



Money skills you need for life.

Hands on Banking®



How Hands on Banking® / El futuro en tus manos® Aligns with Arizona 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:

- *Arizona Department of Education, Academic Content Standards: Mathematics (2008)*
- *Arizona Department of Education, Academic Standards and Accountability: Social Studies, (2006)*
- *Arizona Department of Education, Academic Standards: Language Arts, (Reading Standard and Writing Standard), (2003)*
- *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 Arizona Department of Education, Academic Content Standards: Mathematics 2008

Strand 1: Number Sense and Operations

Concept 1: Number Sense

Grade 4

PO 1. Express whole numbers, fractions, decimals, and percents using and connecting multiple representations.

PO 4. Compare and order decimals to hundredths.

Grade 5

PO 1. Determine equivalence by converting between benchmark fractions, decimals, and percents

PO 4. Compare and order positive fractions, decimals, and percents.

Grade 6

PO 1. Convert between expressions for positive rational numbers, including fractions, decimals, percents, and ratios.

PO 4. Compare and order integers; and positive fractions, decimals, and percents.

Concept 2: Numerical Operations

Grade 4

PO 1. Add and subtract decimals through hundredths including money to \$1000.00 and fractions with like denominators.

PO 2. Use multiple strategies to multiply whole numbers

- two-digit by two-digit and
- multi-digit by one-digit.

PO 3. Demonstrate fluency of multiplication and division facts through 12.

PO 4. Use multiple strategies to divide whole numbers.

Grade 5

PO 1. Add and subtract decimals through thousandths and fractions expressing solutions in simplest form.

PO 2. Multiply multi-digit whole numbers.

PO 3. Divide multi-digit whole numbers by whole number divisors with and without remainders.

Grade 6

PO 2. Multiply multi-digit decimals through thousandths.

PO 3. Divide multi-digit whole numbers and decimals by decimal divisors with and without remainders

Grade 7

PO 3. Solve problems involving percentages, ratio and proportion, including tax, discount, tips, and part/whole relationships

Grade 8

PO 3. Solve problems involving percent increase, percent decrease, and simple interest rates.

High School (Grades 9 and 10)

PO 1 Solve word problems involving absolute value, powers, roots, and scientific notation.

Concept 3: Estimation

Grade 4

PO 2. Make estimates appropriate to a given situation or computation with whole numbers and fractions.

Grade 5

PO 1. Make estimates appropriate to a given situation or computation with whole numbers, fractions, and decimals.

Grade 6

PO 2. Make estimates appropriate to a given situation and verify the reasonableness of the results.

Grade 7

PO 2. Make estimates appropriate to a given situation.

Grade 8

PO 1. Make estimates appropriate to a given situation.

High School (Grades 9 and 10)

PO 2 Use estimation to determine the reasonableness of a solution.

Strand 2: Data Analysis, Probability, and Discrete Mathematics

High School

PO 2 Organize collected data into an appropriate graphical representation.

Strand 3: Patterns, Algebra and Functions

Concept: Patterns

Grade 6

PO 1. Recognize and describe a relationship between two quantities, given by a chart, table, or graph, using words and expressions.

Concept 3: Analysis of Change

Grade 7

PO 1. Use graphs and tables to model and analyze change.

Grade 8

PO 2. Solve problems involving simple rates.

Strand 5: Structure and Logic

Concept 2: Logic, Reasoning, Problem Solving and Proof

Grade 4

PO 1. Analyze a problem situation to determine the question(s) to be answered.

PO 5. Represent a problem situation using any combination of words, numbers, pictures, physical objects, or symbols.

PO 7. Analyze and evaluate whether a solution is reasonable, is mathematically correct, and answers the question.

Grade 5

PO 1. Analyze a problem situation to determine the question(s) to be answered.

PO 5. Represent a problem situation using any combination of words, numbers, pictures, physical objects, or symbols.

PO 7. Analyze and evaluate whether a solution is reasonable, is mathematically correct, and answers the question.

Grade 6

PO 1. Analyze a problem situation to determine the question(s) to be answered.

Grade 7

PO 1. Analyze a problem situation to determine the question(s) to be answered.

Grade 8

PO 1. Analyze a problem situation to determine the question(s) to be answered.

Connections between *Hands on Banking* and Arizona Department of Education, Academic Standards and Accountability: Social Studies, 2000

Strand 5: Economics (Approved 9.26.05) (Updated 5.22.06)

The goal of the economics strand is to enable students to make reasoned judgments about both personal economic questions and broader questions of economic policy. Students will develop an economic way of thinking and problem solving to understand and apply basic economic principles to decisions they will make as consumers, members of the workforce, citizens, voters, and participants in a global marketplace. This will prepare students to weigh both short-term and long-term effects of decisions as well as possible unintended consequences. The study of economics explains historical developments and patterns, the results of trade, and the distribution of income and wealth in local, regional, national, and world economies. Students will be able to analyze current issues and public policies and to understand the complex relationships among economic, political, and cultural systems.

Grade 3

Concept 5: Personal Finance

PO 1 Discuss costs and benefits of personal spending and saving choices.

Grade 4

Concept 1: Foundations of Economics

PO 1 Explain the decision for a personal spending choice

PO 3 Give examples of how voluntary exchanges of goods and services can be mutually beneficial (e.g., ice cream vendor receives money, child receives ice cream; doctor receives monetary benefit, patient receives care).

Concept 2 Microeconomics

PO 3 Describe how education, skills, and career choices affect income.

PO 6 Identify the role of financial institutions in providing services (e.g., savings accounts, loans).

Concept 5 Personal Finance

PO 1 Describe how interest is an incentive to saving money.

Grade 5

Concept 2: Microeconomics

PO 6 Discuss the function of banks in providing checking accounts, savings accounts, and loans.

Concept 5: Personal Finance

PO 1 Explain how the following are used to purchase goods and services:

- a. cash
- b. check
- c. money order
- d. debit card
- e. credit card

Grade 6

Concept 1: Foundations of Economics

PO 1 Identify how limited resources and unlimited human wants cause people to choose some things and give up others.

PO 2 Determine how scarcity, opportunity costs, and trade-offs influence decision-making.

Concept 5: Personal Finance

PO 1 Compare the cost and benefits of using credit.

PO 2 Explain how interest is the price paid to borrow money.

PO 3 Describe the factors lenders consider before lending money.

Grade 7

Concept 1: Foundations of Economics

PO 1 Explain how limited resources and unlimited human wants cause people to choose some things and give up others.

Concept 3: Macroeconomics

PO 1 Describe the effects of inflation (e.g., raising prices, interest rates, business activities) on society.

Concept 5: Personal Finance

PO 1 Describe how scarcity influences personal financial choices as related to the historical times studied.

PO 2 Describe how scarcity influences personal financial choices (e.g., buying on-margin, budgeting, saving, investing, credit).

PO 3 Describe how income for most people is determined by the value of the goods and services they sell.

PO 4 Describe types of personal investments (e.g., saving accounts, stocks, bonds).

Grade 8

Concept 1: Foundations of Economics

PO 1 Explain how limited resources and unlimited human wants cause people to choose some things and give up others.

Concept 3: Macroeconomics

PO 2 Identify the effects of inflation on society.

Concept 5: Personal Finance

PO 1 Explain how scarcity influences personal financial choices. (e.g., budgeting, saving, investing, and credit).

PO 2 Describe types of personal investments. (e.g., saving accounts, stocks, mutual funds, bonds, retirement funds, land).

PO 3 Describe the role of the stock market in personal investing.

PO 4 Describe various forms of credit. (e.g., personal loans, credit cards, lines of credit, mortgages, auto loans).

PO 5 Analyze the advantages, disadvantages, and alternatives to consumer credit.

PO 6 Analyze the costs and benefits of producing a personal budget.

PO 7 Create a personal budget to include fixed and variable expenses

PO 8 Identify the benefits of future financial planning.

Strand 5: Economics
High School (Grades 9-12)

Concept 1: Foundations of Economics

PO 2 Analyze production possibilities curves to describe opportunity costs and trade-offs.

Concept 2: Microeconomics

PO 1 Describe how the interdependence of both households and firms is affected by trade,

exchange, money, and banking:

b. role and interdependence of households, firms, and government in the circular flow model of economic activity

d. financial institutions and securities markets

Concept 3: Macroeconomics

PO 2 Explain the effects of inflation and deflation on different groups (e.g., borrowers v. lenders, fixed income/cost of living adjustments).

Concept 5: Personal Finance

PO 1 Explain how education, career choices, and family obligations affect future income.

PO 2 Analyze how advertising influences consumer choices.

PO 3 Determine short- and long-term financial goals and plans, including income, spending, saving, and investing.

PO 4 Compare the advantages and disadvantages of using various forms of credit and the determinants of credit history.

PO 5 Explain the risk, return, and liquidity of short- and long-term saving and investment vehicles.

PO 6 Identify investment options, (e.g., stocks, bonds, mutual funds) available to individuals and households.

Connections between *Hands on Banking* and Arizona Department of Education, *Academic Standards: Language Arts, (2003)*

Reading Standard: 2003

Grades 4-8

Strand 1: Reading Process:

Concept 1: Print Concepts

Demonstrate understanding of print concepts.

Concept 4: Vocabulary

Acquire and use new vocabulary in relevant contexts.

Strand 3: Comprehending Informational Text

Grades 4-5

Concept 1: Expository Text

PO 1. Identify the main idea and supporting details in expository text.

Grade 6

PO 7. Interpret graphic features (e.g., charts, maps, diagrams, illustrations, tables, timelines, graphs) of expository text.

Grades 7-8

PO 8. Interpret graphic features (e.g., charts, maps, diagrams, illustrations, tables, timelines, graphs) of expository text.

Grades 9-12

Strand 1: Reading Process:

Concept 4: Vocabulary – Acquire and use new vocabulary in relevant contexts
PO 2 Infer word meanings from context

Strand 3: Comprehending Informational Text

Concept 1: Expository Text

PO 4 Organize information from primary and secondary sources by taking notes, outlining ideas, paraphrasing information.

PO 5 Interpret graphic sources of information (e.g. charts, maps, diagrams, illustrations, tables, to support ideas.

PO 8 Support conclusions drawn from ideas and concepts in expository text.

Concept 2: Functional Text

PO 2 Synthesize information from multiple sources to draw conclusions.

Grade 12

Strand 1: Reading Process:

Concept 6: Comprehension strategies

PO 4 Connect information and events in text to experience and related text and sources.

Writing Standard:

Grades 11-12

Strand 3: Writing Applications

Concept 3: Functional

PO 1 Write a work-related document

Connections between *Hands on Banking* and Arizona Department of Education, *Academic Standards: Technology, (1997)*

STANDARD 3: Technology Productivity Tools

Students use technology tools to enhance learning, to increase productivity and creativity and to construct technology-enhanced models, prepare publications and produce other creative works.

**Connections between *Hands on Banking* and Arizona Department of Education,
Academic Standards: Career and Technical Education Programs Standards**

Financial Services (CIP No. 52.0800)

6.0 DEVELOP PERSONAL FINANCIAL MANAGEMENT SKILLS

- 6.1 Design a plan for earning, spending, saving and investing
- 6.2 Develop a personal budget
- 6.3 Explore changing financial needs of individuals and families
- 6.4 Explore the use of credit
- 6.5 Discuss the effectiveness of a personal financial plan
- 6.7 Identify opportunity costs of financial decisions
- 6.8 Identify savings and investment options to meet short and long term goals
- 6.9 Explain factors that affect the rate of return on investments

11.0 PREPARE FINANCIAL RECORDS

- 11.1 Practice steps in writing checks and reconciling a bank statement

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