



Money skills you need for life.

Hands on Banking[®]



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

- *Mathematics Standard Course of Study and Grade-Level Competencies K-12*, Public Schools of North Carolina (2003)
- *Social Studies Standard Course of Study and Grade-Level Competencies K-12*, Public Schools of North Carolina (2006)
- *English Language Arts Course of Study*, Public Schools of North Carolina (2004)
- *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 *Mathematics Standard Course of Study and Grade-Level Competencies K-12, Public Schools of North Carolina (2003)*

Grade 4

Competency Goal 1: The learner will read, write, model, and compute with nonnegative rational numbers.

Objectives:

- **1.02** Develop fluency with multiplication and division:
 - a) Two-digit by two-digit multiplication (larger numbers with calculator).
 - b) Up to three-digit by two-digit division (larger numbers with calculator).
 - c) Strategies for multiplying and dividing numbers.
 - d) Estimation of products and quotients in appropriate situations.
- **1.04** Develop fluency with addition and subtraction of non-negative rational numbers with like denominators, including decimal fractions through hundredths.
 - a) Develop and analyze strategies for adding and subtracting numbers.
 - b) Estimate sums and differences.
 - c) Judge the reasonableness of solutions.
- **1.05** Develop flexibility in solving problems by selecting strategies and using mental computation estimation, calculators or computers, and paper and pencil.

Grade 5

Competency Goal 1: The learner will understand and compute with nonnegative rational numbers.

Objectives:

- **1.02** Develop fluency in adding and subtracting non-negative rational numbers (halves, fourths, eighths; thirds, sixths, twelfths; fifths, tenths, hundredths, thousandths; mixed numbers).
 - Develop and analyze strategies for adding and subtracting numbers.
 - b) Estimate sums and differences.
 - c) Judge the reasonableness of solutions.
- **1.03** Develop flexibility in solving problems by selecting strategies and using mental computation, estimation, calculators or computers, and paper and pencil.

Grade 6

Competency Goal 1: The learner will understand and compute with rational numbers.

Objectives:

- **1.02** Develop meaning for percents.
 - b) Make estimates in appropriate situations.
- **1.04** Develop fluency in addition, subtraction, multiplication, and division of nonnegative rational numbers.
 - c) Estimate the results of computations.
 - d) Judge the reasonableness of solutions.
- **1.07** Develop flexibility in solving problems by selecting strategies and using mental computation, estimation, calculators or computers, and paper and pencil.

Grade 7

Competency Goal 1: The learner will understand and compute with rational numbers.

Objectives:

- **1.01** Develop and use ratios, proportions, and percents to solve problems.
- **1.02** Develop fluency in addition, subtraction, multiplication, and division of rational numbers.
 - c) Estimate the results of computations.
 - d) Judge the reasonableness of solutions.
- **1.03** Develop flexibility in solving problems by selecting strategies and using mental computation, estimation, calculators or computers, and paper and pencil.

Grade 8

Competency Goal 1: The learner will understand and compute with real numbers.

Objectives:

- **1.02** Develop flexibility in solving problems by selecting strategies and using mental computation, estimation, calculators or computers, and paper and pencil.

Grades 9-12

Introductory Mathematics

Competency Goal 1: The learner will understand and compute with real numbers.

Objectives:

- **1.02** Develop flexibility in solving problems by selecting strategies and using mental computation, estimation, calculators or computers, and paper and pencil.

Connections between *Hands on Banking* and *Social Studies Standard Course of Study and Grade-Level Competencies K-12*, Public Schools of North Carolina (2002)

All Grades

Skill Competency Goal 1: The learner will acquire strategies for reading social studies materials and for increasing social studies vocabulary.

Objectives:

Read for literal meaning.

- **1.06** Recognize and use social studies terms in written and oral reports.
- **1.08** Use context clues and appropriate sources such as glossaries, texts, and dictionaries to gain meaning.

Skill Competency Goal 2: The learner will acquire strategies to access a variety of sources, and use appropriate research skills to gather, synthesize, and report information using diverse modalities to demonstrate the knowledge acquired.

Objectives:

- **2.01** Use appropriate sources of information.
- **2.02** Explore print and non-print materials.
- **2.03** Utilize different types of technology.

Grade 4

Competency Goal 6: The learner will evaluate how North Carolinians apply basic economic principles within the community, state, and nation.

Objectives:

- **6.01** Explain the relationship between unlimited wants and limited resources.
- **6.02** Analyze the choices and opportunity cost involved in economic decisions.
- **6.05** Recognize that money can be used for spending, saving, and paying taxes.

Grade 5

Competency Goal 5: The learner will evaluate ways the United States and other countries of North America make decisions about the allocation and use of economic resources.

Objectives:

- **5.03** Assess economic institutions in terms of how well they enable people to meet their needs.

Grade 8

Competency Goal 9: The learner will explore examples of and opportunities for active citizenship, past and present, at the local and state levels.

Objectives

- **9.01** Describe contemporary political, economic, and social issues at the state and local levels and evaluate their impact on the community.

Grade 10: Civics and Economics (2006)

Competency Goal 7: The learner will investigate how and why individuals and groups make economic choices.

Objectives:

- **7.03** Compare examples of tradeoffs and opportunity costs of economic choices.
- **7.05** Explain the impact of investment on human, capital, productive, and natural resources.

Competency Goal 8: The learner will analyze features of the economic system of the United States.

Objectives:

- **8.03** Explain the circular flow of economic activities and how interactions determine the prices of goods and services.
- **8.04** Illustrate how supply and demand affects prices.
- **8.05** Predict how prices change when there is either a shortage or surplus.
- **8.06** Explain how changes in the level of competition can affect price and output levels.
- **8.07** Identify and describe the roles and functions of various economic institutions and business organizations.
- **8.08** Evaluate the investment decisions made by individuals, businesses, and the government.
- **8.09** Describe the role of money in trading, borrowing, and investing.

Competency Goal 9: The learner will analyze factors influencing the United States economy.

Objectives:

- **9.01** Identify phases of the business cycle and the economic indicators used to measure economic activities and trends.

Contemporary Issues in North Carolina History

Competency Goal 4: The learner will examine the state of North Carolina's economy and consider ways to improve current conditions.

Objectives:

- **4.03** Describe suggestions for solving economic problems.

Economics (2006)

Competency Goal 1: The learner will demonstrate the role of economic choices within a market economy.

Objectives:

- **1.07** Predict how interest rates act as an incentive for borrowing and saving.
- **1.08** Formulate a savings or financial investment plan for a future goal.

Competency Goal 2: The learner will analyze the role that supply and demand, prices, and profits play in determining production and distribution in a market economy.

Objectives:

- **2.05** Explain the function of profit in a market economy.
- **2.07** Explain how financial markets channel funds from savers to investors.

Competency Goal 3: The learner will analyze the organization and role of business firms and assess the various types of market structures in the United States economy.

Objectives:

- **3.02** Identify various ways firms finance operations and explain the advantages and disadvantages of each way.
- **5.04** Identify the causes of inflation and analyze its impact on economic decisions.
- **5.05** Assess how individual spending and production decisions impact levels of income, employment, and prices.
- **5.06** Identify causes and effects of inflation, and analyze its impact on economic decisions.

Competency Goal 6: The learner will describe the role of money and financial institutions in a market economy.

Objectives:

- **6.01** Explain the basic functions of money.
- **6.02** Identify the composition of the money supply of the United States.
- **6.03** Explain the role of banks and other financial institutions in the economy of the United States.
- **6.04** Describe the organization and functions of the Federal Reserve System.
- **6.05** Compare and contrast credit, savings, and investment services available to the consumer from financial institutions.
- **6.06** Research and monitor financial investments, such as stocks, bonds, and mutual funds.
- **6.07** Formulate a credit plan for purchasing a major item comparing different interest rates.

Connections between *Hands on Banking* and *English Language Arts Standard Course of Study*, Public Schools of North Carolina (2004)

Grade 4

Competency Goal 1: The learner will apply enabling strategies and skills to read and write.

- Use word identification strategies appropriately and automatically when encountering unknown words
- **1.05** Use word reference materials (e.g., glossary, dictionary, thesaurus) to identify and comprehend unknown words.
- **1.06** Read independently daily from self-selected materials (consistent with the student's independent reading level) to:
 - increase fluency.
 - build background knowledge.
 - expand vocabulary.

Competency Goal 2: The learner will apply strategies and skills to comprehend text that is read, heard, and viewed.

- **2.02** Interact with the text before, during, and after reading, listening, and viewing by:
 - locating relevant information.
 - making connections with previous experiences, information, and ideas.
- **2.06** Summarize major points from fiction and nonfiction text(s) to clarify and retain information and ideas.
- **2.09** Listen actively.

Competency Goal 3: The learner will make connections with text through the use of oral language, written language, and media and technology.

- **3.06** Conduct research for assigned projects or self-selected projects (with assistance) from a variety of sources through the use of technological and informal tools (e.g., print and non-print texts, artifacts, people, libraries, databases, computer networks).

Grade 5

Competency Goal 1: The learner will apply enabling strategies and skills to read and write.

- **1.02** Select key vocabulary critical to the text and apply appropriate meanings as necessary for comprehension.
- **1.04** Use word reference materials (e.g., glossary, dictionary, thesaurus, on-line reference tools) to identify and comprehend unknown words.

Competency Goal 2: The learner will apply strategies and skills to comprehend text that is read, heard, and viewed.

- **2.03** Read a variety of texts.
- **2.07** Evaluate the usefulness and quality of information and ideas based on purpose, experiences, text(s), and graphics.
- **2.09** Listen actively and critically.

Competency Goal 3: The learner will make connections through the use of oral language, written language, and media and technology.

- **3.06** Conduct research (with assistance) from a variety of sources for assigned or self-selected projects (e.g., print and non-print texts, artifacts, people, libraries, databases, computer networks).

Grade 6

Competency Goal 2: The learner will explore and analyze information from a variety of sources.

- **2.01** Explore informational materials that are read, heard, and/or viewed.
- **2.02** Use multiple sources of print and non-print information in developing informational materials such as brochures, newsletters, and infomercials by exploring a variety of sources from which information may be attained (e.g., books, Internet, electronic databases, CD-ROM).

Grade 7

Competency Goal 2: The learner will synthesize and use information from a variety of sources.

- **2.01** Respond to informational materials that are read, heard, and/or viewed.

Grade 8

Competency Goal 2: The learner will use and evaluate information from a variety of sources.

- **2.01** Analyze and evaluate informational materials that are read, heard, and/or viewed.

Grade 9: English I

Competency Goal 3 - The learner will examine argumentation and develop informed opinions.

- **3.04 -** Demonstrate the ability to read, listen to and view a variety of increasingly complex print and non-print argumentative texts appropriate to grade level and course literary focus,

Grade 10: English II

Competency Goal 1 - The learner will react to and reflect upon print and non-print text and personal experiences by examining situations from both subjective and objective perspectives.

- **1.03** Demonstrate the ability to read, listen to and view a variety of increasingly complex print and non-print expressive texts appropriate to grade level and course literary focus,

Competency Goal 4 - The learner will critically interpret and evaluate experiences, literature, language, and ideas.

- **4.05 -** Demonstrate the ability to read, listen to and view a variety of increasingly complex print and non-print critical texts appropriate to grade level and course literary focus,

Grade 11: English III

Competency Goal 1: The learner will demonstrate increasing insight and reflection to print and non-print text through personal expression.

- **1.03 -** Demonstrate the ability to read, listen to and view a variety of increasingly complex print and non-print expressive texts appropriate to grade level and course literary focus,

Competency Goal 2: The learner will inform an audience by using a variety of media to research and explain insights into language and culture.

- **2.01** Research ideas, events, and/or movements related to United States culture

Grade 12: English IV

Competency Goal 1: The learner will express reflections and reactions to print and non-print text as well as to personal experience.

- **1.03 -** Demonstrate the ability to read, listen to and view a variety of increasingly complex print and non-print expressive texts appropriate to grade level and course literary focus,

Connections between *Hands on Banking* and *Career-Technical Standard Course of Study*, Public Schools of North Carolina (2002)

A. Planning for Career-Technical Education

Mission and Purpose – The mission of career-technical education (CTE) is to help empower students for effective participation in an international economy as world-class workers and citizens.

Career-technical education fulfills this mission by:

6. Preparing students to make informed consumer decisions and apply practical life skills.

Common Goals: All programs in career-technical education are designed to contribute to the broad educational achievement of students. These programs contribute to students being able

to

1. Identify, organize, plan, and allocate resources – time, money, materials and facilities, and human resources.

3. Acquire and use information.

6. Contribute to the development of reading, writing, listening, speaking, and mathematical skills.

7. Contribute to the development of thinking creatively, making decisions, solving problems, and reasoning.

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