



Money skills you need for life.

Hands on Banking[®]



How Hands on Banking[®] / El futuro en tus manos[®] Aligns with Indiana 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:

- *Indiana Academic Standards: Mathematics (2009)*
- *Indiana Social Studies Academic Standards: Economics (2006)*
- *Indiana Academic Standards: English/Language Arts (2006)*
- *Indiana K-8 Curriculum Development Guidelines for Business and Information Technology Focusing on Keyboarding and the Middle School (2005)*
- *IDOE/Business and Marketing Personal Finance Standards and Jump\$tart Coalition Personal Finance Standards (2006)*
- *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 Indiana Academic Standards/Mathematics (2009)

Grade 4

Standard 1

Number Sense and Computation

4.1.3 Solve problems involving decimals to hundredths

4.1.4 Use words, models, standard form and expanded form to represent place value of decimal numbers to hundredths

4.1.6 Solve problems by using multiplication of two-digit by single-digit and two-digit numbers fluently using a standard algorithmic approach

Process Standards

Solve problems that arise in mathematics and other contexts

Apply and adapt a variety of appropriate strategies to solve problems

Recognize and apply mathematics in contexts outside of mathematics

Grade 5

5.1.4 Use words, models, standard form and expanded form to represent place value of decimal numbers to thousandths

5.1.6 Solve problems involving addition and subtraction of decimals, including money

Process Standards

Solve problems that arise in mathematics and other contexts

Apply and adapt a variety of appropriate strategies to solve problems

Recognize and apply mathematics in contexts outside of mathematics

Grade 6

6.1.3 Use percents to represent parts of a whole and find the percentage part of a whole

6.1.4 Recognize commonly used fractions, decimals and percents and their equivalents ...

6.1.6 Solve problems using addition, subtraction, multiplication and division of positive fractions and decimals ...

Process Standards

Solve problems that arise in mathematics and other contexts

Apply and adapt a variety of appropriate strategies to solve problems

Recognize and apply mathematics in contexts outside of mathematics

Grade 7

7.1.7 Solve problems that involve multiplication and division with integers, fractions, decimals and combinations of the four operations

7.1.8 Solve problems involving percents

Process Standards

Solve problems that arise in mathematics and other contexts

Apply and adapt a variety of appropriate strategies to solve problems

Recognize and apply mathematics in contexts outside of mathematics

Grade 8

8.1.6 Solve percent, ratio and proportion problems

Process Standards

Solve problems that arise in mathematics and other contexts

Apply and adapt a variety of appropriate strategies to solve problems

Recognize and apply mathematics in contexts outside of mathematics

High School

Algebra I

Mathematics (2000)

Standard 2 - Linear Equations and Inequalities

Students solve linear equations and inequalities in one variable. They solve word problems that involve linear equations, inequalities, or formulas.

A1.2.6 Solve word problems that involve linear equations, formulas, and inequalities.

Integrated Mathematics 1

Standard 2 - Algebra and Functions

Students solve linear equations and inequalities in one variable. They write equations of lines and

find and use the slope and y-intercept of lines. Students solve pairs of linear equations using graphs and algebra. Students add, subtract, multiply, and divide polynomials and solve word problems using exponential functions.

IM1.2.5 Solve word problems that involve linear equations, formulas, and inequalities.

Connections between *Hands on Banking* and Indiana Social Studies Academic Standards: Economics (2006)

Grade 4

Standard 4

Economics

Students will study and compare the characteristics of Indiana's changing economy in the past and present.

4.4.3 Explain why both parties benefit from voluntary trade and give examples of how people in Indiana engaged in trade in different time periods.*

4.4.4 Explain that prices change as a result of changes in supply and demand* for specific products.*

4.4.6 List the functions of money and compare and contrast things that have been used as money in the past in Indiana, the United States, and the world.*

4.4.8 Define profit and describe how profit is an incentive for entrepreneurs.*

4.4.10 Explain how money helps people to save and develop a savings plan in order to make a future purchase.

Grade 5

Standard 4

Economics

Students will describe the productive resources and market relationships that influence the way people produce goods and services and earn a living in the United States in different historical periods.

5.4.4 Explain how education and training, specialization, and investment in capital resources increase productivity*.*

5.4.6 Predict the effect of changes in supply and demand* on price.*

5.4.8 Identify the elements of a personal budget and explain why personal spending and saving decisions are important.

Grade 6
Standard 4
Economics

Students will examine the influence of physical and cultural factors upon the economic systems of countries in Europe and the Americas.

- 6.4.6 *Explain how financial institutions (banks, credit unions, stocks-and-bonds markets) channel funds from savers to borrowers and investors.*
- 6.4.11 *Give reasons why saving and investing are important to the economies of the United States and other countries and compare and contrast individual saving and investing options.*

Grade 7
Standard 4
Economics

Students will examine the influence of physical and cultural factors upon the economic systems found in countries of Africa, Asia, and the Southwest Pacific.

- 7.4.7 *Describe ways that people can increase individual human capital.*

Grade 8
Standard 4
Economics

Students will identify, describe, and evaluate the influence of economic factors on national development from the founding of the nation to the end of Reconstruction.

- 8.4.7 *Trace the development of different kinds of money used in the United States and explain how money helps make saving easier.*
- 8.4.8 *Examine the development of the banking system in the United States.*
- 8.4.10 *Examine the importance of borrowing and lending (the use of credit) in the United States and list the advantages and disadvantages of using credit.*

High School
Economics

Standard 1 - Scarcity and Economic Reasoning

Students will understand that productive resources are limited; therefore, people cannot have all the goods and services they want. As a result, they must choose some things and give up others.

E.1.2 Explain how consumers and producers confront the condition of scarcity, by making choices which involve opportunity costs and tradeoffs.

E.1.5 Predict how interest rates will act as an incentive for savers and borrowers.

E.1.11 Formulate a savings or financial investment plan for a future goal.

Standard 2 - Supply and Demand

Students will understand the role that supply and demand, prices, and profits play in determining production and distribution in a market economy.

E.2.13 Explain how financial markets, such as the stock market, channel funds from savers to investors.

Standard 3 - Market Structures

Students will understand the organization and role of business firms and analyze the various types of market structures in the United States economy.

E.3.11 Describe how the earnings of workers are determined by the market value of the product produced and workers' productivity.

Standard 4 - The Role of Government

The student will understand the roles of government in a market economy are the provision of public goods and services, redistribution of income, protection of property rights, and resolution of market failures.

E.4.5. Identify taxes paid by students. (Civics and Government)

Standard 6 - Money and the Role of Financial Institutions

Students will understand the role of money and financial institutions in a market economy.

E.6.1 Explain the basic functions of money.

E.6.3 Explain the role of banks and other financial institutions in the economy of the United States. (History)

E.6.5 Compare and contrast credit, savings, and investment services available to the consumer from financial institutions.

E.6.7 Research and monitor financial investments, such as stocks, bonds, and mutual funds.

E.6.8 Formulate a credit plan for purchasing a major item comparing different interest rates.

Standard 8 - Trade

Students will understand why individuals, businesses, and governments trade goods and services and how trade affects the economies of the world.

E.8.10 Identify skills individuals need to be successful in the workplace. (Individuals, Society, and Culture)

**Connections between *Hands on Banking* and Indiana Academic Standards:
English/Language Arts (2006)**

Grade 4

Students understand the basic features of words.

Decoding and Word Recognition

4.1.7 Use context to determine the meaning of unknown words.

Standard 2

Reading: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

4.2.1 Use the organization of informational text to strengthen comprehension.

4.2.8 Identify informational texts written in narrative form (sometimes with undeveloped characters and minimal dialogue) using sequence or chronology.

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

4.2.2 Use appropriate strategies when reading for different purposes.

4.2.3 Draw conclusions or make and confirm predictions about text by using prior knowledge and ideas presented in the text itself, including illustrations, titles, topic sentences, important words, foreshadowing clues (clues that indicate what might happen next), and direct quotations.

4.2.9 Recognize main ideas and supporting details presented in expository (informational texts).

Grade 5

Standard 1

Reading: Word Recognition, Fluency, and Vocabulary Development

Students use their knowledge of word parts and word relationships, as well as context (the meaning of the text around a word), to determine the meaning of specialized vocabulary and to understand the precise meaning of grade-level-appropriate words.

Vocabulary and Concept Development

5.1.6 Understand unknown words by using word, sentence, and paragraph clues to determine meaning.

Standard 2 Reading: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

5.2.1 Use the features of informational texts, such as formats, graphics, diagrams, illustrations, charts, maps, and organization, to find information and support understanding.

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

5.2.3 Recognize main ideas presented in texts, identifying and assessing evidence that supports those ideas.

Grade 6

Standard 2

Reading: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

6.2.1 Identify the structural features of popular media (newspapers, magazines, online information) and use the features to obtain information.

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

6.2.3 Connect and clarify main ideas by identifying their relationships to multiple sources and related topics.

6.2.4 Clarify an understanding of texts by creating outlines, notes, diagrams, summaries, or reports.

Grade 7

Standard 2

Reading: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

7.2.1 Understand and analyze the differences in structure and purpose between various categories of informational materials (such as textbooks, newspapers, and instructional or technical manuals).

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

7.2.7 Draw conclusions and make reasonable statements about a text, supporting the conclusions and statements with evidence from the text.

Grade 8

Standard 2

ReadingG: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

8.2.7 Analyze the structure, format, and purpose of informational materials (such as textbooks, newspapers, instructional or technical manuals, and public documents).

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

8.2.5 Use information from a variety of consumer and public documents to explain a situation or decision and to solve a problem.

8.2.9 Make reasonable statements and draw conclusions about a text, supporting them with accurate examples.

Grade 9

Standard 1: Reading: Word Recognition, Fluency, and Vocabulary Development

Students will apply their knowledge of word origins to determine the meaning of new words encountered in reading and use those words accurately.

Vocabulary and Concept Development:

9.1.1 Identify and use the literal and figurative meanings of words and understand the origins of words

9.1.2 Distinguish between what words mean literally and what they imply and interpret what the words imply.

Standard 2: READING: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

9.2.1 Analyze the structure and format of functional workplace documents, including the graphics and headers,

Analysis of Grade-Level-Appropriate Nonfiction and Informational Text

9.2.3 Generate relevant questions about readings on issues that can be researched.

Standard 7: Listening and Speaking: Skills, Strategies, and Applications

Students formulate thoughtful judgments about oral communication.

Comprehension:

9.7.1 Summarize a speaker's purpose and point of view and ask questions concerning the speaker's content, delivery, and attitude toward the subject.

Analysis and Evaluation of Oral and Media Communications:

9.7.7 Make judgments about the ideas under discussion and support those judgments with convincing evidence.

Grade 10

Standard 1: Reading: Word Recognition, Fluency, and Vocabulary Development

Students will apply their knowledge of word origins to determine the meaning of new words encountered in reading and use those words accurately.

Vocabulary and Concept Development:

10.1.1 Understand technical vocabulary in subject area reading

10.1.2 Distinguish between what words mean literally and what they imply, and interpret what words imply.

Standard 2: READING: Comprehension and Analysis of Nonfiction and Informational Text

Students read and understand grade-level-appropriate material.

Structural Features of Informational and Technical Materials

10.2.1 Analyze the structure and format of various informational documents

Standard 7: Listening and Speaking: Skills, Strategies, and Applications

Students formulate thoughtful judgments about oral communication.

Comprehension:

10.7.1 Summarize a speaker's purpose and point of view and ask questions concerning the speaker's content, delivery, and attitude toward the subject.

10.7.7 Make judgments about the ideas under discussion and support those judgments with convincing evidence.

Connections between *Hands on Banking* and Indiana K-8 Curriculum Development Guidelines for Business, Marketing, and Information Technology (2005)

Business and Information Technology K-8

Personal Finance/Economics

BMS-PFE 1 - Personal Financial/Economic Decision Making

BMS-PFE 1.1 Content Standard: Students use a rational decision-making process that recognizes opportunity costs and trade-offs involved in making choices.

BMS-PFE 2 - Money Management

BMS-PFE 2.1 Content Standard: Students analyze various forms of income and the factors related to income management.

BMS-PFE-3 Spending and Credit

BMS-PFE-3.1 Content Standard: Students apply a decision-making process to maximize satisfaction in purchasing and paying for products and services.

BMS-PFE 4 Saving and Investing

BMS-PFE 4.1 Content Standard: Students evaluate saving and investing options to make short-, intermediate-, and long-term goals.

Personal Finance Grades 11-12

PF 1 Financial Planning

PF 1.1 Content Standard: Students understand financial planning concepts.

- **PF 1.1.5** Create and analyze a personal balance sheet.
- **PF 1.1.7** Develop financial goals for the future and a financial plan based on one's life style, expectations, skills, and career choices.

PF 1.2 Content Standard: Students understand savings and investment strategies to

- **PF 1.2.4** Recommend appropriate personal saving and investment strategies and planned changes as one proceeds through the life-cycle. facilitate financial planning.
- **PF 1.2.5** Distinguish between simple and compound interest.

PF 3 Income and Money Management

PF 3.1 Content Standard: Students identify sources of income and analyze factors that affect income.

- **PF 3.1.2** Verify gross and net income calculations for a payroll check.

PF 3.3 Content Standard: Students develop and evaluate a budget for money management.

- **PF 3.3.1** Develop and modify a personal budget for income, saving, and fixed, variable and discretionary expenses.

PF 3.6 Content Standard: Students understand services provided by financial institutions.

- **PF 3.6.2** Manage a personal checking account, including its costs and the reconciliation process.

PF 4 Spending and Credit Management

PF 4.1 Content Standard: Students apply a decision-making model to maximize consumer satisfaction when buying goods and services.

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