



Money skills you need for life.

Hands on Banking[®]



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

- *Minnesota Academic Standards Mathematics K-12* (2007)
- *Minnesota Academic Standards in History and Social Studies, 2005*
- *Minnesota Academic Standards, Language Arts K-12* (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 (1997)
- *Standards for the English Language Arts*, sponsored by the National Council of Teachers of English and the International Reading Association (1996)
- Department of Defense Education Activity (DODEA) *Curriculum Standards for Mathematics, Reading, and Social Studies*. “*Teaching the children of America's military families worldwide.*” (2009)

We encourage teachers to use the connections below as starting points. Please refer to your own school, district, or local, standards to determine the appropriateness of individual units and lessons for your students.

Connections between *Hands on Banking* and Minnesota Academic Standards Mathematics K-12, (2007)

GRADE 4

Number and Operation

Demonstrate mastery of multiplication and division basic facts; multiply multi-digit numbers; solve real-world and mathematical problems using arithmetic.

4.1.1.5 Solve multi-step real-world and mathematical problems requiring the use of addition, subtraction and multiplication of multi-digit whole numbers.

4.1.1.6 Use strategies and algorithms based on knowledge of place value, equality and properties of operations to divide multi-digit whole numbers by one- or two-digit numbers.

4.1.2.3 Read and write decimals with words and symbols; use place value to describe decimals in terms of thousands, hundreds, tens, ones, tenths, hundredths and thousandths.

Grade 5

Number and Operation

5.1.1.1 Divide multi-digit numbers, using efficient and generalizable procedures, based on knowledge of place value, including standard algorithms.

5.1.1.4 Solve real-world and mathematical problems requiring addition, subtraction, multiplication and division of multi-digit whole numbers.

5.1.1.4 Read and write decimals using place value to describe decimals in terms of groups from millionths to millions.

5.1.3.1 Add and subtract decimals and fractions, using efficient and generalizable procedures, including standard algorithms.

5.1.3.4 Solve real-world and mathematical problems requiring addition and subtraction of decimals, fractions and mixed numbers, including those involving measurement, geometry and data.

Grade 6

Number and Operation

6.1.3.1 Multiply and divide decimals and fractions, using efficient and generalizable procedures, including standard algorithms.

6.1.3.3 Calculate the percent of a number and determine what percent one number is of another number to solve problems in various contexts.

6.1.3.4 Solve real-world and mathematical problems requiring arithmetic with decimals, fractions and mixed numbers

Grade 7

Number and Operation

7.1.2.1 Add, subtract, multiply and divide positive and negative rational numbers that are integers, fractions and terminating decimals; use efficient and generalizable procedures, including standard algorithms; raise positive rational numbers to whole-number exponents.

7.1.2.4 Solve problems in various contexts involving calculations with positive and negative rational numbers and positive integer exponents, including computing simple and compound interest.

Algebra

7.2.2.2 Solve multi-step problems involving proportional relationships in numerous contexts.

7.2.2.3 Use knowledge of proportions to assess the reasonableness of solutions.

Grade 8

Algebra

8.2.1.2 Use linear functions to represent relationships in which changing the input variable by some amount leads to a change in the output variable that is a constant times that amount.

8.2.2.5 Represent geometric sequences using equations, tables, graphs and verbal descriptions, and use them to solve problems.

8.2.4.7 Represent relationships in various contexts using systems of linear equations. Solve systems of linear equations in two variables symbolically, graphically and numerically.

Connections between *Hands on Banking* and Minnesota Academic Standards in History and Social Studies (2005)

Grades 4-8

Economics

A. Producers and Consumers

The student will understand the concept of interdependence in relation to producers and consumers.

B. Economic Choices

The student will understand basic principles of economic decision making

C. The Market Economy (Micro Economics)

The student will understand that in a market economy income is earned in different ways.

D. Market Economy (Micro Economics)

The student will understand business organizations, market structures, and financial institutions that operate within our economy.

Connections between *Hands on Banking* and Minnesota Academic Standards, Language Arts K-12 (2003)

GRADE 4

I. Reading and Literature

- The student will read and understand grade-appropriate English language text

B. Vocabulary Expansion

- The student will acquire, understand and use new vocabulary through explicit instruction and independent reading
- The student will use dictionaries or glossaries to find the meaning of new words

C. Comprehension

- The student will understand the meaning of texts, using a variety of strategies, and will demonstrate literal, interpretive, inferential and evaluative comprehension
- The student will generate and answer literal, inferential, interpretive and evaluative questions about what is read to demonstrate understanding.
- The student will follow multiple-step written instructions.

III. Speaking, Listening and Viewing

- The student will evaluate media.

B. Media Literacy

- The student will critically analyze information found in electronic and print media, and will use a variety of these sources to learn about a topic and represent ideas.

GRADE 5

I. Reading and Literature

- The student will read and understand grade-appropriate English language text

B. Vocabulary Expansion

- The student will acquire, understand and use new vocabulary through explicit instruction and independent reading

C. Comprehension

- The student will understand the meaning of texts, using a variety of strategies, and will demonstrate literal, interpretive, inferential and evaluative comprehension
- The student will infer main ideas and determine relevant details in non-fiction texts
- The student will generate and answer literal, inferential, interpretive and evaluative questions to demonstrate understanding about what is read
- The student will follow multiple-step written instructions.

III. Speaking, Listening and Viewing

- The student will evaluate media.

B. Media Literacy

- The student will critically analyze information found in electronic and print media, and will use a variety of these sources to learn about a topic and represent ideas.

Grade 6

I. Reading and Literature

A. Word Recognition, Analysis and Fluency

The student will read with accuracy and fluency.

C. Comprehension

The student will understand the meaning of informational, expository or persuasive texts, using a variety of strategies and will demonstrate literal, interpretive, inferential and evaluative comprehension.

III. Speaking, Listening and Viewing

Media Literacy

The student will critically analyze information found in electronic and print media, and will use a variety of these sources to learn about a topic and represent ideas.

Grade 7

I. Reading and Literature

A. Word Recognition, Analysis and Fluency

The student will read with accuracy and fluency.

C. Comprehension

The student will understand the meaning of texts, using a variety of strategies, and will demonstrate literal, interpretive, inferential and evaluative comprehension.

III. Speaking, Listening and Viewing

Media Literacy

The student will critically analyze information found in electronic and print media, and will use a variety of these sources to learn about a topic and represent ideas.

Grade 8

C. Comprehension

The student will understand the meaning of texts, using a variety of strategies, and will demonstrate literal, interpretive, inferential and evaluative comprehension.

III. Speaking, Listening and Viewing

Media Literacy

The student will critically analyze information found in electronic and print media, and will use a variety of these sources to learn about a topic and represent ideas.

Connections between *Hands on Banking* and Minnesota Completion Outcomes (2003)

I. READING AND LITERATURE

Students will read and understand grade-appropriate English language text.

A. Word Recognition, Analysis, and Fluency

(Standard under this heading may be locally determined.)

B. Vocabulary Expansion

Standard: The student will apply a variety of strategies to expand vocabulary.

C. Comprehension

Standard: The student will understand the meaning of informational, expository or persuasive texts, using a variety of strategies and will demonstrate literal, interpretive, inferential and evaluative comprehension.

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