



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 Maine Educational 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:

- *Maine Mathematics Grade Level Expectations for Grades 3-8* (2007)
- *Maine Reading Grade Level Expectations for Grades 3-8* (2007)
- *Maine Learning Results: Social Studies* (2003)
- *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)
- ISTE National Educational Technology Standards for Students (NETS\*S) (2005)
- 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 *Maine Mathematics Grade Level Expectations for Grades 3-8***

### **Grade 4**

#### **Cluster 1. Numbers and Operation**

**Content Standard A: Number and Number Sense:** Students will understand and demonstrate a sense of what numbers mean and how they are used.

**Content Standard B: Computation:** Students will understand and demonstrate computation skills (no calculator use for straight computation and numbers used in this section should match those listed for Standard A. Students will be able to:

- **M1B1.4** Solve multi-step, real-life problems using the four operations with whole numbers.
- **M1B4.4** Develop proficiency with the facts and algorithms of the four operations on whole numbers using mental math and a variety of materials, strategies, and technologies.

### **Grade 5**

**Content Standard A: Number and Number Sense:** Students will understand and demonstrate a sense of what numbers mean and how they are used.

**Content Standard B: Computation:** Students will understand and demonstrate computation skills (no calculator use for straight computation and numbers used in this section should match those listed for Standard A. Students will be able to:

- **M1B1.5** Compute and model all four operations on whole numbers (1-digit divisor, 3-digit dividend) and addition and subtraction with simple fractions with common denominators and decimals to hundredths and do straight computation with these numbers and operations.
- **M1B2.5** Create, solve, and justify the solution for multi-step, real-life problems involving all four operations on whole numbers (1-digit divisor, 3-digit dividend) and addition and subtraction with simple fractions with common denominators and decimals to hundredths.

### **Grade 6**

**Content Standard A: Number and Number Sense:** Students will understand and demonstrate a sense of what numbers mean and how they are used. Students will be able to:

- **M1A1.6** Compare, order, use and represent fractions, (halves, thirds, fourths, fifths, sixths, eighths and tenths with all numerators); and compare, order, use and represent decimals to thousandths and convert between decimals and percentages.

**Content Standard B: Computation:** Students will understand and demonstrate computation skills (no calculator use for straight computation and numbers used in this section should match those listed for Standard A). Students will be able to:

- **M1B1.6** Compute and model all four operations with whole numbers, common fractions and decimals to thousandths, and do straight computation with these numbers and operations. Division limited to 2-digit whole number divisors and 3-digit dividends.
- **M1B2.6** Create, solve, and justify the solution for multi-step, real-life problems with whole numbers, common fractions and decimals to thousandths, with division limited to 2-digit whole number divisors and 3-digit dividends.

### **Grade 7**

**Content Standard A: Number and Number Sense:** Students will understand and demonstrate a sense of what numbers mean and how they are used. Students will be able to:

- **M1A1.7** Compare, order, use, and represent fractions, decimals, and percents and convert among different numeral forms (limited to terminating decimals for decimal to fraction conversion) and apply concepts of integers, absolute value and positive exponents.

**Content Standard B: Computation:** Students will understand and demonstrate computation skills (no calculator use for straight computation and numbers used in this section should match those listed for Standard A). Students will be able to:

- **M1B1.7** Compute and model all four operations with whole numbers, fractions (including mixed numerals), decimals, and percents applying order of operations and do straight computation with these numbers and operations.
- **M1B2.7** Create, solve, and justify the solution for multi-step, real-life problems with whole numbers, fractions (including mixed numerals), decimals, and percents.

### **Grade 8**

**Content Standard A: Number and Number Sense:** Students will understand and demonstrate a sense of what numbers mean and how they are used. Students will be able to:

- **M1A1.8** Use numbers in a variety of equivalent and interchangeable forms (e.g., integer, fraction, decimal, percent, exponential, and scientific notation) in problem-solving.
- **M1A3.8** Apply concepts of ratios, proportions, percents, and number theory (e.g. primes, factors, and multiples) in practical and other mathematical situations.

**Content Standard B: Computation:** Students will understand and demonstrate computation skills (no calculator use for straight computation and numbers used in this section should match those listed for Standard A). Students will be able to:

- **M1B1.8** Compute and model all four operations with whole numbers, fractions, decimals, sets of numbers, and percents, applying the proper order of operations.
- **M1B2.8** Create, solve, and justify the solution for multi-step, real-life problems including those with ratio and proportion.

### **Grades 9-12**

#### **Connections between *Hands on Banking* and *Maine Learning Results - Mathematics, 1997***

Students will be able to:

Computation: Understand and demonstrate computation skills.

- 1 - Use various techniques to approximate solutions, determine the reasonableness of answers, and justify the results.

Data Analysis and Statistics: Understand and demonstrate concepts of data analysis.

- 1 - Determine and evaluate the effect of variables on the results of data collection.
- 2 - Predict and draw conclusions from charts, tables, and graphs that summarize data from practical situations.

Patterns, Relations, Functions: Understand that mathematics is the science of patterns relationships, and functions.

- 1 - Create a graph to represent a real-life situation and draw inferences from it.
- 2 - Translate and solve a real-life problem using symbolic language.

Discrete Mathematics: Understand and apply concepts in discrete mathematics.

- 4 - Use matrices as tools to interpret and solve problems.

Mathematical Reasoning: Understand and apply concepts of mathematical reasoning.

- 1 - Analyze situations where more than one logical conclusion can be drawn from data presented.

Mathematical Communication: Reflect upon and clarify their understanding of mathematical ideas and relationships.

- 2 - Read mathematical presentations of topics within the Learning Results with understanding.

## **Connections between *Hands on Banking* and Maine Reading Grade Level Expectations for Grades 3-8**

### **Grade 4**

#### **Cluster 1: Reading and Viewing**

##### **A. Process of Reading**

Students will:

- **R1A1.4** - Determine the meaning of unknown words by using a dictionary, glossary, or other reference sources.

##### **D. Informational Texts**

- **R1D3.4** - Read for a variety of purposes (e.g., to answer specific questions, to form an opinion, to skim for information). [Text complexity appropriate for grade 4.]

### **Grade 5**

#### **Cluster 1: Reading and Viewing**

**Content Standard A: Process of Reading:** Students will use the skills and strategies of the reading process to comprehend, interpret, evaluate, and appreciate what they have read.

Students will:

- **R1A8.5** Read for a variety of purposes (e.g., to gain knowledge, to aid in making decisions, to receive instructions, to follow an argument, to enjoy). [Text complexity appropriate for grade 5.]

**Content Standard D: Informational Texts:** Students will apply reading, listening, and viewing strategies to informational texts across all areas of curriculum.

Students will:

- **R1D5.5** Organize information to show understanding (e.g., representing key points within text through paraphrasing, summarizing, and/or answering questions). [Text complexity appropriate for grade 5.]

### **Grade 6**

#### **Cluster 1: Reading and Viewing**

**Content Standard A: Process of Reading:** Students will use the skills and strategies of the reading process to comprehend, interpret, evaluate, and appreciate what they have read.

Students will:

- **R1A8.6** Read for a variety of purposes (e.g., to gain knowledge, to aid in making decisions, to receive instructions, to follow an argument, to enjoy). [Text complexity appropriate for grade 6.]

**Content Standard D: Informational Texts:** Students will apply reading, listening, and viewing strategies to informational texts across all areas of curriculum.

### **Grade 7**

#### **Cluster 1: Reading and Viewing**

**Content Standard A: Process of Reading:** Students will use the skills and strategies of the reading process to comprehend, interpret, evaluate, and appreciate what they have read.

Students will:

- **R1A8.7** Read for a variety of purposes (e.g., to gain knowledge, to aid in making decisions, to receive instructions, to follow an argument, to enjoy). [Text complexity appropriate for grade 7.]

**Content Standard D:** Informational Texts: Students will apply reading, listening, and viewing strategies to informational texts across all areas of curriculum.

## **Grade 8**

### **Cluster 1: Reading and Viewing**

**Content Standard A:** Process of Reading: Students will use the skills and strategies of the reading process to comprehend, interpret, evaluate, and appreciate what they have read.

Students will:

- **R1A8.8** Read for a variety of purposes (e.g., to gain knowledge, to aid in making decisions, to receive instructions, to follow an argument, to enjoy). [Maine GLE Reading Panel assumes the text complexity is appropriate for grade 8.]

**Content Standard D:** Informational Texts: Students will apply reading, listening, and viewing strategies to informational texts across all areas of curriculum.

Students will:

- **R1D5.8** Produce and support generalizations acquired from informational text.

## **Grades 9-12**

### ***Connections between Hands on Banking and Maine Learning Results – English Language Arts, 1997***

Students will:

- **Process of Reading:** Use the skills and strategies of the reading process to comprehend, interpret, evaluate, and appreciate what they have read.
  - 1 - Demonstrate an understanding that reading is a gradual process of constructing meaning and revising initial understandings.
  - 6 - Use the context of a work to determine the figurative, idiomatic, and technical meanings of terms.
  - 7 - Use the context of a work to determine the meanings of abbreviations and acronyms.
  - 8 - Find the meaning of relatively uncommon technical terms used in informational texts.
  - 11 - Represent key ideas and supporting details in various written forms (e.g., outline, paraphrase, concise summary).
- **Informational Texts:** Apply reading, listening, and viewing strategies to informational texts across all areas of curriculum.
  - 2 - Distinguish between apparent fact and opinion in nonfiction texts.
  - 3 - Use discussions with peers as a way of understanding information.
  - 5 - Analyze and synthesize the concepts and details in informational texts.
  - 6 - Explain how new information from a text changes personal knowledge.
- **Processes of Writing and Speaking**
  - 4 - Evaluate the remarks and oral presentations of others to find the key ideas, and explain the ways in which these ideas were developed
- **Research-Related Writing and Speaking:** Work, write, and speak effectively when doing research in all content areas.
  - 1 - Develop an appropriate strategy for finding information on a particular topic.
  - 2 - Use referencing while doing research.
  - 3 - Record significant information from events attended and interviews conducted.
  - 4 - Identify and use library information services.

- 5 - Use government publications, in-depth field studies, and almanacs for research.
- 6 - Use CD-ROM, microfiche, and similar resource media for research.
- 7 - Identify and use a variety of news sources (e.g., newspapers, magazines, broadcast and recorded media, artifacts), informants, and other likely sources for research purposes.
- 8 - Use search engines and other Internet resources to do research.
- 11 - Evaluate information for accuracy, currency, and possible bias.

## **Connections between *Hands on Banking* and Maine Learning Results: Social Studies**

### **A. PERSONAL AND CONSUMER ECONOMICS**

#### **Grades 3-4**

1. Describe barter and money and how each is used in the exchange of resources, goods, and services.
2. Identify a situation in which a personal decision is made about the use of scarce resources (e.g., deciding to use allowance to go the movies instead of buying a gift for a family member).

#### **Grades 5-8**

1. Analyze how scarcity affects individuals' decisions about production and consumption of goods and services.
2. Identify and analyze the factors that contribute to personal spending and savings decisions.
3. Use an example to show how incentives affect economic decisions (e.g., tax deferred savings plans, a fast food restaurant's discount promotion).

### **B. ECONOMIC SYSTEMS OF THE UNITED STATES**

Students will understand the economic system of the United States, including its principles, development, and institutions. Students will be able to:

#### **Grades 5-8**

1. Demonstrate knowledge of economic concepts of supply, demand, price, the role of money, and profit and loss.

#### **Grades 9-12**

Students will:

**Economics:** Learn and apply basic economic concepts of consumption to make decisions as effective participants in an international economy. These concepts apply to individuals, households, businesses, governments, and societies which make decisions based on the availability of resources, as well as on costs and benefits.

- Personal and Consumer Economics: Understand that economic decisions are based on the availability of resources and the costs and benefits of choices.
  - 1- Conduct a cost benefit analysis of a personal or business decision.
  - 2- Evaluate different forms of savings and investments for short and long term returns
  - 3- Demonstrate an understanding of credit history and the positive and negative impacts that credit can have on an individual's financial life.

## **Connections between *Hands on Banking* and Maine Career Preparation (1997)**

### **Secondary Grades**

#### **1. INTEGRATED AND APPLIED LEARNING**

**Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.** Students will select and apply appropriate technological resources and problem-solving strategies to real life situations using problem solving strategies in purposeful ways.

**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)**