



Money skills you need for life.

Hands on Banking[®]



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

- *Ohio Mathematics Academic Content Standards (2001)*
- *Ohio Social Studies Academic Content Standards (2002)*
- *Ohio K-12 English-Language Arts Content Standards (2001)*
- *Family and Consumer Science Content Standards (2007)*
- *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 Ohio Mathematics Academic Content Standards (2001)

Number, Number Sense and Operations Standard

Students demonstrate number sense, including an understanding of number systems and operations and how they relate to one another. Students compute fluently and make reasonable estimates using paper and pencil, technology-supported and mental methods.

GRADES 3-4

Use place value structure of the base-ten number system to read, write, represent and compare whole numbers and decimals.

Count money and make change using both coins and paper bills.

Model and use commutative and associative properties for addition and multiplication.

Use relationships between operations, such as subtraction as the inverse of addition and division as the inverse of multiplication.

Estimate the results of whole number computations using a variety of strategies, and judge the reasonableness.

Analyze and solve multi-step problems involving addition, subtraction, multiplication and division of whole numbers.

Use a variety of methods and appropriate tools (mental math, paper and pencil, calculators) for computing with whole numbers.

GRADES 5-7

Compare, order and convert among fractions, decimals and percents

Develop meaning for percents, including percents greater than 100 and less than 1.

Use and analyze the steps in standard and non-standard algorithms for computing with fractions, decimals and integers.

Use a variety of strategies ... to estimate, compute, solve and explain solutions to problems involving integers, fractions, decimals and percents.

GRADES 8-10

Estimate, compute and solve problems involving real numbers, including ratio, proportion and percent, and explain solutions.

GRADES 11-12

Demonstrate fluency in operations with real numbers ,, using mental computation or paper and pencil calculations for simple cases and technology for more complicated cases.

Data Analysis and Probability Standard

Students pose questions and collect, organize, represent, interpret and analyze data to answer those questions. Students develop and evaluate inferences, predictions and arguments that are based on data.

GRADES 3-4

Read and interpret tables, charts, graphs (bar, picture, line, line plot), and timelines as sources of information, identify main idea, draw conclusions, and make predictions.

GRADES 5-7

Read, create and use line graphs, histograms, circle graphs, box-and-whisker plots, stem-and-leaf plots, and other representations when appropriate.

Mathematical Process Standard

Students use mathematical processes and knowledge to solve problems. Students apply problem-solving and decision-making techniques, and communicate mathematical ideas.

GRADES 3-4

Use an organized approach and appropriate strategies to solve multi-step problems. Use mathematical strategies to solve problems that relate to other curriculum areas and the real world.

GRADES 5-7

Apply and adapt problem-solving strategies to solve a variety of problems, including unfamiliar and non-routine problem situations. Recognize whether an estimate or an exact solution is appropriate for a given problem situation.

GRADES 8-10

Apply mathematical knowledge and skills routinely in other content areas and practical situations.

GRADES 11-12

Apply mathematical modeling to workplace and consumer situations, including problem formulation, identification of a mathematical model, interpretation of solution within the model, and validations to original problem situation.

Connections between *Hands on Banking* and Ohio Social Studies Academic Content Standards (2002)

Economics

Students use economic reasoning skills and knowledge of major economic concepts, issues and systems in order to make informed choices as producers, consumers, savers, investors, workers and citizens in an interdependent world.

GRADES 11-12

Explain the use of a budget in making personal economic decisions and planning for the future.

Connections between Hands on Banking and Ohio K-12 English-Language Arts Content Standards (2001)

GRADES 4-7

Acquisition of Vocabulary

GRADES 4-7

Use context clues and text structures to determine the meaning of new vocabulary.
Use multiple resources to enhance comprehension of vocabulary.

GRADES 8-10

Use context clues and text structures to determine the meaning of new vocabulary.
Use multiple resources to enhance comprehension of vocabulary.

GRADES 11-12

Use multiple resources to enhance comprehension of vocabulary.

Reading Process: Concepts of Print, Comprehension Strategies and Self-Monitoring Strategies

Determine a purpose for reading and use a range of reading comprehension strategies to better understand text.

GRADES 4-7

Apply effective reading comprehension strategies, including summarizing and making predictions and comparisons, using information in text, between text and across subject areas. Make meaning through asking and responding to a variety of questions related to text.

GRADES 8-10

Apply reading comprehension strategies to understand grade appropriate text. Demonstrate comprehension of print and electronic text by responding to questions (e.g., literal, inferential, evaluative and synthesizing).
Use appropriate self-monitoring strategies for comprehension.

GRADES 11-12

Apply reading comprehension strategies to understand grade appropriate texts. Demonstrate comprehension of print and electronic text by responding to questions (e.g., literal, inferential, evaluative and synthesizing).
Use appropriate self-monitoring strategies for comprehension.

Reading Applications: Informational, Technical and Persuasive Text

GRADES 4-7

Use text features and graphics to organize, analyze and draw inferences from content and to gain additional information.
Explain how main ideas connect to each other in a variety of sources.

GRADES 11-12

Synthesize the content from several sources on a single issue or written by a single author, clarifying ideas and connecting them to other sources and related topics.

Research**GRADES 5-7**

Locate and summarize important information from multiple sources.

Organize information in a systematic way.

Communicate findings orally, visually and in writing or through multimedia.

GRADES 11-12

Compile, organize and evaluate information, take notes and summarize findings.

Evaluate the usefulness and credibility of data and sources and synthesize information from multiple sources.

Communicate findings, reporting on the substance and processes orally, visually and in writing or through multimedia.

Communication Oral and Visual**GRADES 5-7**

Use effective listening strategies, summarize major ideas and draw logical inferences from presentations and visual media.

GRADES 8-10

Use a variety of strategies to enhance listening

GRADES 11-12

Use a variety of strategies to enhance listening comprehension.

Connections between Hands on Banking and Family and Consumer Science Content Standards (2007)

Standard 3: Demonstrate Personal Financial Literacy - Students will develop attitudes and skills to achieve personal financial wellness. They will learn the implications of sound financial decision making, appropriate use of credit, adequate insurance and their impact on personal and workplace financial wellness. Students will learn the inter-relationships between values, spending decisions, income and education. They will be able to use and evaluate technology for financial purposes, avoiding financial fraud. They will address public policy as it relates to family financial well-being.

Introductory Benchmark: Demonstrate Personal Financial Literacy**Introductory Benchmark A: Identify attitudes, behavior, and skills that lead to financial satisfaction.****Descriptor:**

1. Identify expenses and sources of income (e.g., earnings, gifts).
2. Develop budget plans to spend, save, and give to others.
3. Describe decision-making steps that lead to meeting financial needs and wants.

Intermediate Benchmark: Demonstrate Personal Financial Literacy
Intermediate Benchmark A: Establish individual and family financial goals.

Descriptor:

1. Identify income and expenses.
2. Illustrate spending and savings plans for fixed, flexible, and periodic expenses.

Intermediate Benchmark B: Illustrate financial institutions and services to meet financial goals.

Descriptor:

2. Demonstrate financial transactions such as check writing, account reconciliation, savings, investing, deposits, and withdrawals.
3. Analyze types of credit available to individuals and families.

Advanced Benchmark: Demonstrate Personal Financial Literacy

Advanced Benchmark A: Choose resources to meet individual, family and business financial goals.

Descriptor:

1. Differentiate among income and expenses including:
 - a. Types of income (e.g., earnings, gifts, inheritance, interest);
 - b. Types of expense (e.g., food, shelter, clothing, transportation, health care).
2. Prioritize needs and wants based on values and goals namely:
 - a. Types of values (e.g., aesthetic, intellectual, economic);
 - b. Short- and long-term financial goals for self, family, and workplace;
 - c. Goal-setting characteristics (i.e., specific, measurable, achievable, realistic, time-oriented [SMART]).
3. Devise a spending plan for fixed, flexible and periodic expenses.

Advanced Benchmark B: Evaluate financial institutions and services to meet valued ends.

Descriptor:

1. Establish criteria to evaluate various financial services including:
 - a. Types of savings and investing accounts;
 - b. Types of checking, credit and debit accounts;
 - c. On-line and electronic banking practices;
 - d. Fraud or identity protection;
 - e. Retirement investments.
2. Evaluate alternatives for financing postsecondary education (e.g., student loans, home equity loans, vouchers, grants, scholarships, employee tuition reimbursement programs).

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