



Money skills you need for life.

Hands on Banking®



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

- Mathematics Content Standards for California Public Schools, 1997
- History-Social Science Content Standards for California Public Schools (California Department of Education,) 1998
- California English-Language Arts Content Standards, (California Department of Education, 1997)
- California Career Technical Education Model Curriculum Standards, Grades 7-12, (California Department of Education) 2005
- 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 (2007)
- 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 *Mathematics Framework for California Public Schools Kindergarten through Grade Twelve* (California Department of Education,) 1997

Grade 4

Number Sense 2.0: Students extend their use and understanding of whole numbers to the addition and subtraction of simple decimals.

Mathematical Reasoning 1.0: Students make decisions about how to approach problems.

Mathematical Reasoning 2.0: Students use strategies, skills, and concepts in finding solutions.

Grade 5

Number Sense 1.0: Students compute with very large and very small numbers, positive integers, decimals, and fractions and understand the relationship between decimals, fractions, and percents.

Number Sense 2.0: Students perform calculations and solve problems involving addition, subtraction, and simple multiplication and division of fractions and decimals.

Algebra and Functions, 1.1: Students use information taken from a graph or equation to answer questions about a problem situation.

Grade 6

Number Sense 1.0: Students solve problems involving fractions, ratios, proportions, and percentages.
Statistics, Data Analysis, and Probability 1.1, Students compute the range, mean, median and mode of data sets.

Grade 6 and Grade 7

Mathematical Reasoning 2.0: Students use strategies, skills, and concepts in finding solutions.

Mathematical Reasoning 2.1: Students use estimation to verify the reasonableness of calculated results.

Mathematical Reasoning 3.3: Students develop generalizations of the results obtained and the strategies used and apply them in new problem situations.

Grade 7

Number Sense 1.6: Students calculate the percentage of increases and decreases of a quantity.

Number Sense 1.7: Students solve problems that involve discounts, markups, commissions, and profit, and compute simple and compound interest.

High School/Adult

The standards for grades eight through twelve are not organized by strand. The goal remains for students to develop fluency in basic computation, to develop an understanding of mathematical concepts, to become mathematical problem solvers, to reason mathematically, to make connections between mathematical ideas and real-life applications, and to communicate about mathematics. Please refer to the references above for Grades 4-7 to review the grade-level standards for specific computational tasks including operations on decimals, finding percentages, calculating averages, and figuring compound interest.

Connections between *Hands on Banking and History-Social Science Content Standards for California Public Schools* (California Department of Education,) 1998

Grade 3

- 3.5. Students demonstrate basic economic reasoning skills and an understanding of the economy of the local region.
3. Understand that individual economic choices involve trade-offs and the evaluation of benefits and costs.

Grade 12: Principles of Economics

- 12.1. Students understand common economic terms and concepts and economic reasoning
1. Examine the causal relationship between scarcity and the need for choices.
- 12.2 Students analyze the elements of America's market economy in a global setting.
9. Describe the functions of the financial markets.
- 12.5 Students analyze the aggregate economic behavior of the U.S. economy.
3. Distinguish between short-term and long-term interest rates and explain their relative significance.

Connections between *Hands on Banking and California English-Language Arts Content Standards*, (California Department of Education,) 1997

Grade 4

- 2.0. Reading Comprehension: Students read and understand grade-level-appropriate material.
- 2.2. Use appropriate strategies when reading for different purposes (e.g., full comprehension, location of information, and personal enjoyment).
 - 2.3. Make and confirm predictions about text by using prior knowledge and ideas presented in text itself, including illustrations, titles, topic sentences, key words, and foreshadowing clues.
 - 2.7. Follow multiple-step instructions from a basic technical manual (e.g., how to use computer commands or video games).
- 1.0. Listening and Speaking Strategies: Students listen and respond critically to oral communication.
- 1.1. Ask thoughtful questions and respond to relevant questions with appropriate elaboration in oral settings.
 - 1.2. Summarize major ideas and supporting evidence presented in spoken messages and formal presentations.

Grade 5

- 2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.
- 2.1. Understand how text features (e.g., format, graphics, sequence, diagrams, illustrations, charts, maps) make information accessible and usable.
 - 2.2. Analyze text that is organized in sequential or chronological order.
- 1.0. Listening and Speaking Strategies: Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audience. They evaluate the content of oral communication.
- 1.1. Ask questions that seek information not already discussed.

Grade 6

- 2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.
- 2.5. Follow multiple-step instructions for preparing applications (e.g., for a public library card, bank savings account, sports club, league membership).
- 1.0. Listening and Speaking Strategies: Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audience. They evaluate the content of oral communication.
- 1.3. Restate and execute multi-step oral instructions and directions.

Grade 7

2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.

2.2. Locate information using a variety of consumer, workplace, and public documents.

1.0. Listening and Speaking Strategies Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audience. They evaluate the content of oral communication.

1.1. Ask probing questions designed to elicit information, including evidence to support the listener's claims and conclusions.

Grade 8

2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.

2.1. Compare and contrast the features and elements of consumer materials to gain meaning from documents (e.g., warranties, contracts, product information, instruction manuals).

2.6. Use information from a variety of consumer, workplace, and public documents to explain a situation or decision and/or to solve a problem.

1.0. Listening and Speaking Strategies: Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audience. They evaluate the content of oral communication.

Grades 9/10

Reading:

2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.

- 2.1 Analyze both (1) the structure and format of functional workplace documents, including format, graphics, and headers and (2) how authors use the features to achieve their purposes.
- 2.3 Generate relevant questions about readings on issues that can be researched.
- 2.6 Demonstrate use of sophisticated learning tools by following technical directions (e.g., graphic calculators, specialized software programs, access guides to Internet worldwide websites).

Grades 11/12

Reading:

2.0. Reading Comprehension (focus on informational materials): Students read and understand grade-level-appropriate material.

2.3 Verify and clarify facts presented in other types of expository texts by using a variety of consumer, workplace, and public documents.

Connections between *Hands on Banking* and *California Career Technical Education*, (California Department of Education,) 2005

Agriculture and Natural Resources Industry Sector

Arts, Media, and Entertainment Industry Sector

Building Trades and Construction Industry Sector

Education, Child Development, and Family Services Industry Sector

Energy and Utilities Industry Sector

Engineering and Design Industry Sector

Fashion and Interior Design Industry Sector

Finance and Business Industry Sector

Health Science and Medical Technology Industry Sector

Hospitality, Tourism, and Recreation Industry Sector

Information Technology Industry Sector
Manufacturing and Product Development Industry Sector
Marketing, Sales, and Service Industry Sector
Public Services Industry Sector
Transportation Industry Sector

Foundation Standards

1.0 Academics: Students understand the academic content required for entry into postsecondary education and employment in the Finance and Business sector. (The standards listed below retain in parentheses the numbering as specified in the mathematics, science, and history–social science content standards adopted by the State Board of Education.)

1.1 Mathematics

Specific applications of Number Sense standards (grade seven):

- (1.3) Convert fractions to decimals and percents and use these representations in estimations, computations, and applications.
- (1.7) Solve problems that involve discounts, markups, commissions, and profit and compute simple and compound interest.

Specific applications of Mathematical Reasoning standards (grade seven):

- (2.2) Apply strategies and results from simpler problems to more complex problems.
- (2.8) Make precise calculations and check the validity of the results from the context of the problem.

Specific applications of Principles of Economics standards (grade twelve):

- (12.5.3) Distinguish between short-term and long-term interest rates and explain their relative significance.

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