



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 North Dakota 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:

- *North Dakota Mathematics Content and Achievement Standards Grades K-12 (2005)*
- *North Dakota Content and Achievement Standards for Social Studies (2007)*
- *North Dakota Language Arts Content and Achievement Standards for K-12 (2005)*
- *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 North Dakota Mathematics Content and Achievement Standards Grades K-12 (2005)**

### **Standard 1: Students understand and use basic and advanced concepts of number and number systems.**

#### **Grade 4**

- 4.1.4 Round whole numbers to the nearest tens, hundreds, thousands, ten thousands and hundred thousands
- 4.1.6 Write tenths and hundredths as decimals and fractions
- 4.1.7 Compare equivalent decimals and fractions
- 4.1.9 Explain the meaning of remainders in real-world situations
- 4.1.10 Determine what information is relevant for solving a problem
- 4.1.11 Use a variety of strategies to solve problems
- 4.1.12 Add and subtract whole numbers between 0 and 100,000
- 4.1.13 Multiply multi-digit numbers by two-digit numbers
- 4.1.14 Divide multi-digit numbers by a single-digit number
- 4.1.16 Add and subtract decimals
- 4.1.18 Determine when a rounded solution is appropriate
- 4.1.19 Estimate computations of whole numbers, fractions, and decimals

#### **Grade 5**

- 5.1.9 Round, order, and compare, using symbols, decimals to the tenths, hundredths, and thousandths place
- 5.1.10 Explain and demonstrate the concept of a percent
- 5.1.11 Compare equivalent fractions, decimals and percents
- 5.1.14 Add and subtract whole numbers between 0 and 1,000,000
- 5.1.21 Multiply multi-digit numbers by three-digit numbers
- 5.1.22 Divide multi-digit numbers by two-digit numbers with or without remainders
- 5.1.24 Add and subtract multi-digit decimals
- 5.1.25 Multiply and divide multi-digit decimals

#### **Grade 6**

- 6.1.2 Explain and use whole number percents 1 to 100
- 6.1.3 Find and use the equivalent forms among fractions, decimals and whole-number percents
- 6.1.10 Multiply and divide decimals
- 6.1.13 Use problem-solving strategies to solve and verify the results of problems
- 6.1.14 Estimate the results of problems involving whole numbers, fractions and decimals

#### **Grade 7**

- 7.1.7 Add, subtract, multiply and divide fractions and terminating decimals
- 7.1.8 Solve real-world problems using integers, fractions, decimals and percents

#### **Grade 8**

- 8.1.2 Solve real-world problems involving ratio, proportion and percent
- 8.1.5 Apply operation properties to simplify computations and solve problems
- 8.1.6 Add, subtract, multiply and divide integers
- 8.1.7 Select and use a computational technique (e.g., mental calculation, paper-and-pencil, technology) to solve problems

**Standard 4: Students use concepts and tools of measurement to describe and quantify the world.**

**Grade 4**

4.4.4 Make change up to \$20.00

**Grade 9 – 10**

**Standard 1: Students understand and use basic and advanced concepts of number and number systems.**

**9-10.1.9.** Select and use a computational technique (i.e., mental calculation, paper-and-pencil, or technology) to solve problems involving real numbers

**Grades 11 – 12**

**Standard 1: Students understand and use basic and advanced concepts of number and number systems.**

**11-12.1.7.** Add, subtract, and multiply complex numbers

**Connections between Hands on Banking and North Dakota Content and Achievement Standards for Social Studies (2007)**

**Standard 3: Students understand economic concepts and the characteristics of various economic systems.**

**Grade 4**

4.3.1 Describe the impact of education, training, and health care on personal income

**Grade 5**

5.3.1 Describe how various non-economic factors (e.g., culture, values, interests) can influence economic behaviors and decision making

**Connections between *Hands on Banking* and North Dakota Language Arts Content and Achievement Standards Grades K-12 (2005)**

**Standard 1: Students engage in the research process**

**Grade 4**

4.1.3 Select relevant resource materials to access information; e.g. dictionaries, encyclopedias, newspapers, magazines, videos, interviews, cassette recordings, and Internet

**Grade 5**

5.1.3 Use relevant resource materials to access information; e.g., dictionaries, encyclopedias, newspapers, magazines, videos, interviews, cassette recordings, electronic databases, and Internet.

**Grade 6**

6.1.2 Use sources that are appropriate for the research purpose.

**Grade 7**

7.1.2. Use a variety of sources, such as computer catalogs, magazines, and newspapers, to access information

## **Grade 8**

8.1.2 Use a variety of primary and/or secondary sources to access information; i.e., computer catalogs, magazines, newspapers, and primary sources

## **Standard 2: Students engage in the reading process**

### **Grade 4**

4.2.1 Read a variety of texts; i.e., fiction, nonfiction, multi-cultural.

4.2.6 Use word recognition strategies to determine the meaning of unfamiliar words and make sense of text; i.e., synonyms/antonyms, homonyms, prefixes/suffixes, words with multiple meanings, context clues

4.2.10 Use reading to be informed, entertained, and persuaded.

### **Grade 5**

5.2.1 Read a variety of texts; i.e., fiction, nonfiction, multi-cultural.

5.2.6 Use word recognition strategies to determine the meaning of unfamiliar words and make sense of text; i.e., synonyms/antonyms, homonyms, prefixes/suffixes, words with multiple meanings, context clues

5.2.10 Use reading to be informed, entertained, and persuaded.

### **Grade 6**

6.2.5 Use prior knowledge and experiences to aid text comprehension.

6.2.6 Read to be informed, entertained, and persuaded.

### **Grade 7**

7.2.4 Use prior knowledge and experiences to aid text comprehension.

7.2.5 Read to be informed, entertained, and persuaded.

7.2.11 Use vocabulary building skills and strategies (e.g., synonyms/antonyms, prefixes/suffixes, analogies, multiple meaning words context clues, word reference aids—dictionary, glossary, thesaurus) to determine the meaning of unfamiliar words and make sense of text.

### **Grade 8**

8.2.2 Use prior knowledge and experiences to aid text comprehension.

8.2.3 Use a variety of strategies to construct meaning from text, e.g. vocabulary building strategies, skimming, paraphrasing, summarizing, brainstorming, and discussing.

8.2.9 Use vocabulary building skills and strategies (e.g.; synonyms/antonyms, prefixes/suffixes, multiple meaning words context clues, word reference aids—dictionary, glossary, thesaurus) to determine the meaning of unfamiliar words and make sense of text.

8.2.10 Build vocabulary; e.g., Greek and Latin roots, dictionary information, content area terminology.

### **Grade 9**

9.2.7 Access prior knowledge to interpret meaning

9.2.14 Use decoding/encoding, connotation, and denotation

## **Standard 5: Students understand media**

### **Grade 8**

8.5.2 Access media (e.g. television, film, music, electronic databases, videos, DVDs, comics, visual and performing arts, newspapers, and periodicals) for a variety of purposes.

## **Connections between *Hands on Banking* and North Dakota Career and Technical Education**

### **Family and Consumer Science (2006)**

**Standard 2: Consumer and Family Resources** – Evaluate management practices related to the human, economic, and environmental resources. *(Based on National Standard #2)*

**Topic 4:** Describe interrelationships between consumer actions and the economic system.

- **2.4.1** - Explain individual and family roles and actions in the economic system (e.g., dual career families, spending vs. saving, credit, etc.)
- **2.5.1** - Develop a personal/ family financial plan (i.e., budget)

**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)**