



Money skills you need for life.

**Hands on Banking**<sup>®</sup>



## **How Hands on Banking<sup>®</sup> / El futuro en tus manos<sup>®</sup> Aligns with Idaho 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:

- *Idaho Content Standards for Mathematics* (2007)
- *Idaho Content Standards for Social Studies* (2006)
- *Idaho Language Arts Content Standards* (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 (1997)
- *Standards for the English Language Arts*, sponsored by the National Council of Teachers of English and the International Reading Association (1996)
- 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 Idaho Content Standards for Mathematics (2007):**

### **Grade 4**

#### **Standard 1: Number and Operations**

- 4.M.1.1.1 Read, write, compare, and order whole numbers to 100,000. (297.01.a)
- 4.M.1.1.2 Identify and apply place value in whole numbers. (297.01.b)
- 4.M.1.1.3 Count the value of a collection of bills and coins up to \$100.00. (297.01.c)
  
- 4.M.1.1.5 Use decimal numbers with money. (297.01.e)
- 4.M.1.1.6 Select strategies appropriate for solving a problem. (298.01.a)
- 4.M.1.2.2 Add and subtract whole numbers. (297.02.a)
- 4.M.1.2.3 Multiply up to two-digit by two-digit whole numbers and divide whole numbers by one-digit divisors
- 4.M.1.2.6 Select and use an appropriate method of computation from mental math, paper and pencil, calculator, or a combination of the three. (297.02.f)

### **Grade 5**

#### **Standard 1: Number and Operations**

- 5.M.1.1.1 Read, write, compare, and order whole numbers through millions and decimal numbers through thousandths. (307.01.a)
- 5.M.1.1.2 Identify and apply place value in whole numbers and decimal numbers to thousandths. (307.01.b)
- 5.M.1.1.3 Count back change from \$10.00.
- 5.M.1.1.7 Select strategies appropriate for solving a problem.
- 5.M.1.2.2 Add and subtract decimal numbers through thousandths. (307.02.c)
- 5.M.1.2.6 Select and use an appropriate method of computation from mental math, paper and pencil, calculator or a combination of the three. (307.02.f)

### **Grade 6**

#### **Standard 1: Number and Operations**

- 6.M.1.2.2 Add, subtract, multiply, and divide whole numbers, decimals, and simple fractions (including unlike denominators). (317.02.a, 317.02.b, 317.02.c, 317.02.g)
- 6.M.1.2.5 Use a variety of strategies to solve real-life problems. (318.01.a)

### **Grade 7**

#### **Standard 1: Number and Operations**

- 7.M.1.1.2 Solve problems requiring the conversion between simple decimals, fractions, ratios, and percents. (327.01.b)
- 7.M.1.1.6 Recognize pertinent information for problem solving. (328.01.b)
- 7.M.1.2.6 Use a variety of strategies including common mathematical formulas to compute problems drawn from real-life situations. (328.01.a)

## **Grade 8**

### **Standard 1: Number and Operations**

8.M.1.1.6 Recognize pertinent information for problem solving. (338.01.b)

8.M.1.1.7 Apply integers in one- and two-step common real-world situations.

8.M.1.2.6 Use a variety of strategies including common mathematical formulas to compute problems drawn from real life situations. (338.01.a)

## **Grade 9**

### **Standard 1: Numbers and Operation**

**Goal 1.1:** Understand and use numbers.

- 9.M.1.1.1 – Apply properties of rational numbers
- 10.M.1.1.1 – Apply properties of rational numbers

## **Idaho Content Standards/Mathematics of Personal Finance (2008)**

### **Standard 1: Money Management**

**Goal 1.1:** Understanding and using effective money management

- MPF.1.1.3 – Create, balance and use a personal budget including fixed and variable expenses including analyzing past expenses and income patterns

**Goal 1.2:** Making responsible consumer choices

- MPF.1.2.4 – Compare and contrast renting or leasing vs. purchasing of an asset (ex. automobile)

**Goal 1.3:** Credit and Debt

- MPF.1.3.2 – Compute the total cost of various types of credit

## **Connections between *Hands on Banking* Idaho Social Studies Content Standards (2006):**

### **Standard 3: Economics**

#### **Grade 4**

Goal 3.1: Explain basic economic concepts.

4.SS.3.1.2 Explain the concepts of supply and demand and scarcity. (440.01b)

Goal 3.2: Identify different influences on economic systems.

#### **Grade 5**

Goal 3.1: Explain basic economic concepts.

5.SS.3.1.4 Explain the concepts of tariffs and taxation.

Goal 3.2: Identify different influences on economic systems.

#### **Grades 6-9**

Goal 3.1: Explain basic economic concepts.

6-9.WHC.3.1.3 Analyze the role of money as a means of exchange. (465.02a)

Goal 3.2: Identify different influences on economic systems.

## **Grades 9-12**

### **Standard 3: Economics:**

**Goal 3.1:** Explain basic economic concepts.

**Goal 3.4:** Explain the concepts of good personal finance

- 9-12.E.3.4.1 – Examine and apply the elements of responsible personal fiscal management such as budgets, interest, investment, credit, and debt

## **Connections between *Hands on Banking* and Idaho Language Arts Content Standards (2007):**

### **Grades 4-8**

#### **Standard 1: Reading Process**

Goal 1.2: Acquire Concepts About Text

Goal 1.4: Acquire Decoding Skills Using Word Parts

Goal 1.6: Acquire Decoding Skills Using Context

Goal 1.8: Vocabulary and Concept Development

#### **Standard 2: Comprehension/Interpretation**

Goal 2.1: Acquire Strategies and Skills for Comprehending Text

Goal 2.2: Acquire Skills to Comprehend Expository Text

### **Grade 10**

**Goal 1.2:** Acquire concepts about text

- 10.LA.1.2.1 – Analyze the structure and format of various informational documents

### **Grade 11**

**Goal 1.2:** Acquire concepts about text

- 11.LA.1.2.1 – Identify the features and the rhetorical devices of a variety of literature and informational documents.

### **Grade 12**

**Goal 1.2:** Acquire concepts about text

- 12.LA.1.2.1 – Identify the features and the rhetorical devices of a variety of literature and informational documents.

**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](mailto:hobinfo@wellsfargo.com)**