



Money skills you need for life.

Hands on Banking®



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

- *Illinois Learning Standards for Mathematics* (1997)
- *Illinois Learning Standards for Social Science* (1997)
- *Illinois Learning Standards for English Language Arts* (1997)
- *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 Illinois Learning Standards for Mathematics

State GOAL 6: Demonstrate and apply a knowledge and sense of numbers, including numeration and operations (addition, subtraction, multiplication, division), patterns, ratios and proportions.

Learning Standard B. Investigate, represent and solve problems using number facts, operations (addition, subtraction, multiplication, division) and their properties, algorithms and relationships.

Late Elementary

- **6.B.2** Solve one- and two-step problems involving whole numbers, fractions and decimals using addition, subtraction, multiplication and division.

Middle/Junior High School

- **6.B.3a** Solve practical computation problems involving whole numbers, integers and rational numbers.

Early High School

- **6.B.4** Select and use appropriate arithmetic operations in practical situations including calculating wages after taxes, developing a budget and balancing a checkbook.

Learning Standard C. Compute and estimate using mental mathematics, paper-and-pencil methods, calculators and computers.

Late Elementary

- **6.C.2a** Select and perform computational procedures to solve problems with whole numbers, fractions and decimals.

Middle/Junior High School

- **6.C.3a** Select computational procedures and solve problems with whole numbers, fractions, decimals, percents and proportions.

Early High School

- **6.C.4** Determine whether exact values or approximations are appropriate (e.g., bid a job, determine gas mileage for a trip).

Learning Standard D. Solve problems using comparison of quantities, ratios, proportions and percents.

Early High School

- **6.D.4** Solve problems involving recipes or mixtures, financial calculations and geometric similarity using ratios, proportions and percents.

Late High School

- **6.D.5** Solve problems involving loans, mortgages and other practical applications involving geometric patterns of growth.

STATE GOAL 7: Estimate, make and use measurements of objects, quantities and relationships and determine acceptable levels of accuracy.

Learning Standard A. Measure and compare quantities using appropriate units, instruments and methods.

EARLY HIGH SCHOOL

- **7.A.4b** Apply formulas in a wide variety of theoretical and practical real-world measurement applications involving perimeter, area, volume, angle, time, temperature, mass, speed, distance, density and monetary values.

GOAL 10: Collect, organize and analyze data using statistical methods; predict results; and interpret uncertainty using concepts of probability.

A. Organize, describe and make predictions from existing data.

Middle/Junior High School

- **10.A.3a** Construct, read and interpret tables, graphs (including circle graphs) and charts to organize and represent data.

Illinois Mathematics Skills:

- **Problem Solving:** Recognize and investigate problems; formulate and propose solutions supported by reason and evidence.
- **Communicating:** Express and interpret information and ideas
- **Using Technology:** Use appropriate instruments, electronic equipment, computers and networks to access information, process ideas and communicate results.
- **Making Connections:** Recognize and apply connections of important information and ideas within and among learning areas.

Connections between *Hands on Banking* and Illinois Learning Standards for Social Studies

State Goal 15: Understand economic systems, with an emphasis on the United States.

A. Understand how different economic systems operate in the exchange, production, distribution and consumption of goods and services.

Late Elementary

- **15.A.2b** Describe how incomes reflect choices made about education and careers.

Middle/Junior High School

- **15.A.3b** Explain the relationship between productivity and wages.

B. Understand that scarcity necessitates choices by consumers.

Late Elementary

- **15.B.2a** Identify factors that affect how consumers make their choices.
- **15.B.2b** Explain the relationship between the quantity of goods/services purchased and their price.
- **15.B.2c** Explain that when a choice is made, something else is given up.

Early High School

- **15.B.4a** Explain the costs and benefits of making consumer purchases through differing means (e.g., credit, cash).

Illinois Social Studies Skills:

- **Problem Solving:** Recognize and investigate problems; formulate and propose solutions supported by reason and evidence.
- **Communicating:** Express and interpret information and ideas
- **Using Technology:** Use appropriate instruments, electronic equipment, computers and networks to access information, process ideas and communicate results.
- **Making Connections:** Recognize and apply connections of important information and ideas within and among learning areas

Connections between *Hands on Banking* and Illinois Learning Standards for Language Arts

State Goal 1: Read with understanding and fluency.

A. Apply word analysis and vocabulary skills to comprehend selections.

Late Elementary

- **1.A.2a** Read and comprehend unfamiliar words using root words, synonyms, antonyms, word origins and derivations.
- **1.A.2b** Clarify word meaning using context clues and a variety of resources including glossaries, dictionaries and thesauruses

Middle/Junior High School

- **1.A.3a** Apply knowledge of word origins and derivations to comprehend words used in specific content areas (e.g., scientific, political, literary, mathematical).
- **1.A.3b** Analyze the meaning of words and phrases in their context.

Late High School

- **1.A.5a** Identify and analyze new terminology applying knowledge of word origins and derivations in a variety of practical settings.

C. Comprehend a broad range of reading materials.

Late Elementary

- **1.C.2d** Summarize and make generalizations from content and relate to purpose of material.
- **1.C.2f** Connect information presented in tables, maps and charts to printed or electronic text.

Middle/Junior High School

- **1.C.3d** Summarize and make generalizations from content and relate them to the purpose of the material.
- **1.C.3f** Interpret tables that display textual information and data in visual formats.

Early High School

- **1.C.4c** Interpret, evaluate and apply information from a variety of sources to other situations (e.g., academic, vocational, technical, personal).
- **1.C.4d** Summarize and make generalizations from content and relate them to the purpose of the material.
- **1.C.4f** Interpret tables, graphs and maps in conjunction with related text.

Late High School

- **1.C.5c** Critically evaluate information from multiple sources.
- **1.C.5d** Summarize and make generalizations from content and relate them to the purpose of the material.
- **1.C.5f** Use tables, graphs and maps to challenge arguments, defend conclusions and persuade others.

State Goal 4: Listen and speak effectively in a variety of situations.

EARLY HIGH SCHOOL

- **4.A.4a** Apply listening skills as individuals and members of a group in a variety of settings (e.g., lectures, discussions, conversations, team projects, presentations, interviews).

State Goal 5: Use the language arts to acquire, assess and communicate information.

A. Locate, organize, and use information from various sources to answer questions, solve problems and communicate ideas.

Late Elementary

- **5.A.2b** Organize and integrate information from a variety of sources (e.g., books, interviews, library reference materials, web- sites, CD/ROMs).

Illinois English Language Arts Skills:

- **Problem Solving:** Recognize and investigate problems; formulate and propose solutions supported by reason and evidence.
- **Communicating:** Express and interpret information and ideas
- **Using Technology:** Use appropriate instruments, electronic equipment, computers and networks to access information, process ideas and communicate results.
- **Making Connections:** Recognize and apply connections of important information and ideas within and among learning areas

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