

# HOUSEHOLD BUDGET MANAGEMENT SUPPORT AND EDUCATION FOR CONSUMERS IN NEED

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Through a number of studies in Japan so far,  
the presenter has defined

"consumers in need"

as consumers who require daily monitoring  
by family or carers to engage in consumer  
activities.

INTRODUCTION

Looking at collated cases of requests for advice to Practical living Information Online-NETwork system (PIO-NET) in 2013, it is evident that only about 30% of the 1,604 requests for advice on “contracts involving people with insufficient judgment” linked to “people with mental and physical disabilities” came from the individuals themselves.

INTRODUCTION

While approximately 65% came from people monitoring the individuals on a daily basis, such as family and relatives, or welfare staff.

INTRODUCTION

This proves that it is crucial not only to provide consumer education for consumers in need themselves, but also to provide support for families and communities.

INTRODUCTION

A questionnaire and interview survey was conducted in Kanto region including Tokyo from 2015 with teachers in Special Needs Education Schools, who have close contact with the young generation of consumers in need, in order to understand the current situation regarding consumer education.

## INTRODUCTION

Among teachers responsible for career guidance and home economics teachers, who participated in this study on support and education on household budget management, 95.3% responded that they thought there was a need for classes and lectures on daily life and money (61.5% responding “strongly think so”, and 33.8% “I sometimes think so”).

Responses indicated that settings of actual financial education and support were classes in home economics (32.1%), career guidance (35.2%), unit learning based on daily life experiences (life-unit learning curricula) (43.5%), and everyday guidance and teaching (39.4%).

INTRODUCTION

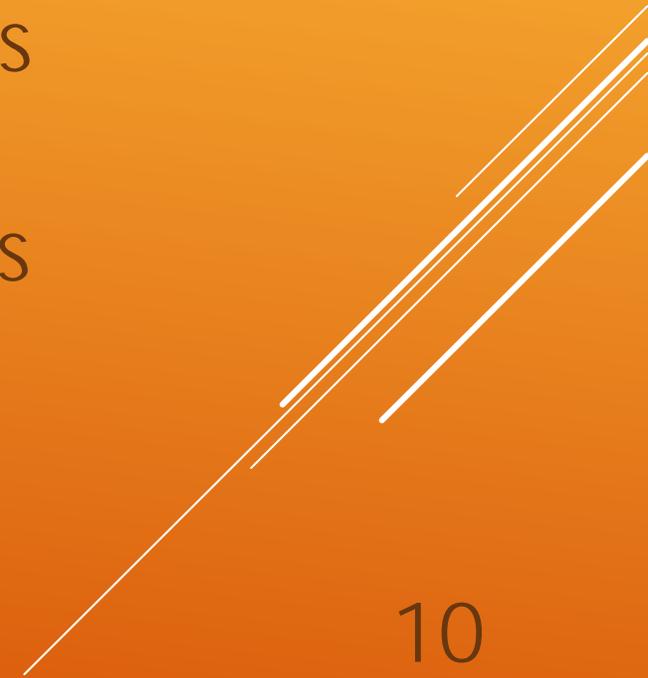
In interviews, the importance of initiatives in the “life-unit learning curricula”, which is specific to Special Needs Education Schools, was stressed, and there is potential here for further investigation into financial management support and education in Special Needs Education Schools.

INTRODUCTION

Numerous schools have a shopping study program within their life-unit learning curriculum.

For example, students practice how to handle finances by learning mathematics before going to local supermarkets or convenience stores as part of off-campus learning.

EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA



They may go shopping for cooking ingredients after a preliminary check of approximate prices of ingredients as part of school overnight activities.



EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA

The effectiveness of this shopping unit can be enhanced by assessing students' life skills, such as, if the student has ever bought something at a supermarket or other stores and to what extent the student understands the different monetary denominations (types of money).



EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA

Even in cases of severe intellectual disability, there are opportunities for learning money handling, considering students' condition, such as giving instructions to not remove their wallet or purse from their immediate possession, or to have a string to the wallet or purse around their neck before putting the wallet or purse in their pocket.

EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA

As part of an inductive money management program, handling bankbooks can be learned in relation to utility charges and deposits/savings in the life-unit learning curriculum. Therefore, in some schools, students are trained to put money into a cumulative fund for a school trip to a local post office.

EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA



Furthermore, schools instruct students on how to go to nearby automated teller machines (ATMs) by bicycle or on foot, or use a slip to deposit money (for students with writing difficulties).



EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA

If students do not have a personal account, guardians are requested to open one in advance. It is desirable to gain familiarity with ATM operations because wages are often automatically deposited into individuals' accounts via direct deposit when they join the workforce.

EFFORTS TOWARDS  
LIFE-UNIT LEARNING CURRICULA

It is important to learn what amount of money is required for basic living: in addition to food, how much money is needed for accommodation in a group-home or utilities.



EFFORTS TOWARDS  
OCCUPATIONAL/CAREER INSTRUCTION

With the cooperation of teachers who live by themselves, some schools present specific examples using actual receipts (with names erased) to explain to students how much utilities cost if they live by themselves, and by being at home for how long and during what hours.

EFFORTS TOWARDS  
OCCUPATIONAL/CAREER INSTRUCTION

Certain schools offer lessons on healthcare and employment insurance, and pensions for different occupations, and provide opportunities selling bread or performing services at cafés for fall school festivals as a part of instruction in working economics.

Students are in charge of sales preparation, customer service, money management, and sales calculations.



EFFORTS TOWARDS  
OCCUPATIONAL/CAREER INSTRUCTION

We also have experience with graduating students spending nearly JPY 100,000 at once monthly while working full time, even though they had been in receipt of a generous allowance (as much as JPY 5,000 per month) during their studies.

EFFORTS TOWARDS  
OCCUPATIONAL/CAREER INSTRUCTION

We are now facing new challenges, such as the appropriate methods of instruction in handling and managing electronic funds and credit cards, in addition to teaching actual money handling in the curricula.



EFFORTS TOWARDS  
OCCUPATIONAL/CAREER INSTRUCTION



In the Special Needs Education School, students with intellectual disabilities study certain types of home economics subjects, one study reporting that the most studied subject was "making purchases with money on hand (82.3%)" in the field of "consumption."

This result, which shows the most common learning experience to be shopping, can imply that consumption is a familiar subject to students and closely matches students' current situations and will continue to do so in future life challenges.

EFFORTS TOWARDS HOME ECONOMICS

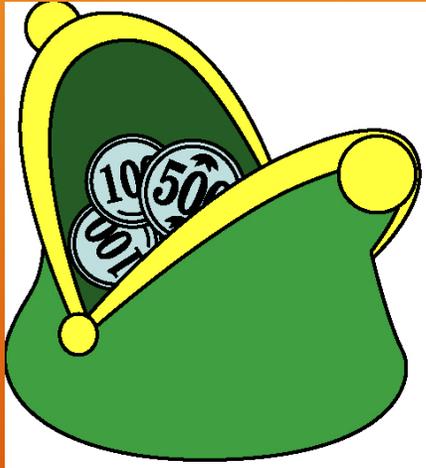
The results of a verbal survey showed that some schools conduct shopping lessons before school trips.

To gain a preliminary understanding as to what type of souvenirs are available and how much they cost, lessons are conducted using empty souvenir packaging and using websites as examples.



At school, students are instructed to work as a group (group-learning) at first by identifying the products they want to buy verbally and, then, ranking products to practice buying souvenirs by reciprocating communication (e.g., it may not be possible to make the purchase due to insufficient funds) between group members.

Shopping lessons are relatively easy for most students, despite varied home environments, as students start to deposit equal amounts into a wallet or purse during the course of the shopping unit.



Some students update their account books routinely, while some students do not receive allowances per se, but receive money from family members when they want to make purchases.



EFFORTS TOWARDS HOME ECONOMICS

Therefore, students are first taught the existence of an expense record, the amount spent, the amount received as change, and finally the remaining amount.

Some teachers even invite outside experts due to lack of time available for the study of educational materials.

As previously described, when lessons related to money are conducted at the Special Needs Education School, “integrated coaching for individual students,” such as life-unit learning, is commonly given.

DISCUSSION:  
EDUCATIONAL EXPERTISE FOR STUDENTS WITH  
INTELLECTUAL DISABILITIES AT THE SPECIAL  
NEEDS EDUCATION SCHOOL

An education environment featuring team-based teaching, specific to the Special Needs Education School, offers opportunities to learn how to repeatedly handle money by teaching various subjects and providing “integrated coaching for individual students.”

DISCUSSION:  
EDUCATIONAL EXPERTISE FOR STUDENTS WITH  
INTELLECTUAL DISABILITIES AT THE SPECIAL  
NEEDS EDUCATION SCHOOL

On the other hand, teachers are required to possess the ability to identify life challenges to students, establish learning goals, prioritize them despite limited school hours, and find solutions by organizing teams.

DISCUSSION:

EDUCATIONAL EXPERTISE FOR STUDENTS WITH INTELLECTUAL DISABILITIES AT THE SPECIAL NEEDS EDUCATION SCHOOL

One study indicates the roles and significance of home economics education at the Special Needs Education School for students with intellectual disabilities as follows:

(1) students are able to learn the tasks inherent to domestic living,

DISCUSSION:  
EDUCATIONAL EXPERTISE FOR STUDENTS WITH  
INTELLECTUAL DISABILITIES AT THE SPECIAL  
NEEDS EDUCATION SCHOOL

(2) students are able to utilize the content learned in reality in collaboration/cooperation with their family,

(3) students experience increased awareness regarding domestic living and their future lives, and

DISCUSSION:

EDUCATIONAL EXPERTISE FOR STUDENTS WITH INTELLECTUAL DISABILITIES AT THE SPECIAL NEEDS EDUCATION SCHOOL

(4) tasks included in home economics education lead to the support of students and the local community.

However, it has been posited that “while the number of special needs education schools for students with intellectual disabilities with home economics education programs has been increasing,...

...this field of education is being replaced by occupational instruction, life-unit learning, and comprehensive instruction in many schools more than ever;" moreover, it is observed that "well rounded home economics education is far from being developed and deployed in all special needs education schools for students with intellectual disabilities."

As such, there is a need to recognize that the entire home economics education program cannot be covered by life-unit or occupational instruction.

DISCUSSION:  
EDUCATIONAL EXPERTISE FOR STUDENTS WITH  
INTELLECTUAL DISABILITIES AT THE SPECIAL  
NEEDS EDUCATION SCHOOL

While some guardians want to attribute the task of money management to their children, it is difficult to obtain cooperation from more than a few families due to their reliance on welfare or heavy debt loads.

Some teachers have made efforts to indirectly recommend children whose family relies on their income, to move them into group homes, while delegating this to the local government.

DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

Students going to school by themselves often have a smartphone or mobile phone for emergency contact.

However, not every guardian can take appropriate measures, including using filtering services or setting an upper limit on charges, even when large fees are incurred due to irresponsible phone usage.

DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES



Therefore, some special needs education schools have advanced safety education provided by telecommunication services companies.



DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

We assert that the three points of reference for students to learn financial skills at a special needs education school are as follows:

(1) upon graduation and going out into the world,

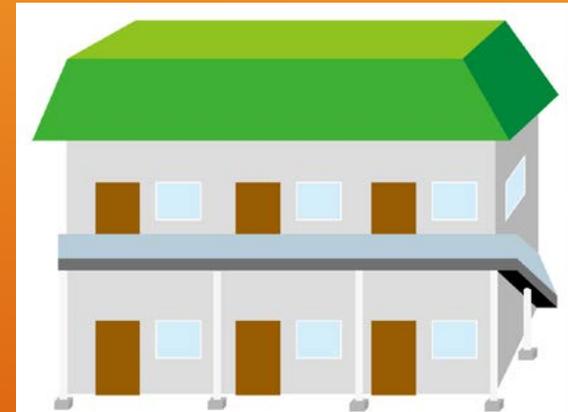
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DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

(2) when turning 20 and, thus, becoming adults (contractual principal status), and

(3) upon major life changes, such as participating in a group home, living on one's own, and getting married.



DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

If students are able to handle money objectively at that time, it is to their great advantage.

Some schools hold an explanatory meeting on the pension system presented by a labor and social security attorney as training for guardians.

This meeting is held the February before graduation, and also serves as their final career guidance session.

DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

Brochures containing summarized information on assistance services are provided at the meetings held immediately before graduation in celebration of graduating students' reaching adulthood, and show an increase in opportunities to reach students on subjects related to finances as part of life skills and finances support and education provided by special needs education schools.

DISCUSSION:  
CHALLENGES FOR STUDENTS AND  
THEIR FAMILY MEMBERS AND SOCIETAL RESPONSES

THANK YOU ALL VERY MUCH  
FOR YOUR ATTENTION.

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