



Money skills you need for life.

Hands on Banking®



How Hands on Banking® / El futuro en tus manos® Aligns with Alabama Education Standards

The *Hands on Banking* program is helping students across the United States grasp important mathematics concepts while gaining valuable skills for life. The curriculum aligns with national and state principles and standards for mathematics, reading, and economics. All units and lessons are grade-level appropriate and are available in both English and Spanish.

The **No Child Left Behind Act** is a federal law designed to improve the academic achievement of all students, particularly those who are minorities, disabled, economically disadvantaged, or have limited English proficiency. The Act requires teachers of mathematics to provide all students with equal opportunities to excel and the mathematical skills and knowledge they need to actively participate in American society. Consistent with the objectives of the No Child Left Behind Act, the *Hands on Banking / El futuro en tus manos* curriculum includes supplemental materials for grade levels 4-12 that is also aligned with both state and national educational standards for mathematics, reading, and economics.

Specifically, *Hands on Banking* Teaching Guides coordinate with:

- *Alabama Course of Study, Mathematics, 2003*
- *Alabama Course of Study, Social Studies, 2004*
- *Alabama Course of Study, English Language Arts (2007)*
- *Principles and Standards for School Mathematics* compiled by the National Council for Teachers of Mathematics (2000)
- *National Standards in K-12 Education*, Jumpstart Coalition for Personal Financial Literacy (2007)
- *Voluntary National Content Standards in Economics*, National Council on Economic Education and National Association of Economics Educators and the Foundation for Teaching Economics (2010)
- *Standards for the English Language Arts*, sponsored by the National Council of Teachers of English and the International Reading Association (1996)
- *Economic and Personal Finance and Marketing Standards*, Business Education Standards from National Business Education Association from Securities Industry Foundation for Economic Education (2002)
- Department of Defense Education Activity (DODEA) *Curriculum Standards for Mathematics, Reading, and Social Studies. "Teaching the children of America's military families worldwide."* (2009)

We encourage teachers to use the connections below as starting points. Please refer to your own school, district, or local, standards to determine the appropriateness of individual units and lessons for your students.

Connections between *Hands on Banking* and Alabama Course of Study, Mathematics, 2003

Grade 4

Number and Operations

Students will:

- Demonstrate number sense by comparing and ordering decimals to hundredths and whole numbers to 999,999.
- Determining the place value of a digit in a whole number through the hundred-thousands and in a decimal to the hundredths.
- Write money amounts in words and dollar-and-cent notation.
- Identifying equivalent units of money
- Round whole numbers to the nearest ten, hundred, or thousand and decimals to the nearest tenth.
- Solve problems, including word problems, that involve addition and subtraction of four-digit numbers with and without regrouping.
- Estimating sums and differences of whole numbers by using appropriate strategies such as rounding, front-end estimation, and compatible numbers.
- Adding and subtracting decimals and money amounts.
- Solve problems, including word problems, involving the basic operations of multiplication and division on whole numbers through two-digit multipliers and one-digit divisors.
- Estimating products and quotients of whole numbers by using appropriate strategies such as rounding, front-end estimation, and compatible numbers.
- Identifying information needed to determine the appropriate operation to solve a problem
- Demonstrating computational fluency in multiplication and division fact families through 12.

Grade 5

Students will:

- Demonstrate number sense by comparing, ordering, rounding, and expanding whole numbers through millions and decimals to thousandths.
- Determining the value of a digit to thousandths.
- Solve problems involving basic operations on whole numbers, including addition and subtraction of seven-digit numbers, multiplication with two-digit multipliers, and division with two-digit divisors.
- Estimating products and quotients.
- Demonstrating computational fluency with addition, subtraction, multiplication, and division of whole numbers.
- Solve word problems that involve decimals, fractions, or money.

Grade 6

Students will:

- Demonstrate computational fluency with addition, subtraction, multiplication, and division of decimals and fractions.
- Apply the distributive property to compute with fractions and decimals.
- Solve problems involving decimals, percents, fractions, and proportions.
- Estimating with fractions and decimals.

Grade 7

Students will:

- Demonstrate computational fluency with addition, subtraction, and multiplication of integers.
- Applying properties of operations to compute with integers, fractions, and decimals
- Solve problems requiring the use of operations on rational numbers.
- Determining the reasonableness of results.
- Using percents to solve problems, including problems involving discounts, taxes, commissions, and simple interest.

Grade 8

Students will:

- Use various strategies and operations to solve problems involving real numbers.
- Demonstrating computational fluency with operations on rational numbers.

Grades 9-12

Algebraic Connections

- 1.) Use algebraic and geometric techniques to make financial and economic decisions, including those involving banking and investments, insurance, personal budgets, credit purchases, recreation, and deceptive and fraudulent pricing and advertising.
 - Generating, manually or with technological tools, graphs and tables related to personal finance and economics
- 3) Use formulas or equations of functions to calculate outcomes of exponential growth or decay.

Connections between *Hands on Banking* and *Alabama Course of Study, Social Studies, 2004*

ECONOMICS Standard One: Students will analyze the potential costs and benefits of personal economic choices in a market.

Grade 7

6. Describe how people organize economic systems for the production, distribution, and consumption of goods and services to address the basic economic questions of which goods and services will be produced, how they will be produced, and who will consume them.
8. Apply principles of money management to the preparation of a personal budget that addresses housing, transportation, food, clothing, medical expenses, and insurance as well as checking and savings accounts, loans, investments, credit, and comparison shopping.

Grade 12

Content Standards: Economics;

Students will:

1. Explain the role of scarcity in answering the basic economic questions of what, how, how much, and for whom to produce.
4. Explain the impact of the labor market on the market economy of the United States: Explaining how supply and demand for labor affects wages; Describing characteristics that are most likely to increase wages and nonwage benefits. Examples: skills, productivity, education, occupation, mobility.

5. Explain the competitive nature of the market system: Describing the structure and functions of financial markets, including the stock market and the bond market.
10. Explain the role of money and the structure of the banking system of the United States: Describing the structure and functions of financial markets, including the stock market and the bond market.

Connections between *Hands on Banking* and *Alabama Course of Study, English-Language Arts (2007)*

Grade 4

2.) Demonstrate reading vocabulary knowledge, including recognition of a variety of synonyms and antonyms.

- Using context clues
- Increasing number of sight words

3.) Use a wide range of strategies, including distinguishing fiction from nonfiction and making inferences, to comprehend fourth-grade recreational reading materials in a variety of genres.

- Summarizing passages to restate information
- Using self-monitoring for text understanding, including rereading and adjusting rate and speed of reading
- Using vocabulary knowledge to enhance comprehension
- Asking and answering questions
- Relating events, ideas, and characters to prior knowledge and specific life experiences

5.) Use a wide range of strategies and skills, including using sentence structure, locating information, and distinguishing fact from fiction, to comprehend fourth-grade informational and functional reading materials.

- Determining sequence of events in informational and functional text
- Summarizing passages to demonstrate understanding
- Using self-monitoring for text understanding, including rereading and adjusting rate and speed of reading
- Using text features to gain meaning

Examples: titles, headings, glossary, boldface, index, table of contents, tables, charts, graphs

14.) Identify strategies of a skillful listener, including attending to the listening task and assigning meaning to the message.

Grade 5

4.) Use a wide range of strategies and skills, including using text features to gain meaning, summarizing passages, and drawing conclusions, to comprehend fifth-grade informational and functional reading materials.

- Using previewing and predicting skills to determine content
- Using sentence structure and context to determine word meaning
- Using prior knowledge and experience to interpret meaning
- Using self-monitoring for text understanding
- Examples: rereading, accessing prior knowledge and experiences
- Using expanded vocabulary to determine word meaning

13.) Apply strategies of a skillful listener, including maintaining eye contact, attending to the listening task, and assigning meaning to the message.

Grade 6

3.) Apply strategies that include making complex predictions, identifying the likely source of a text, and comparing to comprehend sixth-grade informational and functional reading materials.

- Making generalizations
- Using context clues to determine meaning

17.) Use listening skills for remembering significant details, directions, and sequences.

- Summarizing messages for content and purpose

Grade 7

1.) Apply strategies appropriate to the type of reading material, including setting purposes for reading and making generalizations, to comprehend seventh-grade recreational reading materials.

- Using specific context clues to determine meaning of unfamiliar words
- Applying self-monitoring strategies for text understanding

5.) Recognize the use of textual elements, including main idea and supporting details, to gain information from various text formats, including graphs.

Grade 8

4.) Apply strategies appropriate to type of reading material, including making inferences to determine bias or theme and using specific context clues, to comprehend eighth-grade informational and functional reading materials.

- Applying self-monitoring strategies for text understanding
- Comparing predicted with actual content in informational and functional reading materials
- Determining sequence of steps, events, or information

Grade 9:

3.) Read with comprehension a variety of ninth-grade informational and functional reading materials, including recognizing tone and propaganda.

- Following complex written directions

Grade 10:

3.) Read with literal and inferential comprehension a variety of informational and functional reading materials, including making inferences about effects when passage provides cause; inferring cause when passage provides effect; making inferences, decisions, and predictions from tables, charts, and other text features; and identifying the outcome or product of a set of directions.

- Following complex or embedded directions

Connections between *Hands on Banking* and *Alabama Course of Study, Career/Technical Education Curriculum Core (2009)*

Career Cluster Electives: Personal Finance (2009)

Grades 9-12

1. Compare factors that impact consumer purchasing decisions throughout the life span.
4. Explain the importance of taking responsibility for personal financial decisions.
7. Determine practices that allow individuals and families to maintain financial security.

10. Explain factors that affect creditworthiness.
11. Compare benefits of saving and investing for individuals or families, including factors that affect the rate of return on investments, sources of investment information, characteristics of savings and investment options, and stages of investing.
18. Prioritize steps involved in making consumer purchases, including transportation and housing.

Financial Management (2009)

Grades 9-12

1. Analyze financial data to develop budgetary plans and interpret financial data.
2. Evaluate income, savings, and investment opportunities to create a budget that meets short- and long-term goals.
4. Utilize mathematics skills to analyze the risk, interest rate return, and liquidity for savings and investment alternatives.

We congratulate you on your support of financial education in your schools, and thank you for your interest in our program. We welcome your questions and comments, or if you would like additional information, please contact us at hobinfo@wellsfargo.com