For example, gas, electric, mortgage, garbage, T.V., water, car payment, insurance, telephone, or any other miscellaneous bills.

Assign each bill it's own color - have your student select the color for the bill - by having him pick the color to go with the bill, he is forming a visual mental picture - he is associating this color with this particular appliance or convenience, thus helping him to remember the color that goes with the bill; for example, hot - red, cold - blue.
For convenience I have assigned the following colors to coordinating bills.

<table>
<thead>
<tr>
<th>Service</th>
<th>Color</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas</td>
<td>purple</td>
</tr>
<tr>
<td>Electric</td>
<td>red</td>
</tr>
<tr>
<td>Water</td>
<td>blue</td>
</tr>
<tr>
<td>T.V.</td>
<td>light green</td>
</tr>
<tr>
<td>Telephone</td>
<td>yellow</td>
</tr>
<tr>
<td>Mortgage</td>
<td>dark green</td>
</tr>
<tr>
<td>Car</td>
<td>pink</td>
</tr>
<tr>
<td>Insurance</td>
<td>aqua</td>
</tr>
<tr>
<td>Garbage</td>
<td>brown</td>
</tr>
</tbody>
</table>

After choosing these colors mark each bill with the appropriate color. Then place this color in the upper right hand corner of the envelope to be used to send the bill payment - the postage stamp will later cover this spot. Address each envelope for your student or use the one provided by the utility.
Here is a sample envelope. To coincide with this system use a ledger book and a calendar. The ledger book should be color coded also and a running account of expenditures can be kept, thus forming a budget by which your student can keep track of his funds. Your ledger should look something like the one on the following page.
<table>
<thead>
<tr>
<th>Gas</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric T.V.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Mortgage</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>Telephone</td>
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<tr>
<td>Garbage</td>
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<td></td>
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</tr>
</tbody>
</table>
Once you and your student have organized all the bills, and explained the bills, addressed and color coded the envelopes, it is a good idea to note the due dates on a calendar. I am providing the following calendars for your use - but any calendar will do. At the top or bottom of the calendar note all bills that must be paid that month, highlight the name of the bill with the color chosen in the coding system. For example, water is blue, when you write water on the calendar highlight it with a blue marker and put a blue dot where the due date is on the calendar.

It is very important to go over particular bills with the student and explain the due dates, the late penalties and so on. Another thing to point out is that some bills are due quarterly or yearly, these can be marked ahead of time on the calendar so when that month rolls around that bill will already be noted and can be paid in a timely fashion.

On the preceding page is a ledger. You can use this with your student to demonstrate how to keep a budget. Show your student where to write the amount of each bill for each month. You may also purchase a ledger book and show your student how to keep a household budget including all personal expenses and incidentals. This is a good way to keep track of where all your money goes.
Samples of Bills

You will want your student to bring his or her actual bills to your sessions to go over with them and explain them, but I have reprinted some samples of common monthly bills just to familiarize yourself with them.
GPU
ENERGY

Billing Period: Jun 24 to Jul 24 for 30 days
Next Reading: On or about Aug 22, 1996
Bill Based On: Estimated meter reading

Account Number: 00 00 00
Bill for:

Your Name
Address

Bill for RS - Residential Service

Your last bill was
Payment received Jul 12 - Thanks!

Balance at billing on Jul 25, 1996

Charges for this Billing Period

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Charge</td>
<td>6.83</td>
</tr>
<tr>
<td>Electricity Used</td>
<td>418 KWH x .069000 28.84</td>
</tr>
<tr>
<td>State Tax Surcharge</td>
<td>$35.67 x-.002300 - .08</td>
</tr>
<tr>
<td>Energy Cost Rate</td>
<td>418 KWH x .009319 3.90</td>
</tr>
<tr>
<td>State Sales Tax</td>
<td>2.37</td>
</tr>
</tbody>
</table>

Current Period Charges

Total owed by Aug 15 to avoid a 1.50%late payment chg $ 41.86

<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Meter Reading</th>
<th>Electricity Used(KWH)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0000000000</td>
<td>43108</td>
<td>42690 418</td>
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</table>

For further information see the back of this bill.

*Estimated Reading*
This is an estimated bill. The usage may be higher or lower than your actual use. Any difference will be adjusted with the next actual meter reading. You will only pay for the electricity used.

*Hot, humid weather can make you ill*
Protect yourself by keeping cool. Please take care of older friends and relatives. They may have special problems. Signs of trouble are cramps, weakness, dizziness and nausea. Call a doctor if you need help or more information on heat stress.
Sample Mortgage Payment Coupon

*Payments not received by the due date are considered late.*

MAKE CHECK PAYABLE TO:
National Bank Mortgage
PO BOX 11111
YOUR TOWN, PA 11111-1111

<table>
<thead>
<tr>
<th>LOAN NUMBER</th>
<th>DUE DATE</th>
<th>AMOUNT DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>11111-11111</td>
<td>NOV 01, 97</td>
<td>$1135.77</td>
</tr>
<tr>
<td>IF NOT REC'D BY NOV 16, 97</td>
<td>AMOUNT DUE</td>
<td>$1191.50</td>
</tr>
</tbody>
</table>

REGULAR PAYMENT
ADDITIONAL PRINCIPAL
ADDITIONAL ESCROW
LATE FEES
TOTAL PAYMENT
MSLC
COL  R of Education

CALENDAR
<table>
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<tr>
<th>Sun</th>
<th>Mon</th>
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<th>Wed</th>
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*February 1998*
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**March 1998**
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Author(s): Sandra L. Sloppy

Corporate Source: Mid-State Literacy Council

Publication Date: June 1997

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