



Money skills you need for life.

**Hands on Banking**®



## **How Hands on Banking® / El futuro en tus manos® Aligns with Utah 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:

- *Utah Mathematics Core Curriculum* (2007)
- *Utah Social Studies Core Curriculum* (2002,2008)
- *Utah Language Arts Standards* (2003, 2006)
- *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 Utah Mathematics Core Curriculum (2007)**

### **GRADE 4**

**Standard I:** Students will acquire number sense and perform operations with whole numbers, simple fractions, and decimals.

**Objective 5:** Compute problems involving multiplication and division of whole numbers and addition and subtraction of simple fractions and decimals.

### **GRADE 5**

**Standard I:** Students will acquire number sense and perform operations with whole numbers, simple fractions, and decimals.

**Objective 1:** Represent whole numbers and decimals from thousandths to one billion, fractions, percents, and integers.

**Objective 2:** Explain relationships and equivalencies among integers, fractions, decimals, and percents.

**Objective 5:** Solve problems using one or two operations.

**Objective 6:** Demonstrate proficiency with multiplication and division of whole numbers and compute problems involving addition, subtraction, and multiplication of decimals and fractions.

### **GRADE 6**

**Standard I:** Students will expand number sense to include operations with rational numbers.

**Objective 2:** Explain relationships and equivalencies among rational numbers.

**Objective 5:** Solve problems involving multiple steps

**Objective 6:** Demonstrate proficiency with the four operations, with positive rational numbers, and with addition and subtraction of integers.

### **GRADE 7**

**Standard I:** The students will expand number sense to understand, perform operations and solve problems with rational numbers.

**Objective 5:** Solve problems involving rational numbers.

**Standard 2:** Students will use proportional reasoning to solve problems.

**Objective 1:** Solve problems involving ratios, rates, proportions and percentages.

### **GRADES 8-12**

### **PRE-ALGEBRA (2002)**

**Standard 1:** Students will acquire number sense and perform operations with rational numbers.

**Objective 1:** Compute fluently and make reasonable estimates.

1. Compute using selected methods from among mental arithmetic, estimation, paper and pencil, and calculator.
2. Add, subtract, multiply, and divide integers using the order of operations.

### **ALGEBRA 1 (2007)**

#### **Standard 1:**

Students will expand number sense to understand, perform operations, and solve problems with rational numbers.

**Objective 1:** Compute fluently and make reasonable estimates with rational numbers.  
c. Check the reasonableness of results using estimation.

**Objective 3:** Solve problems involving rational numbers using addition, subtraction, multiplication, and division

c. Solve problems involving rational numbers, percents, and proportions.

### **PERSONAL FINANCE (2006)**

**Standard 1:** Students will use a rational decision-making process to set and implement financial goals

**Objective 1:** Explain how goals, decision making, and planning affect personal financial choices and behaviors.

**Objective 2:** Analyze the role of cultural, social, and emotional influences on financial behavior.

**Objective 2:** Relate financial decisions to personal and societal consequences.

**Standard 2:** Students will understand sources of income and the relationship between income and career preparation.

**Standard 3:** Students will understand principles of money management.

**Objective 1:** Describe the role of planning and maintaining a balanced budget.

- Develop, monitor and evaluate a personal budget
- Demonstrate knowledge of financial transactions, checking and savings accounts and associated financial services.

**Standard 4:** Students will understand savings, investing, and retirement planning.

### **MATHEMATICS – MATH 7 (2007)**

**Standard 1:** Students will expand number sense to understand, perform operations, and solve problems with rational numbers.

- **Objective 1:** Represent rational numbers in a variety of ways.
- **Objective 5:** Solve problems involving rational numbers.

### **Connections between *Hands on Banking* and Utah Social Studies Core Curriculum (2008)**

#### **GRADE 4**

**Standard 2:** Students will understand how Utah's history has been shaped by many diverse people, events, and ideas.

**Objective 3:** Investigate the development of the economy in Utah.

- Explain the relationship between supply and demand.
- Describe the role of producers and consumers.

## **GRADES 7-12 (2002)**

### **US GOVERNMENT AND CITIZENSHIP**

**Standard 5:** Students will understand basic economic principles and how they influence everyday life.

**Objective 1:** Explore major economic systems.

- Explain how the scarcity and abundance of productive resources contribute to economic

**Objective 2:** Determine how supply and demand affect the availability of goods and services.

## **Connections between *Hands on Banking* and Utah Language Arts Standards (2003, 2006)**

### **Grades 4, 5, 6**

**Standard 1:** Oral Language-Students develop language for the purpose of effectively communicating through listening, speaking, viewing, and presenting.

**Objective 1:** Develop language through listening and speaking.

**Objective 2:** Develop language through viewing media and presenting.

**Standard 6:** Vocabulary-Students learn and use grade level vocabulary to increase understanding and read fluently.

**Objective 1:** Learn new words through listening and reading widely.

**Objective 2:** Use multiple resources to learn new words by relating them to known words and/or concepts.

**Standard 7:** Comprehension-Students understand, interpret, and analyze narrative and informational grade level text.

**Objective 2:** Apply strategies to comprehend text.

**Objective 3:** Recognize and use features of narrative and informational text.

### **Grade 7 (2006)**

**Standard 1:** (Reading): Students will use vocabulary development and an understanding of text elements and structures to comprehend literary and informational grade level text.

**Objective 2:** (Comprehension of Informational Text): Comprehend and evaluate informational text (i.e., textbooks, advertisements, posters).

### **Grade 8 (2006)**

**Standard 1:** (Reading): Students will use vocabulary development and an understanding of text elements and structures to comprehend literary and informational grade level text.

**Objective 2:** (Comprehension of Informational Text): Comprehend and evaluate informational text (i.e., textbooks, biographies/autobiographies, persuasive essays, letters, graphs, charts).

### **Grades 9, 10, 11 & 12**

**Standard 1:** (Reading): Students will use vocabulary development and an understanding of text elements and structures to comprehend literary and informational grade level text.

**Objective 1:** (Word Analysis, Vocabulary Development): Determine word meaning through word parts, definitions, and context clues.

**Objective 2:** (Comprehension of Informational Text): Comprehend and evaluate informational text (i.e., web pages, newspapers, magazines, encyclopedias, maps, schedules).

## **Connections between *Hands on Banking* and Utah Career and Technical Education Standards**

### **Business Math**

**Standard 0000-05** - The student will demonstrate a knowledge of budget.

- 0502 Prepare a personal budget sheet.

**Standards 0000-07** - The student will demonstrate a knowledge of financial transactions by comparing the use of checking accounts, credit cards, and charge accounts.

- 0704 Reconcile a bank statement.

### **Adult Roles and Financial Literacy (FACS)**

**Standard 1** – Students will be able to calculate answers to problems using addition, subtraction, multiplication, and division.

**Standard 2** – Students will solve problems involving whole numbers, decimals, fractions, percents, ratios, and proportions.

**Standard 5** – Students will demonstrate knowledge of financial transactions by comparing the use of cash, checking accounts, credit cards, charge accounts, and loans.

**ARFL 1.0** - Students will participate in activities that help increase their self-awareness, values and will use a rational decision-making process to set and implement personal and financial plans and goals.

- Objective 1.2 - Identify personal values and explain how values impact interpersonal relationships and financial decisions.
- Objective 1.3 - Classify short- and long-term goals and the steps needed to achieve them.
  - Explain the components of a financial plan (e.g., goals, net worth statement, budget, income and expense record, an insurance plan, a saving and investing plan). (GFL 1.1 b)
  - Design a plan to reach a specific financial goal. (GFL 1.1d)
  - List advantages of designing and following a personal financial plan. (GFL 1.1e)

**ARFL 2.0**- Students will understand sources of income and the relationship between income and career preparation to reach financial goals.

**Standard ARFL 3.0** – Identify consumer rights and responsibilities and identify effective practices for purchasing consumer goods and services.

- Objective 3.1 - Describe the role of planning and maintaining a balanced budget. (GFL 3.1)
  - Develop, monitor, and evaluate a personal budget. (GFL 3.1a)
  - Discuss opportunity costs and trade offs in budget implementation. (GFL 3.1b)

**ARFL 3.0** - Identify consumer rights and responsibilities and identify effective practices for purchasing consumer goods and services.

**ARFL 7.0** – Students will practice family financial planning as it pertains to taxes, saving, and investing.

- Objective 7.1 – Students will describe the services and payment options available from financial institutions.
- Objective 7.2 – Understand credit uses and costs.
- Objective 7.3 – Describe the impact of credit on money management. (
- Objective 7.4 – Describe the value of saving in the financial planning process.

## **Connections between *Hands on Banking* and Utah General Financial Literacy**

**Standard 1** – Students will use a rational decision-making process to set and implement financial goals.

- Objective 1 – Explain how goals, decision-making, and planning affect personal financial choices and behaviors.
- Objective 3 – Relate financial decisions to personal and societal consequences.

**Standard 2** – Students will understand sources of income and the relationship between income and career preparation.

- Objective 1 – Identify various forms of income and analyze factors that affect income.
- Objective 2 – Analyze criteria for selecting a career and the impact of career choices on income and financial stability.
- Objective 3 – Analyze criteria for selecting a career and the impact of career choices on income and financial stability.

**Standard 3** - Students will understand principles of money management.

- Objective 1 – Describe the role of planning and maintaining a balanced budget.
- Objective 2 – Understand credit uses and costs.
- Objective 3 – Describe the impact of credit on money management.

**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)**