



Money skills you need for life.

**Hands on Banking®**



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

- *Maryland Voluntary State Curriculum Standards, Mathematics Grades 3-8 (2004)*
- *Maryland Voluntary State Curriculum Standards, Social Studies, Grades 3-8 (2006)*
- *Maryland Voluntary State Curriculum Standards, Reading/English Language Arts Grades 3 to 8 & 10 (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 (2010)
- *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 *Maryland Voluntary State Curriculum Standards, Mathematics Grades 3-8 (2004)***

**Standard 6.0 Knowledge of Number Relationships or Computation** – Students will describe, represent, or apply numbers or their relationships or will estimate or compute using mental strategies, paper/pencil or technology.

**A. Knowledge of Number and Place Value**

**Grade 4**

**A. Knowledge of Number and Place Value**

**2. Apply knowledge of fractions and decimals**

**3. Apply knowledge of money**

**C. Number Computation**

**1. Analyze number relations and compute**

- a) Add whole numbers
- b) Subtract whole numbers
- c) Multiply whole numbers
- d) Divide whole numbers
- f) Add 2 decimals

- **Assessment limit:** Use the same number of decimal places but no more than 2 decimal places and no more than 4 digits including monetary notation and numbers (0 – 100)

- g) Subtract decimals

- **Assessment limit:** Use the same number of decimal places but no more than 2 decimal places and no more than 4 digits including monetary notation and numbers (0 – 100)

**2. Estimation**

- a) Determine the approximate sum and difference of 2 numbers
- b) Determine the approximate product or quotient of 2 numbers

**Grade 5**

**A. Knowledge of Number and Place Value**

**1. Apply knowledge of fractions, decimals, and place value**

**C. Number Computation**

**1. Analyze number relations and compute**

- a) Multiply whole numbers
- b) Divide whole numbers
- e) Add decimals including money)
- f) Subtract decimals including money
- g) Multiply decimals

- **Assessment limit:** Use a decimal in monetary notation by a single digit whole number and numbers (0 – 100)

- h) Divide decimals by whole numbers

**2. Estimation**

- a) Determine the approximate sum and difference of decimals
- b) Determine approximate product and quotient of whole numbers
- c) Determine the approximate product of decimals

- **Assessment limit:** Use a decimal in monetary notation and a single digit whole number and numbers (0 – 100)

## **Grade 6**

### **A. Knowledge of Number and Place Value**

#### **1. Apply knowledge of rational numbers and place value**

- a) Identify and determine equivalent forms of fractions as decimals, as percents, and as ratios

### **C. Number Computation**

#### **1. Analyze number relations and compute**

- a) Multiply fractions and mixed numbers and express in simplest form
- b) Multiply decimals
- c) Divide decimals
- d) Determine a percent of a whole number

#### **2. Estimation**

- a) Determine the approximate products and quotients of decimals

#### **3. Analyze ratios, proportions, or percents**

Use ratios and unit rates to solve problems

## **Grade 7**

### **A. Knowledge of Number and Place Value**

#### **1. Apply knowledge of rational numbers and place value**

### **C. Number Computation**

#### **1. Analyze number relations and compute**

- a) Add, subtract, multiply, and divide integers
- f) Determine percent of a number

#### **2. Estimation**

- a) Determine approximate sums, differences, products, and quotients

#### **3. Analyze ratios, proportions, or percents**

- c) Determine rate of increase and decrease, discounts, simple interest, commission, sales tax

- d) Determine percent of a number

## **Grade 8**

### **A. Knowledge of Number and Place Value**

#### **1. Apply knowledge of rational numbers and place value**

### **C. Number Computation**

#### **1. Analyze number relations and compute**

- a) Add, subtract, multiply and divide integers

#### **2. Estimation**

#### **3. Analyze ratios, proportions, or percents**

- a. Determine and use unit rates
- b. Solve problems using percents, rates of increase and decrease, discount, commission, sales, and simple interest in the context of a problem

**Standard 7.0 PROCESSES OF MATHEMATICS** – Students demonstrate the processes of mathematics by making connections and applying reasoning to solve and to communicate their findings.

**Grades 3-8**

A. Problem solving

1. Apply a variety of concepts, processes, and skills to solve problems

B. Reasoning

1. Justify ideas or solutions with mathematical concepts or proofs

C. Communication

1. Present mathematical ideas using words, symbols, visual displays, or technology

D. Connections

1. Relate or apply mathematics within the discipline, to other disciplines, and to life

2. Identify mathematical concepts in relationship to life

**Maryland's Voluntary State Curriculum - High School Mathematics (June 2007)**  
**Grades 9-12**

**Algebra/Data Analysis**

**Goal 1 Functions and Algebra** - The student will demonstrate the ability to investigate, interpret, and communicate solutions to mathematical and real-world problems using patterns, functions, and algebra.

**1.1** The student will analyze a wide variety of patterns and functional relationships using the language of mathematics and appropriate technology.

**1.3** The student will apply addition, subtraction, multiplication, and/or division of algebraic expressions to mathematical and real-world problems.

**Connections between *Hands on Banking* and Maryland Voluntary State Curriculum Standards, Social Studies, Grades 3-8 (2006)**

**Content Standard: ECONOMICS** – Students will develop economic reasoning to understand the historical development and current status of economic principles, institutions, and processes needed to be effective citizens, consumers, and workers participating in local communities, the nation, and the world.

**Grade 4**

**A. Scarcity and Economic Decision-making**

1. Explain that people must make choices because **resources** are limited relative to **economic wants** for **goods** and **services** in Maryland, past and present

- a. Identify **opportunity cost** of **economic decisions** made by individuals, businesses, and governments
  2. Explain how limited **economic resources** are used to produce **goods** and **services** to satisfy **economic wants** in Maryland
    - a. Describe how **scarcity** and the availability of **economic resources** determine what is produced and the effects on **consumers**
  3. Explain how technological changes have affected **production** and **consumption** in Maryland
    - b. *Describe how **entrepreneurship** inspired technological changes and affected business productivity*
  4. Describe regional economic **specialization** in Maryland and the ways people live and work
    - a. *Explain how available resources determine which careers are more common in one region such as waterman on the Eastern Shore*
    - *Describe how **specialization** results in the interdependence of people*
- B. Economic Systems and the Role of Government in the Economy**
1. Describe the types of **economic systems** in Maryland
    - a. Provide examples of **tradition** in the Maryland economy, such as businesses and skills that are handed down through families
    - b. Give examples of the kinds of **goods** and **services** produced in Maryland during different historical periods
  2. Describe the role of government in regulating **economic** activity and providing **goods** and **services**
    - a. Give examples of how governments' decision making affect economic growth and the ability to provide jobs and provide services
    - b. Explain how local and state governments in Maryland provide **goods** and **services** and are paid for by **taxes**
    - c. Give examples of government's rules and laws that affect how people in businesses work such as requiring licenses to drive and regulating resources
  3. Examine the progression from a **barter** system to a **money** economy in Colonial America
    - a. Give examples of **barter** exchanges of goods and services in Maryland
    - b. Give examples of contemporary money exchanges

### **Grade 5**

#### **A. Scarcity and Economic Decision-making**

1. Explain that people made choices because **resources** were limited relative to **economic wants** for **goods** and **services** (in Colonial America)
    - a. Identify the **opportunity cost** of **economic decisions**, such as whether or not to buy products on which British taxes were imposed
  2. Analyze how limited **economic resources** were used to satisfy **economic wants** in Colonial America
    - a. Describe how available resources affected **specialization** and **trade**
  3. Analyze how technological changes affected production and consumption in Colonial America
    - a. Explain how the development of new products and new technologies affected the way people lived
    - b. Examine how technology has changed production such as wheat/grist mills
- B. Economic Systems and the Role of Government in the Economy**
- a. Analyze a market economy and give examples of how the colonial economy exhibited these characteristics such as private ownership and consumer choice
- B. Economic Systems and the Role of Government in the Economy**
3. Describe the role of money and barter in the colonial trade
    - a. Compare the benefits of a **money** economy to a **barter** economy

## **Grade 6**

### A. Scarcity and Economic Decision-making

1. Explain that people made choices because **resources** relative to **economic wants to goods and services** in the context of early world history
    - a. Identify **opportunity cost** of **economic decisions** made by individuals and groups such as the decision to engage in **trade**
  2. Analyze how scarce **economic resources** were used to satisfy **economic wants** in early world history
    - a. Identify ways people have used resources to meet **economic wants** such as domesticating agriculture
    - b. Describe how available resources affected **specialization** and **trade**
  3. Analyze how technological changes affected **consumption** and **production** in early world history
  4. Examine how **specialization, interdependence** and **trade** affected the **production of goods and services** in early world history
- ### B. Economic Systems and the Role of Government in the Economy
1. Describe the types of economic systems in early world societies
    - a. Describe how various early world societies answer the basic question of what, how, and for whom to produce
  3. Describe the importance of **medium of exchange** in early world history

## **Grade 7**

### A. Scarcity and Economic Decision-making

1. Analyze the decisions that people made because **resources** were limited relative to **economic wants for goods and services** in contemporary world regions
    - a. Identify the **opportunity cost** of economic **decisions** made by individuals, businesses, and governments such as decisions about investing in education
  2. Analyze how **scarcity** of **economic resources** affects **economic choices** in contemporary world regions
    - a. Describe how goals of countries affect the use of **resources** in the pursuit of **economic growth, and sustainable development**
    - b. Identify **tradeoffs** made in economic decisions by **producers** and **consumers**
    - c. Explain how available **resources** affect **specialization** and **trade**
  3. Analyze how technological changes have affected the **consumption** and **production** in the contemporary world
    - a. Give examples of how **technology** has changed **consumption** of **goods and services**, such as the development of computers
    - a. Analyze examples of **specialization** that result from **economic resources**
- ### B. Economic Systems and the Role of Government in the Economy
2. Analyze the role of government in the **economies** of contemporary societies
    - a. Explore how government spending and **taxation** influence an economy's ability to grow and provide jobs and **services**
    - b. Evaluate the **trade-offs** of government regulations
      - a. Analyze the ways that governments can help or impede economic activity, such as providing a stable monetary system, protecting property rights, maintaining infrastructure and providing **public goods and services**
  3. Describe the **money** and banking systems in various countries in the contemporary world
    - a. Explain why a stable **money** and banking system is necessary for an economy to grow and prosper

## **Grade 8**

### A. Scarcity and Economic Decision-making

1. Analyze the decisions that people made because **resources** were limited relative to **economic wants** for **goods** and **services** in America

a) Compare how scarce **resources** affected the decisions of **consumers** and **producers** in different **regions** of the United States

3. Analyze how technological changes affected **production** in the United States prior to 1877  
Describe the effects of new **technology** and resource use on **economic growth**, such as factories, machinery, roads and the telegraph

### B. Economic Systems and the Role of Government in the Economy

2. Analyze the role of government in the U.S. economy prior to 1877

Give examples of how government spending and **taxation** influenced the U.S economy's

c Examine ways in which the government influenced the economy such as spending, taxing and acquisition of territories

## **Voluntary State Curriculum for English (8/28/08)**

**Standard 1: The student will comprehend and interpret a variety of print, non-print and electronic text, and other media. (Eng. Core Learning (ECLG) Goal 1)**

**1.1** The student will use effective strategies before, during, and after reading, viewing, and listening to self-selected and assigned materials. (ECLA 1.1)

1.1.3: The student will confirm understanding after reading, viewing, and/or listening to a text. (ECLG 1.1.3)

1.1.4: The student will apply knowledge of word meaning, context, structure, and origin to define unfamiliar words. (ECLG 1.1.2, 3.2.2)

## **Standard 1.0 General Reading Processes**

### **Grade 4**

#### E. General Reading Comprehension

1. Develop comprehension skills through exposure to a variety of texts

h. Connect the text to prior knowledge or personal experience

### **Grade 5**

#### E. General Reading Comprehension

1. Develop and apply comprehension skills through exposure to a variety of texts, including traditional print and electronic texts

h. Connect the text to prior knowledge or personal experience

### **Grade 6**

#### E. General Reading Comprehension

1. Develop and apply comprehension skills through exposure to a variety of texts, including traditional print and electronic texts

h. Connect the text to prior knowledge or personal experience

### **Grade 7**

#### E. General Reading Comprehension

1. Apply comprehension skills through exposure to a variety of texts, including traditional print and electronic texts

f. Connect the text to prior knowledge or personal experience

### **Grade 8**

#### E. General Reading Comprehension

1. Apply and refine comprehension skills through exposure to a variety of texts, including traditional print and electronic texts

f. Connect the text to prior knowledge or personal experience

**Standard 2.0 Comprehension of Informational Text:** Students will read, comprehend, interpret, analyze, and evaluate informational text.

**Grade 4**

A. Comprehension of Informational Text

1. Develop comprehension skills by reading a variety of self-selected and assigned print and electronic informational texts

a. Read, use, and identify the characteristics of nonfiction materials to gain information and content knowledge

c. Select and read to gain information from personal interest materials, such as books, web sites

e. Use online features

4. Determine important ideas and messages in informational text

f. Identify and explain relationships between and among ideas

**Grade 5**

A. Comprehension of Informational Text

1. Develop and apply comprehension skills by reading a variety of self-selected and assigned print and electronic informational texts

a. Read, use, and identify the characteristics of nonfiction materials to gain information and content knowledge

c. Select and read to gain information from personal interest materials, such as books ... web sites

e. Use online features

4. Determine and analyze important ideas and messages in informational text

f. Identify and explain relationships between and among ideas

**Grade 6**

A. Comprehension of Informational Text

1. Develop and apply comprehension skills by reading a variety of self-selected and assigned print and electronic informational texts

a. Read, use, and identify the characteristics of nonfiction materials to gain information and content knowledge

c. Select and read to gain information from personal interest materials, such as books ... web sites

e. Analyze online features that contribute to meaning

4. Analyze important ideas and messages in informational text

f. Explain relationships between and among ideas

**Grade 7**

A. Comprehension of Informational Text

1. Apply comprehension skills by selecting, reading, and interpreting a variety of print and electronic informational texts

a. Read, use, and identify the characteristics of primary and secondary sources of academic information

c. Select and read to gain information from personal interest materials, such as books, web sites and other online materials

e. Analyze online features that contribute to meaning

4. Analyze important ideas and messages in informational text

f. Explain relationships between and among ideas

## **Grade 8**

### A. Comprehension of Informational Text

1. Apply and refine comprehension skills by selecting, reading, and interpreting a variety of print and electronic informational texts
  - a. Read, use, and identify the characteristics of primary and secondary sources of academic information
  - c. Select and read to gain information from personal interest materials, such as books ... web sites and other online materials
  - e. Analyze online features that contribute to meaning
4. Analyze important ideas and messages in informational text
  - f. Analyze relationships between and among ideas

**Standard 6.0 Listening:** Students will demonstrate effective listening to learn, process, and analyze information.

## **Grade 4**

### A. Listening

1. Demonstrate active listening strategies
2. Comprehend and analyze what is heard

## **Grade 5**

1. Demonstrate active listening strategies
2. Comprehend and analyze what is heard

## **Grade 6**

### A. Listening

1. Apply and demonstrate listening skills appropriately in a variety of settings and for a variety of purposes
2. Apply comprehension and literary analysis strategies and skills for a variety of listening purposes and settings

## **Grade 7**

### A. Listening

1. Apply and demonstrate listening skills appropriately in a variety of settings and for a variety of purposes
2. Apply comprehension and literary analysis strategies and skills for a variety of listening purposes and settings

## **Grade 8**

### A. Listening

1. Apply and demonstrate listening skills appropriately in a variety of settings and for a variety of purposes
2. Demonstrate comprehension and literary analysis strategies and skills for a variety of listening purposes and settings

## **Grades 9-12**

6: The student will listen effectively in a variety of situations and for a variety of purposes.

**SFS 3.2.2**

**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)**