



Money skills you need for life.

Hands on Banking®



How Hands on Banking® / El futuro en tus manos® Aligns with Montana 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:

- *Montana K-12 Mathematics Content Standards and Performance Descriptors, 2009*
- *Montana Standards for Social Studies, 10-00*
- *Montana Standards for Reading, 10-00*
- *Montana Standards for Speaking and Listening, 1999*
- *Montana Standards for Career and Vocational Technical Education, 2000*
- *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 Montana K-12 Mathematics Content Standards and Performance Descriptors, 2009

Number Sense and Operation Mathematics Content Standard 1: A student, applying reasoning and problem solving, will use number sense and operations to represent numbers in multiple ways, understand relationships among numbers and number systems, make reasonable estimates, and compute fluently within a variety of relevant cultural contexts, including those of Montana American Indians.

Benchmarks:

End of Grade 4

Montana K-12 Mathematics Content Standards and Performance Descriptors, 2009

- 1.2 Estimation and Operations: Estimate sums, differences, products, and quotients when solving problems. Add, subtract, multiply (three-digit by two-digit factors), and divide (two-digit dividends by one-digit divisors) to solve problems. Demonstrate fluency with basic facts.
- 1.3 Whole Number Concepts: Develop multiplication and division concepts, apply number and operation models and strategies, and reason and justify using properties of operations.
- 1.4 Common Fractions and Decimals: Identify and model common fractions such as tenths, fourths, thirds, and halves; and decimals such as money and place value to 0.001; and recognize and compare equivalent representations.

End of Grade 8

- 1.1 Rational Number Relationships: Recognize, model, and compare different forms of integers and rational numbers including percents, fractions, decimals, and numbers using exponents and scientific notation.
- 1.2 Estimation and Reasonableness: Select and apply appropriate estimation strategies to judge the reasonableness of solutions to problems including those computed on a calculator.
- 1.4 Rational Number Operations: Compute fluently and solve multi-step problems using integers, fractions, decimals, and numbers in exponential form

Upon Graduation - End of Grade 12

- 1 - recognize and formulate problems from situations within and outside mathematics and apply solution strategies to those problems.
- 2- select, apply, and evaluate appropriate estimation strategies throughout the problem-solving process.
- 4 - model connections between problem situations that arise in disciplines other than mathematics.
- 5 - select and use appropriate technology to enhance mathematical understanding. Appropriate technology may include but is not limited to, paper and pencil, calculator, computer and data collection devices.

Mathematics Content Standard 2: Students demonstrate understanding of and an ability to use numbers and operations.

End of Grade 12

- 1 - use and understand the real number system, its operations.

Mathematics Content Standard 6: Students demonstrate understanding of and an ability to use data analysis, probability, and statistics.

Benchmarks:

Mathematics Content Standard 7: Students demonstrate understanding of and an ability to use patterns, relations, and functions.

Benchmarks:

Connections between *Hands on Banking* and Montana Standards for Social Studies, 10-00

Social Studies Content Standard 1: Students access, synthesize and evaluate information to communicate and apply social studies knowledge to real world situations.

Benchmarks:

Students will:

- 1 - analyze and adapt an inquiry process (i.e., identify question or problem, locate and evaluate potential resources, gather and synthesize information)
- 3 – synthesize and apply information to formulate and support reasoned personal convictions within groups and participate in negotiations to arrive at solutions to differences (e.g., economic choices)

Social Studies Content Standard 5: Students make informed decisions based on an understanding of the economic principles of production, distribution, exchange, and consumption.

Benchmarks:

Students will:

End of Grade 4

- Students will give examples of needs and wants; scarcity and choice (e.g., budgeting of allowance)
- Students will identify basic economic concepts.
- Students will describe how personal economic decisions (e.g., deciding what to buy) affect the lives of people in Montana, United States, and the world.
- Students will explain the roles of money, banking, and savings in everyday life.

End of Grade 8

- Students will identify and explain basic economic concepts.
- Students will explain and illustrate how money is used (e.g., trade, borrow, save, invest, compare the values of goods and services)

End of Grade 12

- 5 - explain the operations, rules and procedures of common financial instruments (e.g., stocks and bonds, retirement funds, IRAs) and financial institutions (credit companies, banks, insurance companies).

Connections between *Hands on Banking* and Montana Standards for Reading, 10-00

Content Standard 1— Students construct meaning as they comprehend, interpret, and respond to what they read.

Benchmarks:

When reading, students will:

End of Grade 4

2. Incorporate new print/nonprint information into existing knowledge to draw conclusions and make application.

End of Grade 8

2. Incorporate new print/nonprint information into existing knowledge to draw conclusions and make application.

End of Grade 12

2. Incorporate new print/nonprint information into existing knowledge to draw conclusions and make application.

3. provide oral, written, and/or artistic responses to ideas and feelings generated by the reading material, providing examples of the way these influence one's life and role in society.

Content Standard 2 – Students apply a range of skills and strategies as they read.

Benchmarks:

Students will:

End of Grade 4

4. Use features and organization of fiction and nonfiction material to comprehend complex material (e.g., paragraphs, chapters, titles, indexes, tables of contents, graphs, charts, visuals).

End of Grade 8

4. Use features and organization of fiction and nonfiction material to comprehend complex material (e.g., paragraphs, chapters, titles, indexes, tables of contents, graphs, charts, visuals).

End of Grade 12

4. Use features and organization of fiction and nonfiction material to comprehend increasingly complex material (e.g., paragraphs, chapters, titles, indexes, tables of contents, graphs, charts, visuals, and methods of organization).

Content Standard 4 - Students select, read, and respond to print and nonprint material for a variety of purposes.

Benchmarks:

Students will:

End of Grade 4

2. Solve a problem or answer a question through reading.

3. Perform tasks for a variety of purposes by reading.

6. Read and interpret information from a variety of sources.

End of Grade 8

2. Read to organize and understand information, and to use material to investigate a topic (e.g. electronic information).
3. Read, interpret and apply information to perform specific tasks.
7. Identify, locate, read and interpret information from a variety of sources.

End of Grade 12

2. Read to evaluate appropriate resource material for a specific task.
3. Locate, read, analyze, and interpret material to investigate a question, topic, or issue (e.g., reference material, pamphlets, book excerpts, articles, letters, and electronic information).
7. Locate, read, analyze, and evaluate information from a variety of sources (Internet).

Content Standard 5 – Students gather , analyze, synthesize, and evaluate information from a variety of sources, and communicate their findings in ways appropriate for their purposes and audiences.

Benchmarks:

Students will:

1. Compare and contrast information and broad themes within and among a variety of information sources.

Connections between *Hands on Banking* and Montana Standards for Speaking and Listening, 1999

Content Standard 2 – Students distinguish among and use appropriate types of speaking and listening for a variety of purposes.

Benchmarks:

Students will:

3. Speak and listen effectively for a broad range of purposes (e.g., critically evaluating problems and solutions).
5. Identify and use different types of listening appropriate to the listening situation (e.g., critical listening)

Content Standard 3 – Students apply a range of skills and strategies to speaking and listening

Benchmarks:

Students will:

6. Compare and contrast one’s experiences, information, and insights with the message in a variety of communication situations.

Connections between *Hands on Banking* and Montana Standards for Career and Vocational Technical Education, 2000

Content Standard 2: Students demonstrate an understanding and apply principles of Resource Management (i.e., financial, time, personal management).

Benchmarks II – Grades 9-12

Students will:

1. Prepare a budget and keep financial records

Content Standard 5 – Students know and demonstrate the requirements of the workplace through authentic application.

Benchmarks II – Grades 9-12

Students will:

3. Identify possible outcomes and consequences of decisions.

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