



Money skills you need for life.

**Hands on Banking®**



## **How Hands on Banking® / El futuro en tus manos® Aligns with Kentucky 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:

- *Program of Studies for Kentucky Schools Grades Primary-12, Mathematics* (2006)
- *Program of Studies for Kentucky Schools Grades Primary-12, English-Language Arts* (2006)
- *Program of Studies for Kentucky Schools Grades Primary-12, Social Studies* (2006)
- *Program of Studies for Kentucky Schools Grades Primary-12, Vocational Studies* (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 *Program of Studies for Kentucky Schools Grades Primary-12, Mathematics, 2006***

### **Grade 4**

#### **Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately

*Students will understand that*

- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life.
- computing fluently and making reasonable estimates increases the ability to solve realistic problems encountered in everyday life.

*Students will*

- explore the relationship between fractions, decimals and percents
- apply whole numbers, commonly used fractions and decimals to represent real-world problems
- explore appropriate estimation procedures for different situations
- develop and apply computational procedures to add, subtract, multiply and divide whole numbers
- add and subtract decimals through thousandths
- explore and use properties of numbers for written and mental computations (e.g., use commutative property of addition to rearrange addition such as change  $12+4+8$  to  $12+8+4$  to simplify the addition)

#### **Measurement**

*Students will*

- use measurements to describe and compare attributes of objects, including length, width, height, **money (cost)**, temperature and weight, and sort and compare objects using attributes
- convert units (e.g., linear, weight, **money**, time) within a measurement system (e.g., 2 feet = 24 inches)
- describe, define, give examples of and use to solve real-world and/or mathematical problems both nonstandard and standard (U.S. Customary, metric) units of measurement to include length, time, **money** and temperature

#### **Algebraic Thinking**

*Students will*

- read or create and solve story problems using mathematical sentences with missing values
- model real-world situations with simple number sentences using manipulatives, numbers and/or symbols

### **Grade 5**

#### **Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately

*Students will understand that*

- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life.
- computing fluently and making reasonable estimates increases the ability to solve realistic problems encountered in everyday life.

*Students will*

- explore the use of simple ratios to describe problem situations
- explore, investigate, compare, relate and apply relationships among whole numbers, fractions, decimals and percents
- read, write, identify and compare decimals through ten-thousandths
- explore appropriate estimation procedures for different situations
- apply and explain appropriate strategies for estimating quantities of objects and computational results

- develop and apply computational procedures to add, subtract, multiply and divide whole numbers using basic facts and technology as appropriate
- add and subtract decimals through one-thousandths using manipulatives or symbolic notation
- extend multiplication to include one decimal place
- use properties of numbers for written and mental computation (e.g., combine commutative and associative properties to rearrange multiplication exercises such as  $4 \times (7 \times 5)$  which can be rearranged as  $(4 \times 5) \times 7$  to simplify the multiplication)

### **Measurement**

- solve problems involving money
- convert units within the U.S. monetary system
- describe, define, give examples of and use to solve real-world and/or mathematical problems both nonstandard and standard (U.S. Customary, metric) units of measurement to include length, time, **money**, temperature and weight

### **Algebraic Thinking**

- apply simple equations and simple inequalities to solve mathematical and/or real-world problems
- model real-world situations with simple number sentences using manipulatives, numbers, variables and/or symbols

## **Grade 6**

### **Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately

*Students will understand that*

- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life.
- computing fluently and making reasonable estimates with fractions, decimals and whole numbers increases the ability to solve realistic problems encountered in everyday life

*Students will*

- continue to develop number sense using fractions, decimals and percents, including percents greater than 100% and improper fractions
- extend applications of operations (+, -, ×, ÷) to include fractions and decimals
- develop place value of large and small numbers, including decimals
- estimate and mentally compute to solve real-world and/or mathematical problems with whole numbers, fractions, decimals and percents, checking for reasonable and appropriate computational results
- develop addition, subtraction, multiplication and division of common fractions and decimals with manipulatives and symbols (e.g., mental computation, paper and pencil, calculators)
- add, subtract, multiply, divide and apply order of operations with whole numbers, fractions and decimals to solve real-world problems
- develop meaning of percent and how to determine a percentage

**Grade 7**

**Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately

*Students will understand that*

- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life.
- computing fluently and making reasonable estimates with fractions, decimals and integers increases the ability to solve realistic problems encountered in everyday life

*Students will*

- extend number sense for percents and integers
- estimate and mentally compute to solve real-world and/or mathematical problems with whole numbers, fractions, decimals and percents, checking for reasonable and appropriate computational results
- extend concepts and application of operations with fractions and decimals to include percents
- add, subtract, multiply, divide and apply order of operations (including positive whole number exponents) with fractions, decimals and integers to solve real-world problems
- compute percentages and use percentages in proportional reasoning

**Grade 8**

**Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately

*Students will understand that*

- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life.
- computing fluently and making reasonable estimates with fractions, decimals and integers increases the ability to solve realistic problems encountered in everyday life

*Students will*

- estimate to solve real-world and/or mathematical problems with rational numbers and common irrational numbers, checking for reasonable and appropriate computational results
- add, subtract, multiply, divide and apply order of operations (including positive whole number exponents) using rational numbers to solve real-world problems
- use percentages and proportions in problem solving, including consumer applications (e.g., simple interest, percentages of increase and decrease, discounts, unit pricing, sale prices)

### **High School Education:**

**Academic Expectation 1.5-1.9** (Students use mathematical ideas and procedures to communicate, reason, and solve problems.) is infused throughout the mathematics instruction P-12 and is integral to the content and instruction across all grade levels.

**Academic Expectation 1.16** (Students will use computers and other kinds of technology to collect, organize, and communicate information and ideas.) is an essential and integral part of instruction across the content and the mathematics Program of Studies.

### **Number Properties and Operations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately.

**2.12** Students understand mathematical structure concepts including the properties and logic of various mathematical systems.

### **High School Enduring Knowledge – Understandings**

*Students will understand that:*

- numbers, ways of representing numbers, relationships among numbers and number systems are means of representing real-world quantities.
- meanings of and relationships among operations provide tools necessary to solve realistic problems encountered in everyday life and problems encountered in mathematical situations.
- computing fluently and accurately with real numbers and making reasonable estimates increases the ability to solve realistic problems encountered in everyday life.
- problem solving and connections with other content areas require a strong sense of number, including applications of absolute value (magnitude) and the ordering of numbers.
- proportional reasoning is a tool for modeling and solving problems encountered in everyday situations.

### **High School Skills and Concepts – Estimation**

*Students will*

- use calculators appropriately and regularly make estimations without a calculator to detect potential errors
- estimate solutions to problems with real numbers both realistic and mathematical situations

### **High School Skills and Concepts – Estimation**

*Students will*

- use calculators appropriately and regularly make estimations without a calculator to detect potential errors
- estimate solutions to problems with real numbers (including very large and very small quantities) in both realistic and mathematical situations
- establish and apply benchmarks for real numbers in context

## **High School Skills and Concepts – Number Operations**

*Students will*

- add, subtract, multiply and divide real numbers
- add, subtract and multiply complex numbers
- solve realistic problems to a specified degree of accuracy
- develop fluency in operations with real numbers and matrices, using mental computation or paper-and-pencil calculations for simple cases and calculators and/or computers for more complicated cases
- use concrete, pictorial and abstract models to develop and/or generalize a procedure

## **High School Skills and Concepts – Ratios and Proportional Reasoning**

*Students will*

- calculate and apply ratios, proportions, rates and percentages to solve problems
- translate real-world proportional relationships into mathematical expressions and vice versa

## **High School Skills and Concepts – Properties of Numbers and Operations**

*Students will*

- identify and apply real number properties
- use equivalence relations of real numbers to solve problems

## **Big Idea: Algebraic Thinking**

### **Academic Expectations**

**2.7** Students understand number concepts and use numbers appropriately and accurately.

**2.8** Students understand various mathematical procedures and use them appropriately and accurately.

**2.11** Students understand mathematical change concepts and use them appropriately and accurately.

**2.12** Students understand mathematical structure concepts including the properties and logic of various mathematical systems.

### **High School Enduring Knowledge – Understandings**

*Students will understand that*

- patterns, relations and functions are tools that help explain or predict real-world phenomena.
- there are relationships between and among patterns and functions, their representations and their properties.
- algebra represents mathematical situations and structures for analysis and problem solving.
- real-world situations can be represented using mathematical models to analyze quantitative relationships.
- functions are used to analyze change in various contexts and model real-world phenomena.
- functions can be written in words, in a symbolic sentence or in a table or graph.

### **High School Skills and Concepts – Patterns, Relations and Functions**

*Students will*

- combine functions by addition, subtraction, multiplication and compositions
- recognize and solve problems that can be modeled using linear, absolute value, quadratic or exponential functions

## **Connections between *Hands on Banking* and Program of Studies for Kentucky Schools Grades Primary-12, English-Language Arts, 2006**

### **Grade 4**

#### **Forming a Foundation (Reading)**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will*

- apply context and self-correction strategies while reading
- read grade-appropriate material--orally and silently--with accuracy and fluency
- use a variety of reading strategies to understand vocabulary and texts

#### **Developing and Initial Understanding (Reading)**

*Students will*

- use comprehension strategies (e.g., using prior knowledge, predicting, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- demonstrate understanding of informational passages/texts:  
use information to state and support central/main idea or to interpret the meaning of specialized vocabulary (words and terms specific to understanding the content)
- read and use functional messages encountered in daily life
- use information from text to accomplish a specific task or answer questions
- use visual information (e.g., maps, charts, graphs, timelines, visual organizers) to understand texts

#### **Interpreting Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, logical/sequential) to aid comprehension
- demonstrate understanding of informational passages/texts

#### **Reflecting and Responding to Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to make connections
- relate texts to prior knowledge, personal experiences, other texts or ideas
- provide text references/evidence to support connections (text-to-self, text-to-text, text-to-world)

#### **Speaking, Listening and Observing**

*When listening, students will*

- follow spoken instructions to perform specific tasks

### **Grade 5**

#### **Forming a Foundation (Reading)**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will*

- apply context and self-correction strategies while reading

**Interpreting Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, logical/sequential) to aid comprehension
- demonstrate understanding of informational passages/texts

**Reflecting and Responding to Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to make connections
- relate texts to prior knowledge, personal experiences, other texts or ideas
- provide text references/evidence to support connections (text-to-self, text-to-text, text-to-world)

**Speaking, Listening and Observing**

*When listening, students will*

- follow spoken instructions to perform specific tasks

**Grade 6**

**Forming a Foundation (Reading)**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will*

- apply context and self-correction strategies while reading
- make predictions while reading
- read grade-appropriate material -- orally and silently- with automaticity (accuracy and fluency, phrasing, expression, and attention to text features)
- use a variety of reading strategies to understand vocabulary and texts: formulate questions to guide reading (before, during and after reading)

**Developing and Initial Understanding (Reading)**

*Students will*

- use comprehension strategies (e.g., using prior knowledge, predicting, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, classification, logical/sequential), to aid in comprehension
- explain the meaning of concrete or abstract terms, based on the context (e.g., “loaded” words, connotation, denotation)
- paraphrase and summarize information from texts of various lengths; make text-based inferences; draw conclusions based on what is read
- demonstrate understanding of informational passages/texts:
- use information from texts to accomplish a specific task or answer questions
- use text features and visual information (e.g., maps, charts, graphs, timelines, visual organizers) to understand texts

## **Interpreting Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, logical/sequential) to aid comprehension
- demonstrate understanding of informational passages/texts

## **Reflecting and Responding to Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to make connections
- relate texts to prior knowledge, personal experiences, other texts or ideas
- provide text references/evidence to support connections (text-to-self, text-to-text, text-to-world)

## **Speaking, Listening and Observing**

*When listening, students will*

- follow spoken instructions to perform specific tasks

## **Grade 7**

### **Forming a Foundation (Reading)**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will*

- apply context and self-correction strategies while reading
- make predictions while reading
- read grade-appropriate material -- orally and silently- with automaticity (accuracy and fluency, phrasing, expression, and attention to text features)
- use a variety of reading strategies to understand vocabulary and texts: formulate questions to guide reading (before, during and after reading)

## **Developing and Initial Understanding (Reading)**

*Students will*

- use comprehension strategies (e.g., using prior knowledge, predicting, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, classification, logical/sequential), to aid in comprehension
- explain the meaning of concrete or abstract terms, based on the context (e.g., “loaded” words, connotation, denotation)
- paraphrase and summarize information from texts of various lengths
- make text-based inferences; draw conclusions based on what is read
- demonstrate understanding of informational passages/texts:
- use information from texts to accomplish a specific task or answer questions
- use text features and visual information (e.g., maps, charts, graphs, timelines, visual organizers) to understand texts

## **Interpreting Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, logical/sequential) to aid comprehension
- demonstrate understanding of informational passages/texts

## **Reflecting and Responding to Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to make connections

## **Speaking, Listening and Observing**

*When listening, students will*

- follow spoken instructions to perform specific tasks

## **Grade 8**

### **Forming a Foundation (Reading)**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will*

- apply context and self-correction strategies while reading
- make predictions while reading
- read grade-appropriate material -- orally and silently- with automaticity (accuracy and fluency, phrasing, expression, and attention to text features)
- use a variety of reading strategies to understand vocabulary and texts: formulate questions to guide reading (before, during and after reading)

### **Developing and Initial Understanding (Reading)**

*Students will*

- use comprehension strategies (e.g., using prior knowledge, predicting, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, classification, logical/sequential), to aid in comprehension
- explain the meaning of concrete or abstract terms, based on the context (e.g., “loaded” words, connotation, denotation)
- paraphrase and summarize information from texts of various lengths
- make text-based inferences; draw conclusions based on what is read
- demonstrate understanding of informational passages/texts:
- use information from texts to accomplish a specific task or answer questions
- use text features and visual information (e.g., maps, charts, graphs, timelines, visual organizers) to understand texts

## **Interpreting Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, description, logical/sequential) to aid comprehension
- demonstrate understanding of informational passages/texts

## **Reflecting and Responding to Text (Reading)**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to make connections

## **Speaking, Listening and Observing**

*When listening, students will*

- follow spoken instructions to perform specific tasks

## **High School**

The **Academic Expectations** for ELA are

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

**1.11** Students write using appropriate forms, conventions, and styles to communicate ideas and information to different audiences for different purposes.

**5.1** Students use critical thinking skills such as analyzing, prioritizing, categorizing, evaluating, and comparing to solve a variety of problems in real-life situations.

*Students will understand that*

- many words have multiple meanings. Knowledge of syntax/language structure, semantics/meaning, context cues, and the use of resources can help in identifying the intended meaning of words and phrases as they are used in text.

## **Big Idea: Forming a Foundation (Reading)**

### **Grades 9 & 10 Skills and Concepts**

*Students will*

- apply context and self-correction strategies while reading
- read grade-appropriate material orally—and silently—with automaticity (accuracy and fluency)
- use print and electronic resources (general and specialized dictionaries, thesauruses and glossaries) to determine the definition, pronunciation, etymology, spelling, usage of words, multiple meanings of words, or content-specific meanings of words

### **Grades 11 & 12 Skills and Concepts**

*Students will*

- apply context and self-correction strategies while reading
- read increasingly complex material--orally and silently--with automaticity (accuracy and fluency)

## **Big Idea: Developing an Initial Understanding (Reading)**

### **Academic Expectations**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

*Students will understand that*

- reading a wide range of print and non-print texts builds an understanding of texts, of themselves, and of different cultures.

- different purposes to read include reading to acquire new information and reading for personal fulfillment. Among these texts are plays, fiction and non-fiction, classic and contemporary works, and foundational U.S. documents.
- the use of comprehension strategies enhances understanding of text.
- different types of texts place different demands on the reader. Understanding text features and structures, and characteristics associated with different genres (including print and non-print) facilitate the reader's ability to make meaning of the text.

### **Grades 9 & 10 Skills and Concepts**

#### *Students will*

- use comprehension strategies (e.g., using prior knowledge, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, proposition/support, description, classification, logical/sequential) to aid in comprehension
- demonstrate understanding of informational passages/texts:
  - use information from texts to accomplish a specific task or answer questions
  - use text features and visual information (e.g., maps, graphs, timelines, diagrams) to understand texts

### **Grades 11 & 12 Skills and Concepts**

#### *Students will*

- use comprehension strategies (e.g., using prior knowledge, generating clarifying, literal and inferential questions, constructing sensory images, locating and using text features) while reading, listening to, or viewing literary and informational texts
- use text structure cues (e.g., chronology, cause/effect, compare/contrast, proposition/support, description, classification, logical/sequential, deductive/inductive) to aid in comprehension
- demonstrate understanding of informational passages/texts:
  - locate key ideas, information, facts or details
  - use information from texts to accomplish a specific task or to answer questions
  - use text features and visual information (e.g., maps, charts, graphs) to understand texts

### **Big Idea: Interpreting Text (Reading)**

#### **Academic Expectations**

**1.1** Students use reference tools such as dictionaries, almanacs, encyclopedias, and computer reference programs and research tools.

**1.2** Students make sense of the variety of materials they read.

**1.3** Students make sense of the various things they observe.

**1.4** Students make sense of the various messages to which they listen.

#### **High School Enduring Knowledge – Understandings**

##### *Students will understand that*

- interpretations of text involve linking information across parts of a text and determining importance of the information presented.

### **Grades 9 & 10 Skills and Concepts**

#### *Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts
- demonstrate understanding of informational passages/texts:

### **Grades 11 & 12 Skills and Concepts**

#### *Students will*

- use comprehension strategies while reading, listening to, or viewing increasingly complex literary and informational texts
- demonstrate understanding of informational passages/texts:

**Big Idea: Reflecting and Responding to Text (Reading)**  
**Grades 9 & 10 Skills and Concepts**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to analyze content or make connections

**Grades 11 & 12 Skills and Concepts**

*Students will*

- use comprehension strategies while reading, listening to, or viewing literary and informational texts to analyze and evaluate content or make connections

**Big Idea: Demonstrating a Critical Stance (Reading)**

**High School Enduring Knowledge – Understandings**

*Students will understand that*

- reading is a process that includes applying a variety of strategies to comprehend, interpret, and evaluate texts; showing evidence of responsible and warranted interpretations of text; and examining texts critically.

**Connections between *Hands on Banking* and *Program of Studies for Kentucky Schools Grades Primary-12, Vocational Studies, 2006***

**Grade 4**

**Consumer Decisions**

**2.30** Students evaluate consumer products and services and make effective consumer decisions.

**2.33** Students demonstrate the skills to evaluate and use services and resources available in their community.

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that'*

- fundamental economic concepts are important for consumer decision-making.
- consumer decisions are influenced by economic and social factors.
- values have a role in making consumer decisions.

*Students will*

- investigate economic concepts and why they are important for consumer decisions by:
  - examining how individuals and families make choices to satisfy needs and wants as they relate to consumer decisions
  - explain bartering, and how money makes it easier for people to get things they want
  - comparing and evaluating products and services based on major factors (e.g., price, quality, features) when making consumer decisions

**Financial Literacy**

*Students will understand that*

- management of financial resources is needed to meet goals of individuals and families.
- budgets are a basic component in making financial decisions.
- various services are provided by financial institutions (e.g., banks, credit unions).

*Students will*

- explain how financial management is needed to meet goals of individuals and families by:
  - identifying goals pertaining to money that might affect individuals and families
  - describing different ways to save and invest money (e.g., piggy bank, local bank, savings bonds)
- define credit and how it can be used to make purchases
- explain the purpose of a budget and define the basic components (income, expenses, savings)
- investigate basic services (e.g., deposits, check cashing) provided by financial institutions (e.g., banks, credit unions)

## **Grade 5**

### **Consumer Decisions**

**2.30** Students evaluate consumer products and services and make effective consumer decisions.

**2.33** Students demonstrate the skills to evaluate and use services and resources available in their community.

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- fundamental economic concepts are important for consumer decision-making.
- values have a role in making consumer decision.

*Students will*

- investigate economic concepts and why they are important for consumer decisions by:
  - analyzing the differences between needs and wants and how individuals and families make choices
  - recognizing the relationship between supply and demand and its role in meeting consumer needs
- analyze ways that an individual has rights and responsibilities as a consumer
  - quality, features) when making consumer decisions

### **Financial Literacy**

*Students will understand that*

- management of financial resources is needed to meet goals of individuals and families.
- savings plans and budgets are basic components in making financial decisions.
- various services are provided by financial institutions (e.g., banks, credit unions).

*Students will*

- explain how financial management is needed to meet goals of individuals and families by:
  - investigating goals pertaining to money that might affect individuals and families
  - describing various types of expenses (e.g., food, clothing, entertainment) and savings (e.g., piggy bank, bank account, savings bonds)
- investigate savings plans and budgets in making financial decisions by:
  - developing a simple savings plan that would achieve a specific goal
  - explaining the purpose of a budget and define the basic components (income, expenses, savings)
- explain credit and the affect of having fees with credit
- describe how basic services (e.g., deposits, check cashing) are provided by financial institutions  
(e.g., banks, credit unions)

## **Grade 6**

### **Consumer Decisions**

**2.30** Students evaluate consumer products and services and make effective consumer decisions.

**2.33** Students demonstrate the skills to evaluate and use services and resources available in their community.

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- economic and social factors affect consumer decisions.

*Students will*

- evaluate economic and social concepts and why they are important for consumer decisions by:
  - analyzing the differences between needs and wants and how individuals and families make choices

## **Financial Literacy**

*Students will understand that*

- management of financial resources is needed to meet goals of individuals and families.
- savings plans and budgets are basic components in making financial decisions.
- various services are provided by financial institutions (e.g., banks, credit unions).

*Students will*

- evaluate financial management resources and how they are needed to meet goals of individuals and families by:
  - prioritizing financial goals that might affect individuals, families and community
  - explaining various types of expenses (e.g., food, clothing, entertainment) and savings (e.g., piggy bank, bank account, savings bonds)
- investigate savings plans and budgets in making financial decisions by:
  - developing a savings plan that would achieve a specific goal
  - describing basic components of a budget (e.g., income, fixed and flexible expenses, and savings)
  - explaining when and why borrowing is used for the purchase of goods and services
- describe how basic services (e.g., deposits, checking account, savings account) are provided by financial institutions (e.g., banks, credit unions)
- explain how financial goals affect future lifestyle expectations and career choices

## **Grade 7**

### **Consumer Decisions**

**2.30** Students evaluate consumer products and services and make effective consumer decisions.

**2.33** Students demonstrate the skills to evaluate and use services and resources available in their community.

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- economic and social factors affect consumer decisions.

*Students will*

- evaluate economic and social concepts and why they are important for consumer decisions

### **Financial Literacy**

*Students will understand that*

- management of financial resource practices is needed to meet goals of individuals and families.
- saving plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.
- financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals.
- career choice and lifestyle impacts an individual's financial future.
- evaluate financial management practices including budgeting, savings, banking services (e.g., purpose of checking and savings accounts, debit/credit), and investing (e.g., general types and purpose of investing) and explain why these practices are important in achieving personal financial goals by:
  - constructing and using a personal spending/savings plan and evaluate according to short- and long-term goals
  - explaining the difference between credit and debit cards
- investigate savings plans and budgets in making financial decisions by:
  - describing basic components of a budget (e.g., income, fixed and flexible expenses, and savings)

- explain how financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals by:
  - analyzing the steps in opening and using a checking and savings account
- develop financial goals for the future based on one's lifestyle expectations and career choices

## **Grade 8**

### **Consumer Decisions**

**2.30** Students evaluate consumer products and services and make effective consumer decisions.

**2.33** Students demonstrate the skills to evaluate and use services and resources available in their community.

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- economic and social factors affect consumer decisions.

*Students will*

- social factors and economic principles and their affect on consumer decisions

### **Financial Literacy**

*Students will understand that*

- management of financial resource practices is needed to meet goals of individuals and families.
- savings plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.

• financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that

help in achieving financial goals.

- career choice and lifestyle impacts an individual's financial future.
- evaluate financial management practices including budgeting, savings, banking services (e.g., purpose of checking and savings accounts, debit/credit), and investing (e.g., general types and purpose of investing) and explain why these practices are important in achieving personal financial goals by:

- describing the risks and responsibilities associated with using credit
- investigate savings plans and budgets in making financial decisions by:

- constructing and using a personal spending/savings plan and evaluate according to short- and long-term goals

- analyzing basic components of a budget (e.g., income, fixed and flexible expenses, and savings)

- explain how financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals by:
  - analyzing the steps in opening and using a checking and savings account
- develop financial goals for the future based on one's lifestyle expectations and career choices

## **High School**

### **Consumer Decisions**

**5.4** Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- social factors and economic principles impact consumer decisions.
- consumer management practices relating to the human, economic, and environmental resources are needed to meet the goals for individuals and families.

## **Financial Literacy**

5.4 Students use a decision-making process to make informed decisions among options.

*Students will understand that*

- management of financial resource practices is needed to meet goals of individuals and families across the life span.
- saving plans (e.g., investments, savings accounts, stocks, bonds) and budgets are economic practices in making financial decisions.
- financial institutions (e.g., banks, brokerage firms, credit unions) provide consumer services that help in achieving financial goals.
- usage of credit involves risks and responsibilities for an individual's financial future

## **High School Skills and Concepts**

### **High School Enduring Knowledge – Understandings**

*Students will*

- analyze financial management practice, including budgeting, banking (e.g., check writing, balancing a checking account), savings and investments (e.g., advantages and disadvantages of savings accounts, stocks, bonds, mutual funds, certificates of deposit, IRAs, 401Ks) and explain their importance in achieving short and long-term financial goals by:
  - o describing the risks and responsibilities associated with using credit (e.g., use of debit and credit cards, establishing and maintaining good credit, cause and effect of bankruptcy)
- create and evaluate a personal spending/savings plan determined by an individual's short- and long-term financial goals
- compare an electronic means of transfer (e.g., debit cards, ATM, automatic deposits/payments) offered by various financial institutions

## **Connections between *Hands on Banking* and *Program of Studies for Kentucky Schools Grades Primary-12, Social Studies, 2006***

### **Grade 4**

#### **Economics**

**2.18** Students understand economic principles and are able to make economic decisions that have consequences in daily living.

*Students will*

- investigate banks in Kentucky; explain and give examples of the roles banks play (e.g., loan money, save money) in helping people deal with scarcity

### **Grade 5**

• demonstrate an understanding of how people deal with scarcity; explain the roles banks play in helping people deal with scarcity (e.g., loan money, save money, lines of credit, interest-bearing accounts)

### **Grades 6, 7, 8**

#### **Economics**

**2.18** Students understand economic principles and are able to make economic decisions that have consequences in daily living.

**High School**  
**Economics**

**Academic Expectations**

**2.18** Students understand economic principles and are able to make economic decisions that have consequences in daily living.

**High School Enduring Knowledge – Understandings**

*Students will understand that*

- a variety of fundamental economic concepts (e.g., supply and demand, opportunity cost) affect individuals, societies and governments.
- our global economy provides for a level of interdependence among individuals, societies and governments of the world.

**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)**