MARBLESOFT

# EARLY LEARNING MONEY SKILLS

FOR MAC & WINDOWS

# **USER'S GUIDE**

# MONEY SKILLS FOR MAC & WINDOWS

#### MARBLESOFT

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# Introduction

Welcome to *Money Skills*, an educational program for use on Macintosh and Windows computers. The program is geared toward pre-school, early elementary and special education students. The skills the students learn are taught with a minimum amount of time on the part of the teacher or parent.

Sight and sound help the student learn. Because each student has individual needs, we've designed these programs with the flexibility to allow the teacher or parent to tailor the lessons to the particular needs of the student.

The program is patient. It prompts for a response, waits for an answer and then praises the student for good work.

However, *Money Skills* is not a video game. While it is intended to make learning fun, its purpose is not entertainment.

The graphics are clear and simple. The student is not rewarded with explosions and flashing lights, but rather with a good word from a friendly voice. The problems addressed by the program have been selected by experienced elementary and special education teachers.

We hope you'll find *Money Skills* a useful teaching aid. We also hope the use of the program will be a rewarding experience for your students and children.

**Note:** When the term "*Early Learning*" is used in this manual, it refers to *Money Skills* or any other *Early Learning* programs by Marblesoft.



# System Requirements

Money Skills requires at least the following minimum system:

#### **Macintosh**

- 64 MB RAM
- 12 MB free RAM to run the application
- 13" color monitor
- CD-ROM drive
- MacOS 9.0.4 or later.

In addition, Marblesoft recommends the following:

- 17" color monitor
- 32-bit color ("Millions" of colors)

To determine your system configuration in MacOS 9, choose "About this Computer" from the Finder's Apple menu. A window something like the one on the left appears:

In this example, we can see that we have 320 MB RAM, a 180 MB block free for the application, and MacOS 9.0.4.

About This Computer				
4 Mac OS 9				
Yersion: Mac OS 9.0.4 Built-in Memory: 320 MB Yirtual Memory: 321 MB used o Largest Unused Block: 180 MB				
Adobe® Photoshop® 6.0	32.1 MB			
🔛 InDesign	26.3 MB			
😰 Mac OS	41.7 MB			
Money Skills 2.1	9.8 MB			
😺 Stickies	468 K 🔲			

In OS X, choose "About this Mac" from the Apple menu. Click the "More Info..." button to bring up the System Profile window.

In this example, we can see that we have 768K of RAM and Mac OS 10.3.6.



#### Windows

- 64 MB RAM
- 13" color monitor
- CD-ROM drive
- Windows 98 or later.

In addition, Marblesoft recommends the following:

- 17" color monitor
- 32-bit color ("Highest" color)

To determine your system configuration in Windows 98, right-click on "My Computer" on the Windows desktop and select "Properties" from the contextual menu. A window something like this one appears:

In this example, we can see that we have 128 MB RAM and Windows 98.



On Windows XP, choose "My Computer" from the Start menu. Click "View System Information" to bring up the System Properties window. Click the "General" tab.

In this example, we can see that we have 512 MB RAM and Windows XP.



# **About Colors and Monitor Size**

Most educational programs display an image of a fixed size, as small as 640 x 480 pixels, no matter what size monitor the program is running on. On large monitors, the program "letterboxes" the image, filling the unused portion of the screen with black.

In order to provide the sharpest possible image for your students, *Money Skills* is optimized to fill all monitors up to 1280 x 960 pixels. That not only means a larger image for the student to see, but more pixels, creating a sharper image. In fact, with *Money Skills* running on a 1280 x 960 monitor, you get 4 times as many pixels as a typical program displaying just 640 x 480 pixels.

To get the best possible image, set your monitor to the highest possible resolution that will display 16 or 32 bit bit color, up to 1280 x 960. *Money Skills* will automatically fill the screen with the sharpest possible image.

#### **Macintosh**

From the Apple menu, select the Control Panels submenu and choose the "Monitors" control panel. A window something like this one will appear (MacOS 9 version shown here):

		iBook	E
<b>P</b>	Monitor Color		0
Color Depti	h 256 Thousands Millions	Resolution Show: Recomm	ended

Select the highest resolution on the right that allows "Thousands" (16 bit) or "MIllions" (32 bit) of colors on the left. In this case, you can see we have selected 800 x 600 pixels and thousands of colors.

#### Windows

Display Properties	S			? 🛛
Themes Desktop	Screen Saver	Appearance	Settings	
Display: Default Monitor on	Intel(R) 82865G		troller	
Screen resolution	More	Color qua		
. Y.		Highest	(32 bit)	~
1152 by 86	64 pixels			
		Troublesh	oot Adv	anced
		ок	Cancel	Apply

From the Start menu, select the Settings submenu and choose "Control Panel". From inside the control panel, double-click on "Display". A window like this one will appear:

Click on the "Settings" tab. Select the highest resolution that still allows "High (16 bit)" or "Highest (32 bit) color. In this case you can see we have chosen 1152 x 864 pixels and Highest Color.

Windows XP users:

While Money Skills works in 16-bit color on Windows XP, it looks much better in 32 bit color. Don't use 16 bit color on Windows XP unless your monitor will not display 32 bit color.

# **Installing Money Skills**

double-click on the "Read Me First" icon.

And and a second
ALCONOMIC STREET,
and the set of the
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the second se

#### **Macintosh**

Read Me First



To install the software on your hard drive, double-click on the "Money Skills Installer" icon. After the splash screen, and the "Read Me First" window, a dialog something like this one will appear (MacOS X version shown here):

Before installing or running *Money Skills*, read the "Read Me First" file on the CD for any

changes that were made after this manual was finished. Place the disk into a drive and

Money Skills Installer

	Choose a Folder		
	Choose the "Applications" f	older:	
	Applications	•	
<ul> <li>Metwork</li> <li>Mac HD</li> <li>MONEYSKILLS ▲</li> <li>XP Shared</li> </ul>	2004 Cemeteries         Adobe Pho0 Install Log         Adobe® Phop® 6.0 ▷         Applications         ApplicationMac OS 9) ▷	Address Book	
III Desktop marklarson Applications	CW Mac 9Installer Log CU Desktop Developer Documents Documents	Calculator	
Documents Movies Movies Music Pictures	Games	Definition National Definitio National Definition National Definition National Definit	
New Folder		Cancel Choose	

The installer should automatically open to the "Applications" folder on your hard drive. You can switch to any other folder, but we suggest using the default Applications folder. Click "Choose" to begin installation.

While *Money Skills* is being extracted, the information displays the installer's progress something like this:

File: Money Skills 2.1 Installing: 1 of 8 items. Cancel This installer was created with Aladdin's Stufft InstallerMaker™

Finally, when installation is complete, another dialog appears. Click the "Quit" button to finish.

The *Money Skills* installer creates a folder named "Marblesoft" in the Applications folder, or whatever folder you specified. The *Money Skills* program is put in that folder. You can move the Marblesoft folder anywhere you like, but it is recommended that you leave *Money Skills* in the Marblesoft folder. That way, the program and all your student score files can be easily found in a single location. If you like, you can create an alias to *Money Skills* and place it in any convenient location.

#### Windows

The *Money Skills* CD for Windows is an auto-run CD. When you insert the CD into the drive, it should automatically run the installer. If not, open "My Computer", open the CD, and run the "setup.exe" program.

After a splash screen, you'll see the "Read Me First" screen. Please read this file for any changes that were made after this manual was finished. A copy of the "Read Me First" file is also included on the CD, so you can read it in the future without having to run the installer.

elect Destination Location		
Where should Money Skills be instal	led?	C
Setup will install Money Ski	ills into the following folder.	
To continue, click Next. If you would	d like to select a different folder, click Browse.	
C:\Program Files\Marblesoft\Money	Skills Browse	
At least 31.0 MB of free disk space i	s required.	
At least 31.0 MB of free disk space i		Cancel
At least 31.0 MB of free disk space i		Cancel



After the "Read Me First" screen, you'll see a dialog something like this one:

The installer will ask you where you want *Money Skills* to be installed. The default is to install it inside a folder named "Marblesoft" inside your Program Files folder. In most cases, you should accept the default location.

Another screen will ask you where to put *Money Skills* in your Start menu. The default is to put it in a folder named "Marblesoft". Again, you should accept the default in most cases.

Finally, you'll be given a chance to make a shortcut to the program on your desktop, and a chance to launch the program automatically once the installer is done.

While *Money Skills* is being extracted, the information displays the installer's progress something like the one shown here:

Finally, when installation is complete, another dialog appears. Click the "Finish" button to finish.

The *Money Skills* installer creates a folder named "Marblesoft" at the specified location. The *Money Skills* program is put in that folder. You can move the Marblesoft folder anywhere you like, but it is recommended that you leave *Money Skills* in the Marblesoft folder. That way, the program and all your student score files can be easily found in a single location. If you like, you can create a shortcut to *Money Skills* and place it in any convenient location.

#### IntelliKeys Overlays

A folder named "IntelliKeys Overlays" will be created inside the Marblesoft folder. It contains the overlay files required to use *Money Skills* with an IntelliKeys keyboard. You can print them out using your Overlay Printer application and can send them to the IntelliKeys keyboard with Overlay Sender.

# **Running Money Skills**

To start *Money Skills,* double-click on its icon. Press a key or click the mouse when the title screen appears to bring up the main menu.

The first time you run *Money Skills*, the program creates a preferences file in your system folder or registry and creates a folder named "Student Scores" in the same folder as the *Money Skills* program. This folder is the folder where you can keep your students' scores from *Money Skills* or any of Marblesoft's other Early Learning programs.

#### **Choosing an Activity**

*Money Skills* uses a simple on-screen menu to allow the student to select an activity. The student can select one of the five activities with the mouse or by typing a key from "1" to "5". Alternately, the activities can be selected directly from the Activity menu.

When you are through with an activity, simply select another activity from the Activity menu or press (**Mac #**-W, **Win** Ctrl-W) to return to the main menu.

#### Setting the Level of Difficulty

Each activity in *Money Skills* has multiple levels of difficulty. To change levels, use the Set Level submenu in the Activity menu.

"Advance a Level" (Mac &-A, Win Ctrl-A) advances the program one level.

"Back a Level" (Mac #-B, Win Ctrl-B) sends the program back one level.

"Go to Level..." (Mac #-L, Win Ctrl-L) brings up a dialog asking you to select the level you want to run.

#### Note

Unless noted otherwise, the following sections describe the activities while in the keyboard mode. The activities in the other modes may be slightly different.

# **Coins and Bills**

Coins and Bills teaches the student to count coins or bills of a single denomination.

On each odd level, a new coin or bill is introduced, and the student is shown how to count that denomination. Then, a number of coins or bills of a that denomination are displayed on the screen. A number key helps the student to count the money.

On even levels, the student counts without the aid of the number key.

When a correct answer is given, the program displays the answer in the middle of the screen. If a wrong answer is given, the answer is shown on screen, the student is corrected and given another chance to answer. After a specified number of wrong answers is given (see **Program Control - Rate of Advancement**), the student is shown the correct answer and allowed to try again.

Coins and Bills can be set to use money from the penny up to the \$20 bill. American, Canadian, European, British or Australian money can be used.

### Levels of Difficulty



Level 14 - scanning on

- **Level 1** Displays a number of pennies (or Australian 5-cent coins) for the student to count. A number key helps the student count by 1 or 5.
  - 2 Displays the pennies (or Australian 5-cent coins) with no number key.
  - **3** Uses nickels (or European/British 2-cent or Australian 10-cent coins) with the number key.
  - 4 Nickels (or European/British 2-cent or Australian 10-cent coins) without the number key.
  - 5 Dimes (or European/British 5-cent or Australian 20-cent coins) with key.
  - 6 Dimes (or European/British 5-cent or Australian 20-cent coins).
  - 7 Quarters (or European/British 10-cent or Australian 50-cent coins) with key.
  - 8 Quarters (or European/British 10-cent or Australian 50-cent coins).
  - 9 Dollar coins (or European/British 20-cent coins) with key.
  - 10 Dollar coins (or European/British 20-cent coins).
  - 11 American dollar bills, Canadian/Australian \$2 coins or European/British 50cent coins with key.
  - 12 American dollar bills, Canadian/Australian \$2 coins or European/British 50cent coins.
  - 13 5-dollar bills or 1-euro/pound coins with key.
  - 14 5-dollar bills or 1-euro/pound coins.
  - 15 10-dollar bills or 2-euro/pound coins with key.



Level 16 - Canadian money



Level 19 - European money

**16** 10-dollar bills or 2-euro/pound coins.

17 20-dollar bills or 5-euro/pound bills with key.

18 20-dollar bills or 5-euro/pound bills.

Levels 19 - 22 are available only when displaying European or British money.

**19** 10-euro/pound bills with key.

- 20 10-euro/pound bills.
- 21 20-euro/pound bills with key.
- 22 20-euro/pound bills.

#### **Choosing the Money**

Coins and Bills allows you several different options for displaying money. To choose which money options you wish to use, select "Choose Money..."(Mac #-K, Win Ctrl-K) from the Activity menu. You'll see a dialog box something like the this one (MacOS X version shown here):

Choose Mo	ney
Currency	For European money
American money     Canadian money     European money     British money     Australian money	Say "ten euros fifteen cents"     Say "ten euro fifteen"     Say "ten point one five euro"     For Australian money     Restrict prices to 5-cent increments
Display Numbers on coins	Coins and Bills
For \$1 coins or greater: O Use "100" Use "\$1"	How Much Change?
For values less than \$1.00: • Use "cents" sign Use "\$" and "."	<ul> <li>Only give bills on higher levels</li> <li>Automatically give change</li> </ul>
Options	Marblesoft Store
Sort by denomination Say dollars "and" cents Allow zero as an answer	1 • 2     3 consecutive saves       Start with     0       Cancel     OK

The American/Canadian/European/British/ Australian radio buttons allow you to specify which currency to use. The heads/tails buttons cause the program to display only the head or tail side of all money drawn on the screen, or to alternate between heads and tails on each coin or bill.

When the "Draw numbers on coins" checkbox is on, the program will draw the numeric value on all coins. Always turn this checkbox on when using a small monitor where it is difficult to distinguish among similar-looking coins. You can also display whether to display the numbers on dollar coins as either "100" or "\$1".

The "display cents" option allows you to specify whether values less than \$1 are displayed with the "cents" sign or with the dollar sign and decimal point.

The "Say dollars 'and' cents" option causes the program to say "1 dollar and 35 cents", rather than the default "1 dollar 35 cents". When "Allow zero as an answer" is checked, the program will occasionally include problems with no coins or bills (the answer is "0").

The three European money buttons allow you to change the words the program uses to verbally describe European money.

The "Count by dollars and cents" option causes the program to say "25, 50, 75, 1 dollar" as opposed to the default "25, 50, 75, 100" during the introduction of the coins and bills.

The remaining controls in this dialog have no effect on Coins and Bills.

# **Counting Money**

Counting Money teaches the student to count coins or bills of mixed denominations.

On the even levels, a number of coins or bills of two different denominations are displayed on the screen for the student to count. On the odd levels, the money can include all denominations from the penny up to the maximum value for that level.

When a correct answer is given, the program displays the answer in the middle of the screen. If a wrong answer is given, the answer is shown on screen, the student is corrected and given another chance to answer. After a specified number of wrong answers is given (see **Program Control - Rate of Advancement**), the student is shown the correct answer and allowed to try again.

Counting Money can be set to use money from the penny up to the \$20 bill. American, Canadian, European, British or Australian money can be used.

#### **Levels of Difficulty**







Level 9 - scanning on



L 13 - Canadian money

American	Canadian	European/British	Australian
Pennies & nickels	Pennies & nickels	1 & 2 cent coins	5 & 10 cent coins
Nickels & dimes	Nickels & dimes	2 & 5 cent coins	10 & 20 cent coins
Pennies - dimes	Pennies - dimes	1 - 5 cent coins	5 - 20 cent coins
Dimes & quarters	Dimes & quarters	5 & 10 cent coins	20 & 50 cent coins
Pennies - quarters	Pennies - quarters	1 - 10 cent coins	5 - 50 cent coins
Quarters & \$1 coins	Quarters & \$1 coins	10 & 20 cent coins	50 cent and \$1 coins
Pennies - \$1 coins	Pennies - \$1 coins	1 - 20 cent coins	5 cent - \$1 coins
\$1 coins & \$1 bills	\$1 and \$2 coins	20 & 50 cent coins	\$1 and \$2 coins
Pennies - \$1 bills	Pennies - \$2 coins	1 - 50 cent coins	5 cent - \$2 coins
\$1 & \$5 bills	\$2 coins & \$5 bills	50 cent & €1/£1 coins	\$2 coins and \$5 bills
Pennies - \$5 bills	Pennies - \$5 bills	1 cent - €1/£1 coins	5 ct coins - \$5 bills
\$5 and \$10 bills	\$5 and \$10 bills	€1 and $€2/£2$ coins	\$5 and \$10 bills
Pennies - \$10 bills	Pennies - \$10 bills	1 cent - $€2/£2$ coins	5 ct coins - \$10 bills
\$10 and \$20 bills	\$10 and \$20 bills	€2 coins & $\in 5/£5$ bills	\$10 and \$20 bills
Pennies - \$20 bills	Pennies - \$20 bills	1 ct coins - $€5/£5$ bills	5 ct coins - \$20 bills
	Pennies & nickels Nickels & dimes Pennies - dimes Dimes & quarters Pennies - quarters Quarters & \$1 coins Pennies - \$1 coins \$1 coins & \$1 bills Pennies - \$1 bills Pennies - \$5 bills Pennies - \$5 bills S1 and \$10 bills	Pennies & nickelsPennies & dimesNickels & dimesNickels & dimesPennies - dimesPennies - dimesDimes & quartersPennies - quartersPennies - quartersQuarters & 1 coinsQuarters & 1 coinsPennies - \$1 coinsPennies - \$1 coinsPennies - \$1 coinsPennies - \$1 coinsPennies - \$2 coinsPennies - \$1 coinsPennies - \$2 coinsS1 coins & \$1 coinsPennies - \$2 coinsPennies - \$1 coinsPennies - \$2 coinsS1 and \$2 coinsPennies - \$2 coinsPennies - \$1 coinsPennies - \$2 coinsS1 and \$10 billsPennies - \$10 billsPennies - \$10 billsPennies - \$10 billsS1 and \$20 billsPennies - \$10 bills	Pennies & nickelsPennies & nickels1 & 2 cent coinsNickels & dimesNickels & dimes2 & 5 cent coinsPennies - dimesPennies - dimes1 - 5 cent coinsDimes & quartersDimes & quarters5 & 10 cent coinsDimes & quartersPennies - quarters1 - 10 cent coinsQuarters & \$1 coinsQuarters & \$1 coins10 & 20 cent coinsPennies - \$1 coinsPennies - \$1 coins1 - 20 cent coins\$1 coins & \$1 bills\$1 and \$2 coins20 & 50 cent coins\$1 & \$5 bills\$2 coins & \$5 bills50 cent & €1/£1 coins\$1 & \$5 billsPennies - \$5 bills1 cent - €1/£1 coins\$5 and \$10 bills\$5 and \$10 bills€1 and €2/£2 coins\$10 and \$20 bills\$10 and \$20 bills€2 coins & €5/£5 bills

	American	Canadian	European/British	Australian
	16		€5/£5 and €10/£10 b	vills
<pre></pre>	17		1 cent coins - €10/£10	) bills
1234567890	18		€10/£10 - €20/£20 bi	ills
L 17 - European money	19		1 cent coins - €20/£20	) bills

#### Levels 16 - 19 are available only when displaying European/British money.

#### Choosing the Money

Counting Money allows you several different options for displaying money. To choose which money options you wish to use, select "Choose Money..."(Mac %-K, Win Ctrl-K) from the Activity menu. You'll see a dialog box something like the this one (MacOS X version shown here):

Choose Mo	ney
Currency	For European money
American money     Show heads     Canadian money     European money     British money     Australian money	<ul> <li>Say "ten euros fifteen cents"</li> <li>Say "ten euro fifteen"</li> <li>Say "ten point one five euro"</li> <li>For Australian money</li> <li>✓ Restrict prices to 5-cent increments</li> </ul>
Numbers on coins	Coins and Bills
For \$1 coins or greater: 🕑 Use "100" Use "\$1"	How Much Change?
For values less than \$1.00: • Use "cents" sign Use "\$" and "."	<ul> <li>Only give bills on higher levels</li> <li>Automatically give change</li> </ul>
Options Sort by denomination Say dollars "and" cents Allow zero as an answer	Marblesoft Store 1 2 3 consecutive saves Start with 0 dollars Cancel OK

The American/Canadian/European/British/ Australian radio buttons allow you to specify which currency to use. The heads/tails buttons cause the program to display only the head or tail side of all money drawn on the screen, or to alternate between heads and tails on each coin or bill.

When the "Draw numbers on coins" checkbox is on, the program will draw the numeric value on all coins. Always turn this checkbox on when using a small monitor where it is difficult to distinguish among similar-looking coins. You can also display whether to display the numbers on dollar coins as either "100" or "\$1".

The "display cents" option allows you to specify whether values less than \$1 are displayed with the "cents" sign or with the dollar sign and decimal point.

"Sort by denomination" causes all the coins and bills on the screen to be sorted, from highest to lowest, to make them easier to count. When off, the money is sorted randomly. The "Say dollars 'and' cents" option causes the program to say "1 dollar and 35 cents", rather than the default "1 dollar 35 cents". When "Allow zero as an answer" is checked, the program will occasionally include problems with no coins or bills (the answer is "0").

The three European money buttons allow you to change the words the program uses to verbally describe European money.

The remaining controls in this dialog have no effect on Counting Money.

# **Making Change**

Making Change teaches the student to select the correct number of coins and bills to create a specified dollar amount.

The student is presented with a number of coins and bills on the left side of the screen. A dollar amount is displayed on the right. The student moves the money from the left side of the screen to the right, until the correct amount is shown on the right side.

Mouse users can simply click on the money they want to move. It will automatically move to the correct position on the other side of the screen. When the correct amount is shown on the right, they click on the answer to confirm it.

Keyboard users use a large arrow cursor on screen to move the money. The arrow cursor always indicates where keyboard actions will occur. If the arrow cursor is on a money row and is pointing right, pressing the right arrow key will move one coin or bill to the right side. Pressing a number will move that number of coins or bills to the right. If the arrow cursor is pointing left, the left arrow and the number keys move the money to the left side.

Pressing the arrow key that is the opposite of the arrow cursor will cause the arrow to change direction. The up- and down-arrow keys move the arrow cursor up and down on screen. Pressing "0" also moves the arrow cursor down a row.

When the student has moved the correct amount of money to the right side, they should use the down-arrow or "0" key to move the arrow cursor down to the money amount, then press the right or left arrow to signal they are done. The student may also signal they are done by pressing the ENTER key, no matter where the arrow cursor is located.

If a wrong answer is given, the answer is shown on screen, the student is corrected and given another chance to answer. After a specified number of wrong answers is given (see **Program Control - Rate of Advancement**), the student is shown the correct answer and allowed to try again.

#### **Levels of Difficulty**



Level 1 - cents sign on



Level 4 - cents sign off

- Level 1 Displays a number of pennies (or Australian 5-cent coins) on the left with a dollar amount on the right. The student moves the correct number of pennies from left to right.
  - 2 Displays a number of pennies (or Australian 5-cent coins) and nickels (or European/British 2-cent or Australian 10-cent coins) on the left.
  - **3** Pennies (or Australian 5-cent coins) through dimes (or European/British 5-cent or Australian 20-cent coins).
  - 4 Pennies (or Australian 5-cent coins) through quarters (or European/British 10-cent or Australian 50-cent coins).
  - 5 Pennies (or Australian 5-cent coins) through dollar (or European/British 20-cent) coins.
  - 6 Pennies (or Australian 5-cent coins) through American dollar bills, Canadian or Australian \$2 coins or European/British 50-cent coins).



Level 8 - Canadian money



Level 11 - European money

- 7 Pennies (or Australian 5-cent coins) through \$5 bills or  $\in 1/\pounds 1$  coins.
- 8 Pennies (or Australian 5-cent coins) through \$10 bills or  $\leq 2/\pounds 2$  coins.
- 9 Pennies (or Australian 5-cent coins) through \$20 bills or  $\in 5/\pounds 5$  bills.

Levels 10 and 11 are available only when displaying European/British money.

**10** Pennies through  $\in 10/\pounds 10$  bills.

**11** Pennies through €20/£20 bills.

### Choosing the Money

Making Change allows you several different options for displaying money. To choose which money options you wish to use, select "Choose Money..."(Mac **%**-K, **Win** Ctrl-K) from the Activity menu. You'll see a dialog box something like the this one (MacOS X version shown here):

Choose Mo	ney
Currency	For European money
American money     American money     Canadian money     European money     British money     Australian money Display	Say "ten euros fifteen cents"     Say "ten euro fifteen"     Say "ten point one five euro"     For Australian money     Say Restrict prices to 5-cent increments
Numbers on coins Vor S1 coins or greater: Use "100" Use "\$1" For values less than \$1.00: Use "cents" sign Use "\$" and "."	Coins and Bills Count by dollars and cents How Much Change? Allow negative numbers Only give bills on higher levels Automatically give change
Options Sort by denomination Say dollars "and" cents Allow zero as an answer	Marblesoft Store 1 2 3 consecutive saves Start with dollars Cancel

The American/Canadian/European/British/ Australian radio buttons allow you to specify which currency to use. The heads/tails buttons cause the program to display only the head or tail side of all money drawn on the screen, or to alternate between heads and tails on each coin or bill.

When the "Draw numbers on coins" checkbox is on, the program will draw the numeric value on all coins. Always turn this checkbox on when using a small monitor where it is difficult to distinguish among similar-looking coins. You can also display whether to display the numbers on dollar coins as either "100" or "\$1".

The "display cents" option allows you to specify whether values less than \$1 are displayed with the "cents" sign or with the dollar sign and decimal point.

"Sort by denomination" causes all the coins and bills on the screen to be sorted, from highest to lowest, to make them easier to count. When off, the money is sorted randomly. The "Say dollars 'and' cents" option causes the program to say "1 dollar and 35 cents", rather than the default "1 dollar 35 cents". When "Allow zero as an answer" is checked, the program will occasionally include problems with no coins or bills (the answer is "0").

The three European money buttons allow you to change the words the program uses to verbally describe European money.

The remaining controls in this dialog have no effect on Making Change.

# How Much Change?

How Much Change? teaches the student to select enough coins and bills to make a purchase and to determine the correct amount of change

The student is presented with an item to buy on the right side of the screen and a number of coins and bills on the left. The student moves money from the left to the right in the manner described for Making Change on page 18, until enough money is given to make the purchase.

How Much Change? requires the student to give the minimum amount of money necessary to make a purchase. However, it will let the student give extra money in order to simplify the change. For example, if an item costs 98 cents, the program will accept \$1.00 or \$1.03, but not \$1.01 or \$1.13.

Once the student has given enough money for the purchase, the item is moved to the left and the student is given enough money to make change on the right. The student then moves the correct change from the right to the left unless the "Automatically give change" checkbox is on (see **Choosing the Money** on the next page).

#### **Levels of Difficulty**

- **Level 1** Pennies (or Australian 5-cent coins) through dimes (or European/British 5-cent or Australian 20-cent coins), with toys up to  $50 \notin (\text{or } \notin .25 / \pounds.25)$ .
  - 2 Pennies (or Australian 5-cent coins) through quarters (or European/British 10-cent or Australian 50-cent coins), with toys up to \$1.25 (or €,50/£.50).

On levels 3 - 7, the program can be set to give only bills or dollar coins when using American or Canadian money by turning on the "Only give bills" option (see **Choosing the Money** on the next page).

- 3 Pennies (or Australian 5-cent coins) through dollar coins (or European/ British 20-cent coins), with toys up to \$5 (or €1/£1).
- 4 Pennies (or Australian 5-cent coins) through American dollar bills, Canadian or Australian \$2 coins or European/British 50-cent coins. Toys up to \$5 American, \$10 Canadian or Australian or €2,50/£2.50.

On levels 5 - 9, the program can be set to give only bills or  $\leq 1/\pounds 1$  and  $\leq 2/\pounds 2$  coins when using European/British money by turning on the "Only give bills" option (see **Choosing the Money** on the next page).

- 5 Pennies (or Australian 5-cent coins) through \$5 bills or €1/£1 coins. Toys up to \$20 or €5/£5.
- 6 Nickels or European/British 2-cent or Australian 10-cent coins through \$10 bills or €2/£2 coins. Toys up to \$20 or €10/£10.
- 7 Nickels or European/British 2-cent or Australian 10-cent coins through \$20 or €5/£5 bills. Toys up to \$20/€20/£20.
- 8 European/British 2-cent coins through  $\in 10/\pounds 10$  bills. Toys up to  $\in 20/\pounds 20$ .
- 9 European/British 2-cent coins through  $\in 20/\pounds 20$  bills. Toys up to  $\in 20/\pounds 20$ .





Level 4 - bills only



Level 5 - Canadian money



Level 7 - European money

#### **Choosing the Money**

How Much Change? allows you several different options for displaying money. To choose which money options you wish to use, select "Choose Money..."(Mac H-K, Win Ctrl-K) from the Activity menu. You'll see a dialog box something like the this one (MacOS X version shown here):



The American/Canadian/European/British/Australian radio buttons allow you to specify which currency to use. The heads/tails buttons cause the program to display only the head or tail side of all money drawn on the screen, or to alternate between heads and tails on each coin or bill.

When the "Draw numbers on coins" checkbox is on, the program will draw the numeric value on all coins. Always turn this checkbox on when using a small monitor where it is difficult to distinguish among similar-looking coins. You can also display whether to display the numbers on dollar coins as either "100" or "\$1".

The "display cents" option allows you to specify whether

values less than \$1 are displayed with the "cents" sign or with the dollar sign and decimal point.

"Sort by denomination" causes all the coins and bills on the screen to be sorted, from highest to lowest, to make them easier to count. When off, the money is sorted randomly. The "Say dollars 'and' cents" option causes the program to say "1 dollar and 35 cents", rather than the default "1 dollar 35 cents".

The three European money buttons allow you to change the words the program uses to verbally describe European money.

When "Restrict prices to 5-cent increments" is checked for Australian money, all the prices of the toys will be rounded to 5-cent increments. When not checked, the prices can be in 1-cent increments. In that case, the student must give the correct money to the nearest 5-cent increment.

When the "Allow negative numbers" checkbox is on, the student is allowed to give back more change than the money given, a silly thing to do, but possible. When off, the student is not allowed to do that.

"Only give bills on higher levels" simplifies the problem by only giving the student bills (or  $1, 2, \in 1/1$  or 2/2 coins) to begin each problem. This is so you can teach the student to just give the money in full dollar, euro or pound increments, such as when the student may be incapable of learning to figure exact change, and the goal is to just teach money basics.

When "Automatically give change" is on, the program figures the correct change automatically and gives it back to the student, instead of requiring the student to calculate the correct change. Use this option with the "Only give bills" option to teach the student the minimum necessary to successfully make a purchase.

The remaining controls in this dialog have no effect on How Much Change?.

# The Marblesoft Store

The Marblesoft Store teaches the student to understand the value of money and some of the choices that have to be made when spending it.

For each problem, the student is given one dollar or euro. To help the student understand the concept, 10 dimes are dropped into a piggy bank while the money is counted on screen. The dollar amount indicates the total of the money just given and the amount previously saved in the bank (explained below).

The student is shown 9 items, each labeled with a price, that they may purchase. Some items may cost more than the student has in the bank, although there will always be items the student can afford. The student selects the item they want by clicking on it or typing its number on the keyboard.

If the student has enough money for the selected item, the program moves the item into the shopping cart. If the item is too expensive, the student is corrected and given another chance to select. After a specified number of wrong answers is given (see **Program Control - Rate of Advancement**), the student is shown an affordable selection and allowed to try again.

The student can choose to skip a purchase by clicking the "Save" button above the piggy bank or typing "0" from the keyboard. The money is left in the bank and another set of items is given with another dollar to spend. The student may only save the money a certain number of times (see **Choosing the Money** on the next page). The next time, they are required to buy something.

The student can see an inventory of the items purchased by clicking on the shopping cart or pressing the space bar. They can also get a different set of items to purchase by clicking on the double-arrow icon.



#### Levels of Difficulty

**Level 1** Ten dimes are dropped in the piggy bank for the student to spend. 9 items with values up to  $3.00 \le 3.00 \le 3.00$  are presented for the student to choose. (The student can purchase any item by saving the money 3 times).

SAVE 53.00 \$3.99 416 \$4.50 \$3.65 \$1.95 \$3.65 \$1.95 \$3.65

Level 2 - scanning on



Level 4 - European money

- 2 The sound effect is taken away as the dimes are dropped. The student can still see the money amount increase as each dime is added. The items for purchase range up to \$5.00/€5,00/£5.00.
- 3 The items for purchase range up to  $10.00 \le 10.00 \le 10.00$ .
- 4 The items for purchase range up to \$19.99/€19,99/£19.99. The animation of the dimes is taken away. The student can still see the dollar amount change as the money is added.

#### **Choosing the Money**

The Marblesoft Store allows you several different options for displaying money. To choose which money options you wish to use, select "Choose Money..."(Mac #-K, Win Ctrl-K) from the Activity menu. You'll see a dialog box something like the this one (MacOS X version shown here):

Choose Mo	ney		
Currency	For European money		
American money     Show heads     Canadian money     European money     British money	• Say "ten euros fifteen cents" Say "ten euro fifteen" Say "ten point one five euro"		
O Australian money	For Australian money		
	Restrict prices to 5-cent increments		
Display Numbers on coins	Coins and Bills		
Image: Numbers on coins           Image: Numbers on coins	Count by dollars and cents		
For \$1 coins or greater: 💿 Use "100"	How Much Change?		
🔘 Use "\$1"	Allow negative numbers		
For values less than \$1.00: Ouse "cents" sign Use "\$" and "."	Only give bills on higher levels		
2	Marblesoft Store		
Options Sort by denomination Say dollars "and" cents Allow zero as an answer	0 1 0 2 3 consecutive saves Start with 0 dollars		

The American/Canadian/European/British/Australian radio buttons allow you to specify which currency to use. The heads/tails buttons cause the program to display only the head or tail side of all money drawn on the screen, or to alternate between heads and tails on each coin or bill.

When the "Draw numbers on coins" checkbox is on, the program will draw the numeric value on all coins. Always turn this checkbox on when using a small monitor where it is difficult to distinguish among similar-looking coins.

The "display cents" option allows you to specify whether values less than \$1 are displayed with the "cents" sign or with the dollar sign and decimal point.

"Sort by denomination" causes all the items in the store to be sorted, from highest value to lowest, to make it easier for the student to select. When off, the items are sorted randomly. The "Say dollars 'and' cents" option causes the program to say "1 dollar and 35 cents", rather than the default "1 dollar 35 cents".

The three European money buttons allow you to change the words the program uses to verbally describe European money.

When "Restrict prices to 5-cent increments" is checked for Australian money, all the prices in the store will be rounded to 5-cent increments. When not checked, the prices can be in 1-cent increments. In that case, the piggy bank could end up with an unrealistic amount of money; that is, not in 5-cent increments.

The number of consecutive saves is the number of times the student can add a dollar or euro to the piggy bank without making a purchase. This discourages hoarding, which is not the principle we are trying to teach in this activity!

The "Start with" amount is how much money is put in the piggy bank when the student starts the activity. Increasing this amount is useful when the student is working on higher levels and it is too tedious for them to save enough money to remain interested. In addition, you might want to increase the amount for scanning students.

The remaining controls in this dialog have no effect on the Marblesoft Store.

# **Input Methods**

*Money Skills* supports a variety of input methods, allowing the teacher to fill each student's individual needs. You can control the input method by using the Input Options and Scanning Options dialogs.

*Money Skills* has two basic modes of operation, called "Standard" and "Yes/No" (scanning). In standard mode, the program accepts input from the keyboard or mouse, or from most other input devices, such as the TouchWindow or the IntelliKeys extended keyboard.

In "Yes/No" mode, the program presents problems in a way that the student can answer "yes" or "no". The student can answer by using a single switch, or by using one switch for "yes" and one for "no". The program scans all the possible answers, waiting for the student to answer "yes" or "no".

# **Input Devices**

This section describes the input devices supported by Money Skills and how to use them.

#### Keyboard

The standard keyboard or any alternative keyboard like the BigKeys can be used in either standard or yes/no mode. In standard mode, the student types the answer on the keyboard. In yes/no mode, the student presses the spacebar to answer "yes". When doing dual-switch scanning, the student can also press "y" to answer "yes" and "n" for "no".

#### Mouse

In standard mode, the student just clicks the mouse on the answer to select it. In some cases, the program needs a numeric input from the student. In those cases, a number line is drawn at the bottom of the screen. The student enters numbers by clicking on them in the number line.

The "mouse dwell" feature described in **Input Options - Mouse Dwell** can be used for students who can move the mouse, but cannot click it.

In yes/no mode, the student just clicks the mouse to answer "yes". There's no way to answer "no" with the mouse, so step scanning should not be used for mouse input, since it requires two switches (see **Input Methods - Scanning Options**).

#### TouchWindow

When using a TouchWindow, it works exactly like the mouse, as described above. The TouchWindow can be used for either standard or yes/no input.

#### **IntelliKeys**

The IntelliKeys keyboard can be used in either standard or yes/no mode. Overlay files for use with *Money Skills* are provided in the IntelliKeys Overlays folder inside the Marblesoft folder. The Numbers Overlay is for use in standard mode. The Yes No Overlay is for use in yes/no mode. The Money Skills Overlay has slightly smaller keys than the Numbers Overlay, but includes all 4 arrow keys and an "OK" key, making it easier for the student using Making Change or How Much Change?.

To use the IntelliKeys, you must first print the overlay using the Overlay Printer program that came with your IntelliKeys. Then load it into the IntelliKeys keyboard using Overlay Sender. Finally, run *Money Skills* and select the appropriate input mode.

All three overlay files are set up for single switch access through the two ports on the left side of the IntelliKeys keyboard. Connect the "yes" switch to Input 1, and the optional "no" switch to Input 2. This way, you can run all the activities in either standard or yes/no mode without ever having to change overlays.

#### **Switches**

*Money Skills* works with any number of single-switch devices. These are connected in a number of ways. Typically, you will attach them by plugging them into another device like an IntelliKeys keyboard or a switch-adapted mouse, or into a dedicated interface device like the Don Johnston Switch Interface.

You can either use a single switch or two switches with *Money Skills*. With a single switch, the student answers "yes" and waits for the program to answer "no". With two switches, the student answers both "yes" and "no".

Hook the first switch up to the computer so that it sends a "y" or "1" key, a space character, or a mouse click. For dual-switch input, hook up the second switch so that it sends an "n" or a "2".

If you are connecting the switches through the switch inputs on the IntelliKeys keyboard, load the "Yes No" overlay, which is pre-programmed to send a "y" from switch 1 and an "n" from switch 2.

## **Input Options**

To set the input options, select "Input Options..." from the Options menu (**Mac** #-I, **Win** Ctrl-I). A dialog like this one (Mac OS X version shown here) will appear.

nput Mode		
• Standard Me	ode	
O Yes/No (Sca	nning) Mode	
Scannin	g Options	)
Number Line		
0 through 9	🖲 1 throug	h 0
Mouse Dwell		
Auto-click r	nouse after	3 seconds
Ca	ncel O	к

#### Input Mode

Use these radio buttons to select either standard or yes/no mode. You can also open the Scanning Options dialog directly from here (see **Input Methods - Scanning Options**).

#### Number Line

There are two ways to display the number line that is used in Coins and Bills and Counting Money for mouse and TouchWindow users: 0 through 9 (like they really are) and 1 through 0 (like on a keyboard). Click on the radio button to select which method you prefer.

0	1	2	3	4	5	6	7	8	9	4
1	2	3	4	5	6	7	8	9	0	-

#### **Mouse Dwell**

Mouse dwell is a feature for users who can use a mouse or other pointer device, but cannot click the mouse button. When mouse dwell is on and the mouse is positioned over a clickable item, a countdown starts for the number of seconds specified. When the countdown reaches 0, the mouse button is automatically clicked.

If the student moves the mouse during the countdown, the countdown stops. If the mouse is stopped again on a clickable item, the countdown starts over.

To click the mouse twice on the same item, like when trying to enter 55 cents using the number line, position the mouse on the "5" key. After the countdown reaches 0, the first 5 will be entered. Move the mouse slightly and pause again for the second countdown.

# **Scanning Options**

The Scanning Options dialog controls how *Money Skills* scans the screen for single- and dualswitch users. To set the scanning options, select "Scanning Options…" from the Options menu (**Mac %**-Y, **Win** Ctrl-Y). You will be presented with a dialog box looking like the one shown here (Mac version shown).

5	Scanning Options
	🗌 Scanning on
Scan rate 互	seconds
Scanning order:	Sequential
	🔘 Random
	<ul> <li>Step (requires 2 switches)</li> </ul>
Start: 🛞 Imme	diately 🔾 On cue
	Cancel OK

The scanning options are described below:

#### **Scanning On**

Turning on the "Scanning On" check box is identical to selecting "Yes/No mode" from the Input Options dialog. When turned on, the program will ask questions which the student can answer "Yes" or "No".

Single- and dual- switch users both may respond "Yes" in a number of ways:

- The "Y" key or spacebar
- The "Y" or "space" switch on an IntelliKeys standard overlay
- The "Yes" switch on an IntelliKeys or Ke:nx On:Board custom overlay
- Clicking the mouse or trackball
- Pressing the TouchWindow or one of its buttons (depending on which mode you have selected in the TouchWindow Control Panel)

The student responds "No" by:

- Pressing the "N" key or "No" switch on the input device (dual-switch users only)
- Waiting until the scan time is elapsed and the program moves on (except when step scanning)

#### Scan Rate

The scan rate is the number of seconds that the program flashes each item before scanning to the next item in sequential or random scanning. The lower the number, the faster the program scans.

When using two switches, the scan rate can be set to 99 so that the program doesn't actually scan. Instead, the student must press the "no" switch to cause the program to change to the next item.

The scan rate has no effect on step scanning.

#### **Scanning Order**

*Money Skills* provides 3 types of scanning. Use the scanning order radio buttons to select the type of scanning most appropriate for your students.

#### **Sequential Scanning**

When sequential scanning is on, the program always scans in order from left to right, top to bottom or smallest to largest. This gives the student advantage of anticipating what the next item will be, allowing the scan rate to be set a little lower (faster) because the student doesn't need to rethink the problem after every scan. In addition, dual-switch users can more quickly respond "no" using this method of scanning.

#### **Random Scanning**

In random scanning, the program scans randomly among the items on the screen. Some students will find this method more interesting. When random scanning, the program scans to the "correct" item often enough that the student will not become frustrated.

#### **Step Scanning**

When step scanning, the scan rate is ignored and the student must use a second switch to answer "no". The program will scan each item until the student answers either "yes" or "no".

#### **Starting Method**

Use the "Start" buttons to select the scanning start method. Start "Immediately" means that the program will begin scanning automatically as soon as the problem is displayed.

When the start "On cue" button is on, the program will present the problem, then wait until the student presses a switch before scanning. While the program is waiting for the cue, it flashes an image like this one to signal that it is waiting:

Either starting method works with any of the three scanning orders.



# **Prompting and Reinforcement**

*Money Skills* allows the teacher to custom-tailor the prompts and reinforcement that the program provides to best suit each student's needs.

# Speech

Digitized speech is the key to Marblesoft's success in helping the student to understand the problem that is presented and why an answer is correct or incorrect. Much care has been taken to making the speech clear, informative and easy to understand.

There are three levels of speech from which to choose. To set the speech level, choose a level from the Speech submenu under the Options menu.

The four levels of speech are described here:

#### Sassy

Sassy speech provides all the prompting and reinforcing speech of verbose (described below), but does it in a much more playful way. You might not like this for certain students, but for others it adds a dimension of fun. There are even a few playful insults that your students will find amusing, at least. Enjoy!

#### Verbose

The default speech level is called "verbose". Verbose speech prompts the student for an answer, corrects mistakes and rewards correct answers. When verbose speech is on, the student is prompted again if an extended period of time passes without a response or if a second attempt at a problem is needed.

#### **Brief**

Brief speech is limited to the minimum prompting that the student needs to solve a problem. This option is useful when a student is using *Money Skills* in a setting where too much speech may be distracting to other students.

#### Off

When speech is off, audible tones are used to prompt, correct and reward the student. These tones are consistent among all activities so their purpose is easily understood by the student.

## **Sound Effects**

*Money Skills* uses sound effects to prompt, correct and reward the student. Some sound effects are only played when speech is set to "limited". Others can be turned on or off by the teacher. Turn sound effects options on an off by using the Sound Effects menu under the Options menu. The sound effect options are described here:

#### All Effects

When all effects are turned on, *Money Skills* plays sounds to prompt, correct and reward the student.

#### Limited

When sound effects are limited, the program plays only the sound effects that are needed to prompt the student for a response, and to identify whether an answer is right or wrong.

#### Off

When sound effects are off, Money Skills makes no sounds other than speech.

#### **Click on Keypress**

Selecting this option causes a slight "click" sound to be played whenever the student presses a key or switch on an input device.

#### **Reward Sound**

At the bottom of the Sound Effects menu is a list of sounds from which you can choose the sound that is played after a correct answer. When you select a sound, it then becomes the "reward" sound for the next problem.

# Don't Say No

When "Don't say 'No'" is checked on the Options menu, *Money Skills* does not say the word "no" or play the "wrong" sound after a wrong answer. Instead, the program just displays the answer as usual and prompts the student to try again.

When the check mark is off, the program will say "no" or play the "wrong" sound depending on the current speech and sound effect levels.

To change the "Don't say 'No'" option, just select it from the Options menu to toggle it on or off.

# **Repeat Prompts Delay**

You can specify the amount of time that *Money Skills* waits for an answer before prompting the student again. To do so, pull down the Options menu and select a delay from the "Repeat Prompts every" submenu. The check mark indicates the current delay setting.

# Reinforcement

*Money Skills* can be made to display either a small rocket ship or a hot air balloon in the lower right corner of the screen. To turn on this option, pull down the Options menu and select either the rocket or the balloon from the Reinforcement menu.

The launch pad shows the number of correct answers needed in order to reach the next level (see **Program Control - Rate of Advancement**).

As the student answers problems correctly, the launch pad counts down. If a wrong answer is given, the countdown starts over.

When the countdown reaches 0, the ship is full of fuel and takes off. The program then advances to the next level.



# **Program Control**

The following sections describe some other options that control the way that *Money Skills* functions.

## Ignore Some Responses

In some cases, you may want the program to ignore certain responses from the student, and, of course, Marblesoft provides a way for you to do it!

To ignore some responses, use the Ignore submenu in the Options menu. The three options are described here:

#### Ignore Wrong Responses

When this item is checked, the program will ignore all wrong answers. Using this option, only correct answers will be responded to or recorded in the student scores.

#### Ignore "Stray" Responses

The default behavior is for the program to ignore any responses outside a certain range. For instance, when using Coins and Bills, a stray response would be pressing a letter key. This option should be used for the student who is easily distracted by the computer's negative responses or the student with limited motor control who has trouble physically pressing the right key or switch.

#### Ignore None

You can also have *Money Skills* acknowledge all responses. Typically, the word "No" or a sound effect is played after a wrong answer (see **Prompting and Reinforcement - Don't say** "**No**"), and the key that was pressed is shown on the screen. The student is then prompted to try again.

## **Rate of Advancement**

*Money Skills* automatically sets the level of difficulty according to the student's scores and the parameters set by the teacher. There are four settings which determine when the program will advance or go back a level, and when the student is shown the correct answer.

To change one of these settings, choose "Rate of Advancement..." from the Options menu (**Mac %**-R, **Win** Ctrl-R). A dialog box like this one will appear (Mac version shown here):

Advancement	Т
Advance Rate 10 answers	g
Backup Rate 10 answers	A
Show correct answer after 4 tries	T le
Cancel OK	C
	to

The function of the settings are described in the following paragraphs.

#### Advance Rate

This is the rate at which the student will advance to a higher level. If the student answers this many consecutive problems correct without an error, the program will automatically switch to the next higher level.

#### **Backup Rate**

The backup rate is how many wrong answers the program will accept before sending the student back to the next lowest level.

#### Show Answer After \_\_ Tries

This is the number of wrong answers that you want *Money Skills* to accept before showing the student the correct answer. When this number is reached, the student is shown the correct answer, then prompted to try again with the same problem.

## **Fonts**

You can select a font from the Font submenu in the Options menu. That font will then be used for the text that the student sees on screen.

Why would you want to do such a thing? Well, for instance, you might want to choose Arial or Helvetica because they look the most like the keyboard. Or, you might choose Times because the characters look like the text in a child's book.

You can choose a script font when a child is ready to learn cursive letters, or perhaps choose a whimsical font just for fun. You could also use a font-making utility to create a font from the student's own handwriting!

## **Full Screen Mode**

You can hide the menu bar by choosing "Full Screen Mode" from the Options Menu (**Mac %**-F, **Win** Ctrl-F). The program will hide the menu bar and use as much of the screen as possible to make the largest possible image for the student to see.

While in full screen mode, menu shortcuts (**Mac #**-, **Win** Ctrl-) still work. To use a menu item that does not have a shortcut, you'll need to exit full screen mode by typing (**Mac #**-F, **Win** Ctrl-F) again.

# **Use Stop Sign**

You can allow keyboard users to return to the main menu and select another activity by choosing "Use Stop Sign" from the Options menu. When this option is on, a small stop sign icon will be drawn in the lower left corner of the screen. When the stop sign is on, the student can exit the current activity by clicking on the stop sign or pressing the "Esc" key.



"Use Stop Sign" has no effect when the program is in yes/no mode. When in yes/no mode, use the "Close Activity" command described below.

## **Close Activity**

To exit the current activity, select "Close xxx" from the File menu (**Mac #**-W, **Win** Ctrl-W) where xxx is the name of the activity. The program will return to the main menu, where you can select a different activity.

You can also jump directly to any activity by using the following keyboard short cuts:

Mac	Win	Activity
<b>ಱ</b> −1	Ctrl-1	Coins and Bills
<b>Ж</b> -2	Ctrl-2	Counting Money
<b>Ж-</b> 3	Ctrl-3	Making Change
₩-4	Ctrl-4	How Much Change?
<b>Ж</b> -5	Ctrl-5	The Marblesoft Store
## Pause

*Money Skills* prompts the student for a response every few seconds if the student has not yet answered (see **Prompting and Reinforcement - Repeat Prompts Delay**). In Yes/No mode, the program also repeats the "Yes/No" question each time it scans to a different item.

You can temporarily turn off these prompts by selecting "Pause" from the Activity Menu or typing (**Mac %**-P, **Win** Ctrl-P) from the keyboard. While in pause mode, *Money Skills* continues to display the problem, but does not prompt the student again until an answer is given.

Use the pause mode to give the student an unlimited amount of time or when the program is sitting unattended and you just want it to BE QUIET!

## Quit

To quit Money Skills:

### Macintosh

Select "Quit" from the File menu or type **#**-Q.

### Windows

Type Ctrl-Q, or use the Windows-standard Alt+F4. When not in full screen mode, you can also choose "Exit" from the File menu or type Alt+F/X.

# **Student Scores**

*Money Skills* contains a built-in system for tracking and reporting a student's progress. The program is designed to work in conjunction with all of the programs in Marblesoft's Early Learning series. To take advantage of this feature, you should save the student files in a folder named "Student Scores" that is located inside the same folder as the Early Learning programs. *Money Skills* will automatically create this folder the first time you run it.

The following sections describe student files and how to create, modify, record and report them.

## **New Student File**

	New Student
Name	Cancel OK

Before recording any scores for a student, you must create a student file. Select "New Student File..." from the File menu or type (**Mac #**-N, **Win** Ctrl-N). When the dialog appears (Mac version shown), type the student's name.

When you click the "OK" button a dialog box like this one will appear to ask you for a file name:

*Money Skills* suggests a file name for the student file based on the name you entered. You can make the file name anything you want, although you would typically use the student's name.

When you are satisfied with the file name and the location, click on "Save" to save it to disk.

The program will create a new student file using the formatting preference you have

🐧 Stuc	lent Scores 🔶		<b>6. 0</b> .	
N	ame		Date Modified 🗯	
			4	
				1
Name:	Sample Student.txt		New 🧃	J
		Cancel	5 Save	)

specified (see **Preferences**). There is no way to change the formatting of a student file after you create it. To use the alternate formatting style, you'll need to change the preference in the Preferences dialog, then create a new student file.

## **Open Student File**

Name	Date Modified
📰 Sample Student.txt	Today

To begin recording scores to a student's file, choose "Open Student File..." from the File menu or type (Mac #-O, Win Ctrl-O). A dialog box will prompt you to select the student file you want (Mac version shown here):

Locate the student file and click on "Open". The program will open the file and automatically begin recording the scores for that student. They will be recorded until the file is closed or until another student file is opened.

When a student file is opened, *Money Skills* restores all the program settings to what they were the last time the student

scores were saved. In addition, the program returns the student to the same activity and level that they last used.

# Save Student Scores

When the student is finished with *Money Skills*, select "Save Student Scores" from the File menu or type (**Mac %**-S, **Win** Ctrl-S). The scores will be added to the student's file.

When a student's scores are saved, *Money Skills* also saves all the current program settings. These settings are then used by all *Early Learning* programs (version 2.1 or later). For instance, if you turn scanning on and save a student file, scanning will be on the next time you open that student's file in *Money Skills* or any other *Early Learning* program.

Along with the program settings, *Money Skills* saves the current activity and difficulty level for the student, so it can be restored when the student's file is next opened.

You should only save the scores at the end of a session. *Money Skills* records the scores a full session at a time. If you save the scores in mid-session and again at the end, the program treats them as two separate sessions, making the records longer and less easy to read.

If you forget to save the scores, the program will remind you before you open another student file or quit.

## **Close Student File**

To stop recording a student's scores, select "Close Student File" from the File menu. If there are any unsaved records, you will be prompted to save them before the file is closed.

# **Reviewing Student Files**

Early Learning student scores are saved in text files that can easily be opened, edited and printed using any typical text editor or word processor. How you will prepare your student files for printing depends on the formatting option you had set in your preferences dialog (see **Preferences**) when you created the student file.

Using a word processor or spreadsheet program, you can easily create a report showing a single student's progress over time, or perhaps a comparison or summary of several students. We'll leave the creativity up to you. This section describes only how to format the student score data.

When you open or import a student file into a word processor, it will begin with a header something like this:

Early Learning Student Scores

Student: Kristi Johnson File created 11/9/02

Format: Tab delimited (or, in the case of a monospaced file...) Format: Monospaced

Open this file in a word processor or spreadsheet program to see the columns formatted correctly.

Do not modify the first six lines of this file, or the Early Learning programs may not be able to read it. If you want to make changes above the dotted line, duplicate the file and make your changes to the copy.

-----

The first six lines cannot be modified if you wish to record any more scores to the same file. The preferred method is to save the file with a different name, then modify the copy. Once you've created an editable copy, you can modify it as described on the next few pages.

The first two paragraphs show the report title, the student's name and the date the file was created. Modify these lines as you wish.

The third paragraph, beginning with "Format:" and the fourth paragraph, beginning with "Do not modify" are informational only, and can be deleted.

The dotted line signifies the end of the header and the beginning of the student scores. The scores will be formatted differently depending on the formatting method set when the file was created. The two formatting methods are described below.

## **Tab-Delimited**

This is the default format an is the easiest to create professional-looking reports. You can edit and print tab-delimited scores using any text editor, but usually you would use either a word processor or a spreadsheet program.

A word processor allows you to quickly format and print great looking reports. Editing the scores in a spreadsheet gives you powerful formatting options plus the ability to create your own summary and statistical reports based on the student scores.

Both methods are described here:

### Word Processor

When you open or import a student file into a word processor, the scores will usually look something like this:

Date: 11/8/02 Coins and Bills Level 1 13 Level 2 17 Level 3 7		s 1 2 3	Right 0 0 2	Wrong 12 15 3	Stray 92 88 43	No Err	%No Err
 Date: 11/11/02							
Coins and Bills	Attempts	\$	Right	Wrong	Strav	No Frr	%No Err
Level 3 7	_ '	0	0	7	100		
Counting Money	Attempts	S	Right	Wrong	Stray	No Err	%No Err
Level 1 12	11	4	1	9	75		

Not bad, except the columns don't line up. That's because most word processors just put left-justified tabs every half an inch unless you specify otherwise.

What we need to do is add some right-justified tabs. We'll add the first one at 2.25", then every .625" after that. The tab ruler in our word processor will look something like this (this one's from Adobe InDesign):



That's all there is to it! Removing the unnecessary information in the header, a brief note and a font change gives us a report that looks like the one on the next page.

Dear Principal Hawkins:

Here is the information you requested on Kristi Johnson.

Early Learning Student Scores

Student: Kristi Johnson File created 11/9/02

-----

Data: 11/0/00

Date: 11/8/02						
Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 1	13	13	1	0	12	92
Level 2	17	17	2	0	15	88
Level 3	7	6	3	2	3	43
Date: 11/11/02						
Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 3	7	7	0	0	7	100
Counting Money	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 1	12	11	4	1	9	75

Ms. Jones 2nd Grade

## Spreadsheet

When you want to import student data into a spreadsheet program for statistical summary and analysis, create the student files with the "tab-delimited" preference set (see **Preferences**). If you try to import monospaced data into a spreadsheet, it will all be placed into a single column.

To import student scores into a spreadsheet, depending on your spreadsheet program, you can open it directly, import it to an already open spreadsheet, or copy it from a word processor and paste it into the spreadsheet.

After importing the data into your spreadsheet, it looks something like this:

8	•	В	C	D	E	F	G
1	Date: 11/8/02	2					
2	Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
3	Level 1	13	13	1	0	12	92
4	Level 2	17	17	2	0	15	88
5	Level 3	7	6	3	2	3	43
6							
7							
8							
9	Date: 11/11/0	)2					
10	Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
11	Level 3	7	7	0	0	7	100
12	Counting Money	Attempts	Right	Wrong	Stray	No Err	%No Err
13	Level 1	12	11	4	1	9	75

That's not too bad. We need to increase the width of column A a little and narrow columns B - G. It would be a good idea to right-justify columns B - G also.

Here's what our spreadsheet looks like with the above changes and a row of column totals at the bottom:

8	٨	B	C	D	E	F	G
1	Date: 11/8/02						
2	Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
3	Level 1	13	13	1	0	12	92
4	Level 2	17	17	2	0	15	88
5	Level 3	7	6	3	2	3	43
6							
7							
8							
9	Date: 11/11/02						
10	Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
11	Level 3	7	7	o	0	7	100
12	Counting Money	Attempts	Right	Wrong	Stray	No Err	%No Err
13	Level 1	12	11	4	1	9	75
14							
15							
16							
17	Total for all activities :	Attempts	Right	Wrong	Stray	No Err	%No Err
18	11/8/02 - 11/11/02	56	54	10	3	46	82

There it is, ready for your headings and commentary.

## Monospaced

The alternate format for student score files is the "monospaced" format. This is useful when you don't have complete control over the formatting of text and the setting of tabs, such as when sending e-mail or formatting Web pages (without using tables).

When you import a monospaced student score file into a word processor, the score data usually looks something like this:

Date: 11/8/02 Coins and Bills			-		-		Err %	No Err
Level 1	13	13	1	0	12	92		
Level 2	17	17	2	0	15	88		
Level 3	7	6	3	2	3	43		
Date: 11/11/02								
Coins and Bills	Atterr	npts	Right	Wro	ng St	ray No	Err %	No Err
Level 3	7	7	Õ	0	7	100		
Counting Money Level 1	Atte 12	empts 11	8 Rigl 4	ht W 1	rong 9	Stray N 75	No Err	%No Err

Instead of tabs separating the columns, a monospaced contains the correct number of spaces between columns to line them up correctly when using a monospaced font, such as Courier. Monospaced fonts are fonts where every character is the exact same width, so it's easy to predict how much space they will take on the page.

When formatting student scores for a Web page, use the tag around the text you want monospaced. Here's an example of some monospaced student scores formatted for HTML. The example is shown in Courier font. (The and <\pre> tags are hidden by the browser so they won't show on the finished Web page.)

<pre></pre>						
Date: 11/8/02						
Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 1	13	13	1	0	12	92
Level 2	17	17	2	0	15	88
Level 3	7	6	3	2	3	43
Date: 11/11/02						
Coins and Bills	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 3	7	7	0	0	7	100
Counting Money	Attempts	Right	Wrong	Stray	No Err	%No Err
Level 1	12	11	4	1	9	75

There it is, ready to e-mail or publish on the Web.

# Preferences

*Money Skills* remembers most program settings when you quit the application. All settings such as the currency you're using, activity settings, input and reinforcement options and scanning settings are saved when you quit and restored exactly as you left them the next time you run the program.

There are a couple of preferences that you set from the Preferences dialog. To set them, select "Preferences..." from the Edit menu. A dialog something like this one will appear (Mac version shown here):

Preferences				
🗌 Load student file at startup				
Save student scores	Tab-delimited Monospaced			
(	Cancel OK			

When the "Load student at startup" box is checked, the program will bring up the "Open Student File" dialog automatically every time you run the program.

The "Save student scores" buttons set which type of student score files will be created. Existing student score files are not affected by this setting, only student files created after the preference is changed.

# **Keyboard Shortcuts**

These are some useful keyboard shortcuts in *Money Skills*:

Mac 業-1 第-2 第-3 第-4 第-5 第-W	Windows Ctrl-1 Ctrl-2 Ctrl-3 Ctrl-4 Ctrl-5 Ctrl-W	Action Coins and Bills Counting Money Making Change How Much Change? The Marblesoft Store Close Activity and return to main menu (You can also use ESC if the "Use Stop Sign" option is on)
₩-Q	Ctrl-Q	Quit (Windows users can also use the Windows-standard Alt+F4. When not in full screen mode, you can also choose "Exit" from the File menu or type Alt+F/X.)
Ж-А	Ctrl-A	Advance a level
Ж-В	Ctrl-B	Back a level
Ж-L	Ctrl-L	Go to level
Ж-Р	Ctrl-P	Pause
೫-F	Ctrl-F	Full screen mode (or back to menu mode)
೫-K	Ctrl-K	Choose currency, money options and activity options
೫-I	Ctrl-I	Input options
೫-Y	Ctrl-Y	Scanning options
೫-R	Ctrl-R	Set rate of advancement, etc.
₩-N	Ctrl-N	Create new student scores file
೫-O	Ctrl-O	Open existing student scores file
೫-S	Ctrl-S	Save student scores

# **Technical Support**

If you are having trouble with *Money Skills* or need help understanding some of the program's features, feel free to take advantage of our free technical support.

### Mail

Marblesoft Technical Support 12301 Central Ave NE Suite 205 Blaine, MN 55434

### Phone

(763) 502-0440

If you call, please leave numbers where you can be reached both during and after normal business hours. Don't forget to leave your area code!

### Fax

(763) 862-2920

### E-mail

support@marblesoft.com

### World Wide Web

www.marblesoft.com

*Money Skills* has evolved for two decades into the program it is today. A big part of that evolution has been the suggestions from teachers and parents on how to make improvements to the program. Please continue to make those suggestions so that *Money Skills* keeps getting better!