



Money skills you need for life.

Hands on Banking®



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

- *Connecticut Mathematics Curriculum Framework* (2005)
- *Connecticut English-Language Arts Framework PK-12* (2006)
- *Connecticut Social Studies Curriculum Framework* (1998)
- *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)
- 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 Connecticut Mathematics Curriculum Framework (2005)

Grade 4: NUMERICAL AND PROPORTIONAL REASONING

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

a. Extend whole number place value patterns, models and notations to include decimals, which are fractions that have denominators that are multiples of ten.

2.2 Use numbers and their properties to compute flexibly and fluently, and to reasonably estimate measures and quantities

a. Use place value concepts and commutative and associative properties to estimate and compute.

Grade 5: NUMERICAL AND PROPORTIONAL REASONING

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

a. Extend whole number place value patterns, models and notations to include decimals, which are fractions that have denominators that are multiples of ten.

c. Express numbers as equivalent fractions, decimals or percents.

2.2 Use numbers and their properties to compute flexibly and fluently, and to reasonably estimate measures and quantities

a. Use place value concepts and commutative and associative properties to estimate and compute.

Grade 6: NUMERICAL AND PROPORTIONAL REASONING

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

a. Relate whole numbers, fractions, decimals and integers to number lines, scales, the coordinate plane and problem- solving situations.

d. Compare quantities and solve problems using ratios, rates and percents.

2.2 Use numbers and their properties to compute flexibly and fluently, and to reasonably estimate measures and quantities

a. Solve problems using a variety of computational strategies, including the use of calculators.

Grade 7: NUMERICAL AND PROPORTIONAL REASONING

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

a. Represent real-world situations and solutions to problems using the appropriate symbolic form (fractions, decimals or percents).

c. Use percents to make comparisons between groups of unequal size

2.2 Use numbers and their properties to compute flexibly and fluently, and to reasonably estimate measures and quantities

Grade 8: NUMERICAL AND PROPORTIONAL REASONING

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

2.2 Use numbers and their properties to compute flexibly and fluently, and to reasonably estimate measures and quantities.

a. Solve problems involving fractions, decimals, ratios and percents.

b. Make generalizations about operations with very large and very small numbers.

NUMERICAL AND PROPORTIONAL REASONING

Grade 9-12 Core

2.1 Understand that a variety of numerical representations can be used to describe quantitative relationships.

b. Interpret and represent large sets of numbers with the aid of technologies.

Connections between Hands on Banking and Connecticut English-Language Arts Framework PK-12 (2006)

Standard 1: Reading and Responding

Overarching Idea: Students read, comprehend and respond in individual, literal, critical and evaluative ways to literary, informational and persuasive texts in multimedia formats.

Guiding Question: *How do we understand what we read?*

Component Statements:

1.1 Students use appropriate strategies before, during and after reading in order to construct meaning.

1.2 Students interpret, analyze and evaluate text in order to extend understanding and appreciation.

1.3 Students select and apply strategies to facilitate word recognition and develop vocabulary in order to comprehend text.

1.4 Students communicate with others to create interpretations of written, oral and visual texts.

Grade 4

Activate prior knowledge and establish purpose for reading;

Generate and respond to questions.

Interpret information that is implied in a text.

Discuss and respond to texts by making text-to-self, text-to-text and text-to-world connections.

Identify and discuss the topic or main idea of texts.

Use content vocabulary appropriately and accurately (math, music, science, social studies, etc.).

Grades 5-8

Activate prior knowledge, establish purposes for reading and adjust the purposes while reading.

Select and organize relevant information from text to summarize.

Generate and respond to questions.

Develop vocabulary through listening, speaking, reading and writing.

Use content vocabulary appropriately and accurately (math, music, science, social studies, etc.).

Discuss and respond to texts by making text-to-self, text-to-text and text-to-world connections.

Grades 9-12

Students will

1.1.a - activate prior knowledge, establish purposes for reading and adjust the purposes while reading.

1.1.b - monitor comprehension and apply appropriate strategies when understanding breaks down.

1.2.a - generate and respond to questions.

1.2.b – interpret information that is implied in a text

1.2.d - make, support and defend judgments about texts.

1.2.e - discuss and respond to texts by making text-to-self, text-to-text, and text-to-world connections.

1.3.d - develop vocabulary through listening, speaking, reading and writing.

Connections between Hands on Banking and Connecticut Social Studies Framework (1998)

Grades K-4

Explain that a market exists whenever buyers and sellers exchange goods and services

Describe how the price of a good or service in a market is related to how much of it there is and how many people want it;

Describe how voluntary exchange benefits all parties involved in the exchange of goods and services

Recognize that money is a generally accepted medium of exchange and that different countries use different currencies.

Grades 5-8

Describe the relationships among demand, supply and price and their roles in a market system

Grades 9-12

Standard 1: Reading and Responding

Students read, comprehend and respond in individual, literal, critical and evaluative ways to literary, informational and persuasive texts in multimedia formats.

1.1 Students use appropriate strategies before, during and after reading in order to construct meaning

a. activate prior knowledge, establish purposes for reading and adjust the purposes while reading.

b. determine and apply the most effective means of monitoring comprehension and apply the appropriate strategies.

1.2 Students interpret, analyze and evaluate text in order to extend understanding and appreciation.

a. generate and respond to questions.

1.3 Students select and apply strategies to facilitate word recognition and develop vocabulary in order to comprehend text.

a. use phonetic, structural, syntactical and contextual clues to read and understand words.

c. analyze the meaning of words and phrases in context.

d. develop vocabulary through listening, speaking, reading and writing.

Economic Systems:

Students will demonstrate that various economic systems coexist, and that economic decisions are made by individuals and/or governments, influenced by markets, cultural traditions, individuals and governments in the allocation of goods and services.

Grades K-4

• explain that a market exists whenever buyers and sellers exchange goods

• describe how the price of a good or service in a market is related to how much of it there is and how many people want it

- describe how voluntary exchange benefits all parties involved in the exchange of goods and services
- recognize that money is a generally accepted medium of exchange and that different countries use different currencies

Connections between Hands on Banking and Connecticut Business and Technical Finance Education (2006)

Content Standard 1: Accounting

Students will: Comprehend a company's financial resources.

Grades 5-8

- Understand personal credit and debt;
- Prepare a budget for personal/household expenses
- Understand personal income tax.

Content Standard 2: Business Management

Students will: Utilize human resources and economic theories and understand laws affecting personal and business financial decisions in the global marketplace

Grades 5-8

- Identify the steps in the decision-making process to a situation involving an economic decision.

Grades 9-12

- Apply the decision-making process for personal financial planning as it applies to their roles as citizens, workers, and consumers.

Connections between Hands on Banking and Connecticut Family and Consumer Science (2005)

2.0 Evaluate management practices related to human, economic, and environmental resources.

Grades K-4

- 2.3 Identify technology used by individuals and families; impact of technology on individuals and families;
- 2.4 Identify saving and spending;

Grades 5-8

- 2.12 Identify financial goals and the means to achieve individual and family financial goals through a financial management plan

Grades 9-12

- 2.20 Utilize technology for individual and family resources
- 2.22 Demonstrate management of financial resources to meet the goals of individuals and families across the life span
- 2.24 Analyze factors in developing a long-term financial management plan

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