



Money skills you need for life.

Hands on Banking®



How Hands on Banking® / El futuro en tus manos® Aligns with Colorado 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:

- *Colorado Model Content Standards for Mathematics (1995, updated 2005)*
- *Colorado Model Content Standards for Economics (1998)*
- *Colorado Model Content Standards for Reading and Writing (1995)*
- *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 (1997)
- *Standards for the English Language Arts*, sponsored by the National Council of Teachers of English and the International Reading Association (1996)
- 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 Colorado Model Content Standards for Mathematics (1995, updated 2005)

Standard 1

- Students develop number sense and use numbers and number relationships in problem-solving situations and communicate the reasoning used in solving these problems.

GRADES K-4

Students are able to:

Demonstrate meanings for whole numbers, and commonly-used fractions and decimals; read and write whole numbers and know place-value concepts and numeration through their relationships to counting, ordering, and grouping; use number sense to estimate and justify the reasonableness of solutions to problems involving whole numbers, and commonly-used fractions and decimals.

GRADES 5-8

Students are able to:

Demonstrate meanings for integers, rational numbers, percents, in problem-solving situations; use the relationships among fractions, decimals, and percents, including the concepts of ratio and proportion, in problem-solving situations; use number sense to estimate and justify the reasonableness of solutions to problems involving integers, and rational numbers.

GRADES 9-12

3. Use number sense to estimate and justify the reasonableness of solutions to problems involving real numbers.

Standard 2

Students use algebraic methods to explore, model, and describe patterns and functions involving numbers, shapes, data, and graphs in problem-solving situations and communicate the reasoning used in solving these problems.

GRADES 9-12

1. Modeling real-world phenomena (for example, Compound interest) using equations.

Standard 6

Students link concepts and procedures as they develop and use computational techniques, including estimation, mental arithmetic, paper-and-pencil, calculators, and computers, in problem-solving situations and communicate the reasoning used in solving these problems.

GRADES K-4

Students are able to:

Demonstrate conceptual meanings for the four basic arithmetic operations of addition, subtraction, multiplication, and division; add and subtract commonly-used fractions and decimals. Select and use appropriate algorithms for computing with whole numbers in problem-solving situations.

GRADES 5-8

Students are able to:

use models to explain how ratios, proportions, and percents can be used to solve real-world problems; construct, use, and explain procedures to compute and estimate with whole numbers, fractions, decimals, and integers; develop, apply, and explain a variety of different estimation strategies in problem-solving situations, and explain why an estimate may be acceptable in place of an exact answer; select and use appropriate algorithms for computing with commonly used fractions and decimals, percents, and integers in problem-solving situations and determine whether the results are reasonable.

GRADES 9-12

1. Use ratios, proportions, and percents in problem-solving situations;
2. Select and use appropriate algorithms for computing with real numbers in problem-solving and determining whether the results are reasonable.

Connections between *Hands on Banking* and Colorado Model Content Standards for Economics (1998)

Standard 1

Students understand that because of the condition of scarcity, decisions must be made about the use of scarce resources.

1.1. Students know that economic choices are made because resources are scarce and that the act of making economic choices imposes opportunity costs.

GRADES K-4

What students know and are able to do includes: identifying goods and services and giving examples of each, showing what happens when there are limited resources and unlimited wants and needs; and giving an example of the opportunity cost for an individual decision

GRADES 5-8

What students know and are able to do include: explaining that few economic choices are all-or-nothing propositions and that most economic choices involve tradeoffs.

1.2 Students understand that economic incentives influence the use of scarce human, capital, and natural resources.

GRADES K-4

What students know and are able to do includes: giving examples of different economic incentives

GRADES 5-8

What students know and are able to do include: identifying different economic goals and giving examples of the tradeoffs among economic goals.

GRADES 9-12

What students know and are able to do include: analyzing how economic incentives influence the economic choices made by individuals, households, businesses, governments, and societies to use scarce human, capital, and natural resources more efficiently to meet their economic goals.

1.3 Students understand that resources can be used in many ways and understand the costs of alternative uses.

GRADES K-4

What students know and are able to do include: describing how consequences of economic choices may affect the future.

GRADES 5-8

What students know and are able to do includes: identifying costs and benefits associated with the use of resources to produce goods and services; identifying choices individuals, households, businesses, governments, and societies make that impact productivity and the future.

GRADES 9-12

What students know and are able to do include: identifying personal investment strategies for different economic goals, such as retirement, a child's education, or saving for a new house (students should be familiar with the risk-reward level of various types of investments...)

Standard 3

Students understand the results of trade, exchange, and interdependence among individuals, households, businesses, governments, and societies.

3.2 Students understand how a country's monetary system facilitates the exchange of resources.

GRADES K-4

What students know and are able to do include: explaining the concepts of money; giving examples of the mediums of exchange in the U.S.

GRADES 5-8

What students know and are able to do include: explaining that money can be used to express the market value of goods and services in the form of prices; describing the role of banks in the monetary system; recognizing that the use of credit involves the use of someone else's money at a certain interest rate.

GRADES 9-12

What students know and are able to do include: explaining the costs and benefits of credit;

Connections between *Hands on Banking* and Colorado Model Content Standards for Reading and Writing (1995)**Standard 1**

Students read and understand a variety of materials.

GRADES K-4

What the students know and are able to do include using a full range of strategies to comprehend materials such as directions, nonfiction material.

GRADES 5-8

What students know and are able to do include using a full range of strategies to comprehend technical writing, in addition to the types of reading material mentioned above.

GRADES 9-12

For students extending their English/Language Arts education beyond the standards, what they know and are able to do **may** include using a full range of strategies to comprehend professional and technical journals, and professional-level reading materials that match their career or academic interests.

Standard 4

Students apply thinking skills to their reading, writing, speaking, listening, and viewing.

GRADES K-4

What students know and are able to do includes using reading, writing, speaking, and listening to define and solve problems; ... and using listening skills to understand directions.

GRADES 5-8

What students know and are able to do includes using reading, writing, speaking, listening, and viewing skills to solve problems and answer questions; making predictions, drawing conclusions, and analyzing what they read, hear, and view;

GRADES 9-12

What students know and are able to do include using reading, writing, listening, articulate speaking, and viewing to solve problems.

Standard 5

Students read to locate, select, and make use of relevant information from a variety of media, reference, and technological sources.

GRADES K-4

What students know and are able to do includes recognizing organizational features of electronic information (*for example, pull-down menus, icons, key word searches*).

GRADES 5-8

What students know and are able to do includes using organizational features of electronic information.

GRADES 9-12

What students know and are able to do includes evaluating information in light of what they know and their specific needs and using available technology to access information.

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