Abstract/Literature Background
Adolescents who are exposed to adverse experiences in childhood are at a higher risk for developing negative life outcomes such as homelessness (Hardaker, Halcomb, Griffiths, Bolzan, & Arblaster, 2007). Learning basic life skills, such as self-care, cooking, money management, safety, and time management to name a few, are essential for homeless youth to transition into adulthood (Aviles & Helfrich, 2006). However, most homeless youth do not have opportunities to learn these skills (Moore, 2005). Money management is a very important skill to learn, as it allows homeless individuals to live successfully outside of shelters and improves quality of life through socio-economic security (Aviles & Helfrich, 2004). The purpose of our study is to determine the effectiveness of an occupational therapy based money management intervention on homeless youths’ skills to budget money and achieve financial goals. Money management is a life skill that is necessary for adolescents to acquire as they make transitions towards young adulthood and independence.

Research Question
The research obtained from this study will answer the question ‘What is the effectiveness of an occupational therapy based money management intervention on homeless adolescents’ skills to budget money and achieve financial goals?’ Research will be conducted to determine the efficacy of life skill interventions, specifically money management, in adolescents’ ability to develop financial literacy and achieve goals.

Methodology
The research utilized a quantitative quasi-experimental pre-post test design. The Goal Attainment Scaling (GAS) was used to assess whether the participants were able to meet their individual financial goals and to note changes in GAS goals after 11 sessions of occupation based money management interventions. The interventions were provided twice a week for about 30 minutes to 1 hour for a total of 11 weeks.

Results
There were 12 potential participants, however 9 of which did not complete the necessary procedures to participate in the study. A total of 3 participants were included in the data analyzed. The results indicate for Participant One the occupational therapy based money management intervention was effective on her ability to budget money and achieve financial goals. Participant One attended nine sessions of the money management group, met her individual goal of saving, and achieved a four on the GAS. In contrast, Participant Three attended four sessions and achieved a zero on the GAS. The comparison of Participant One and Participant Three indicate that attendance in more sessions leads to an increase in the development of financial skills. Participant Two declined to form a GAS goal but was able to identify four saving strategies by the end of the groups. Participant One’s consistent participation in the groups and the data obtained from her individual goals indicate that a money management intervention is effective for this population to learn basic financial skills and to achieve financial goals.

Discussion
The results of this pilot study demonstrate the effectiveness of a money management life skills intervention for homeless teens to develop financial literacy and achieve financial goals. The results show an improvement in the baseline scores from the Ansell-Casey and that attendance in more sessions leads to an increase in the development of financial skills, despite the limitations of a small sample size and inconsistent participation due to the transient nature of the homeless population. However, more extensive research needs to be conducted to provide sufficient evidence of the effectiveness of a money management life skills intervention for this population.

References

