



# WELCOME TO WELLS FARGO'S HANDS ON BANKING® PROGRAM!

This fun, interactive, and engaging financial education program is designed for both self-paced, individual learning and group use. These Instructor Guides will help you share this valuable program with groups of any size.

In these guides, you'll find everything you need to lead participants through real-life scenarios, group discussions, and activities that will encourage them to apply these lessons to their daily lives.

By sharing *Hands on Banking* with others, you'll help them to take control of their finances and build a brighter financial future.

## Program Overview

*Hands on Banking* covers all the basics of smart money management. The curriculum is designed for four age groups: Adults, Young Adults (ages 15-21), Teens (grades 6-8), and Kids (grades 4 and 5).

*Hands on Banking* is an easy and enjoyable way to teach and learn the essentials of financial education: the basics of bank services, the importance of saving, smart money management, using credit responsibly, investing, wealth building, and more. Whether it's opening a checking account, avoiding identity theft, paying for college, buying a home, or starting a small business, *Hands on Banking* provides real-world skills and knowledge everyone can use.

## Using the Instructor Guides

The Instructor Guides can be used alone or as an adjunct to the online/CD-ROM program; however, we strongly encourage you to review the program online or request a free CD-ROM. Even if participants will not experience the program online, gaining familiarity with the online program will help you present it more effectively. The most up to date content can always be found online at [www.handsonbanking.org](http://www.handsonbanking.org).

Each topic in *Hands on Banking* has its own Instructor Guide which follows the organization of the online program and includes much of the same content. The Adults version of the *Hands on Banking* program includes six topics:

1. Basics of Bank Services
2. Money Management Tools and Tips
3. Protect Yourself Financially
4. Using Credit to Your Advantage
5. Planning Your Future
6. Buying a Home

Each Instructor Guide includes:

- A glossary of all the relevant terms introduced in the topic
- A lesson introduction which includes:
  - An overview
  - Learning objectives
  - Sample discussion questions to start the lesson
  - "The Basics"—a list of bullet points outlining the key concepts of the lesson
- A lesson summary of all the key concepts of the lesson
- Activities, quizzes, discussion questions, handouts and important tips for key concepts
- A topic summary that lists all the major concepts of the topic
- Additional activities designed to extend the concepts presented in the topic to the real world
- A Library Resource section that includes additional reference materials and handouts

## LESSON CONCEPTS AND ICONS

Each lesson of a topic will present several key concepts. These concepts are introduced to your participants in a variety of ways which are represented in the guides by these icons.



### Activity

An activity usually involves some sort of class participation, whether it is a matching game, a fill in the blank exercise, or worksheet completion. Typically after an activity you will have the opportunity to lead a discussion.



### Discussion

Discussions allow you to introduce key concepts while involving your participants in the conversation and making the information relevant to them. In some places, sample discussion questions are included to help you guide the discussion.



### Quiz

Throughout all the topics, there are short quizzes designed to start discussions or quickly test participants' knowledge of certain concepts.



### Handout

All of the Instructor Guides include handouts that are designed as a resource for your participants to use outside the classroom in their daily lives. For example, one handout includes a list of web links for participants to use as they start, grow and manage their small business.



### Activity and Discussion Handouts

Sometimes during a lesson, an activity or discussion will also use a handout to teach key concepts. In these cases the Handout icon is placed below the Activity or Discussion icon.



### Transition

The Transition icon will let you know when the next concept is related to or follows up on the concept you're presently discussing or covering with your participants.



### Library Articles

The online/CD-ROM version of *Hands on Banking* includes a vast library with relevant articles, checklists, and worksheets for each topic and lesson.

Relevant library articles are recommended at the end of each lesson. These articles provide additional information to use in teaching key concepts (look for the library icon as seen above). We encourage you to review the full library selection online or on the CD-ROM. Feel free to enrich your sessions with additional articles from the library .

You can photocopy these articles and distribute them to participants to start a discussion, or you may want to give them away as handouts for participants to read on their own time. These library articles expand the topic content.

## **Pre-and Post-tests for Adults and Young Adults**

When you use the Adults and/or Young Adult courses with a group or in a classroom setting, we invite you to use the *Hands on Banking* pre and post test we've developed. They can be accessed in the "Instructional Resources" section of [handsonbanking.org](http://handsonbanking.org).

- The Pre-test will help you to determine what topics to emphasize with your group.
- The Post-test will help you assess participants progress

We'd like to request that you report the anonymous results of these tests to our *Hands on Banking* team. Your input will help us to continue to improve the program.

## **How to Access the Interactive Program**

Hands on Banking is available free of charge in both English and Spanish.

- On the Web at [www.handsonbanking.org](http://www.handsonbanking.org) and [www.elfuturoentusmanos.org](http://www.elfuturoentusmanos.org).
- Available for free on CD-ROM—all four age groups are included.
- You may order a CD at [HOB\\_CD@wellsfargo.com](mailto:HOB_CD@wellsfargo.com). There is no charge for small quantities of the CD-ROM. Please email for information regarding high-volume requests. Allow two weeks for delivery.

## **ONCE AGAIN, THANK YOU!**

Thank you for sharing these valuable financial education programs with students and adults in our communities. As an instructor, your training and guidance will provide others with the knowledge and skills they need for a brighter financial future.

We welcome your comments and suggestions for future versions of the *Hands on Banking* curriculum and the Instructor Guides. And, we would very much like to hear your success stories. Please contact us via email at [HOBinfo@wellsfargo.com](mailto:HOBinfo@wellsfargo.com).