



Money skills you need for life.

Hands on Banking®



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

- *Delaware Mathematics Content Standards* (2008)
- *Delaware English-Language Arts Content Standards and Grade-Level Expectations* (2006)
- *Delaware Social-Studies Content Standards* (2010)
- *Delaware Business, Finance and Marketing education Curriculum Framework Content Standards, 1998*
- *Delaware Family and Consumer Science education Curriculum Framework Content Standards* (2003)
- *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 *Delaware Mathematics Content Standards*, (2008)

Standard 1 (K–4) – Numeric Reasoning: Students will develop Numeric Reasoning and an understanding of *Number and Operations* by solving problems in which there is a need to represent and model real numbers verbally, physically, and symbolically; to explain the relationship between numbers; to determine the relative magnitude of real numbers; to use operations with understanding; and to select appropriate methods of calculations from among mental math, paper-and-pencil, calculators, or computers.

Grade 4

- Use decimal notation to show the value of coins
- Choose the appropriate operation to solve a word problem and explain why
- Add and subtract larger numbers
- Demonstrate mastery of mental math strategies for multiplying numbers
- Develop and use strategies to estimate the results of operations on whole numbers
- Add and subtract decimals using money models
- Select and use appropriate methods and tools for computing

Grade 5

- Find $\frac{1}{10}$ or 10 times a number using mental math
- Generate and connect equivalent forms of benchmark fractions, decimals and percents
- Use multiple models and methods to compare decimals
- Use decimal form to represent benchmark fractions ($\frac{1}{3}$, $\frac{14}{15}$, $\frac{1}{10}$)
- Use multiple methods and models to convert decimals to fractions and fractions to decimals
- Develop the meaning of percent as a ratio of a number out of 100
- Apply more than one operation to solve a word problem
- Multiply and divide by large numbers
- Develop and use strategies to estimate the results of operations on whole numbers
- Multiply numbers by 10, $\frac{1}{10}$, 100 and $\frac{1}{100}$ using mental math
- Add and subtract decimals using models
- Select and use appropriate methods for computing

Grade 6

- Use place value structure to describe the size of decimals
- Demonstrate equivalence of decimals, fractions, and percents using multiple models
- Calculate the decimal equivalent of fractions
- Use benchmark percents to solve problems
- Multiply decimals to solve real-world problems
- Select and use appropriate methods and tools for computing

Grade 7

- Calculate unit rate to solve real-world problems
- Use ratios, proportions and percents to solve contextualized problems
- Select and use appropriate methods and tools for computing

Grade 8

- Demonstrate the reasonableness of an exact calculation by using an estimation or mental math strategy
- Select and use appropriate methods and tools for computing

Standard 2 (K–5) – Algebraic Reasoning: Students will develop Algebraic Reasoning and an understanding of Patterns and Functions by solving problems in which there is a need to recognize and extend a variety of patterns; to progress from the concrete to the abstract using physical models, equations, and graphs; to describe, represent, and analyze relationships among variable quantities; and to analyze, represent, model, and describe real-world functional relationships.

Grade 4

Develop an understanding of the Commutative and Associative Properties of whole number

Grade 5

Model problem situations with objects and use representations such as graphs, tables or equations to draw conclusion

Grade 6

Explore informal methods to **model** and **solve** real-world situations that involve equivalent fractions

Grade 7

Describe rate of change in tables, rules or graphs

Interpret rate of change in tables and graphs based on the context of the problem

Standard 5 – Problem Solving: Students will develop their Problem Solving ability by engaging in developmentally appropriate problem-solving opportunities in which there is a need to use various approaches to investigate and understand mathematical concepts; to formulate their own problems; to find solutions to problems from everyday situations; to develop and apply strategies to solve a wide variety of problems; and to integrate mathematical reasoning, communication and connections.

All students in **Grades K–12** will be able to:

- Build new **mathematical knowledge** •
- **Solve** problems that arise in mathematics and in other contexts
- Apply and adapt a variety of appropriate **strategies** to **solve** problems
- Monitor and reflect on the process of mathematical problem solving

Standard 8 – Connections: Students will develop mathematical Connections by solving problems in which there is a need to view mathematics as an integrated whole and to integrate mathematics with other disciplines, while allowing the flexibility to approach problems, from within and outside mathematics, in a variety of ways.

All students in **Grades K–12** will be able to:

- Recognize and use connections among mathematical ideas
- Understand how mathematical ideas interconnect and build on one another to produce a coherent whole
- Recognize and apply mathematics in contexts outside of mathematics

Connections between *Hands on Banking* and *Delaware English-Language Arts Content Standards, 2006* and Grade-Level Expectations

Standard 2 -- Students will construct, examine, and extend the meaning of literary, informative, and technical texts through listening, reading and viewing.

Grade 4

2.1 Use effective decoding skills to comprehend printed texts

- Use knowledge of common word parts (e.g., compound words, contractions, possessives, prefixes, suffixes, affixes, word roots, base words)
- Increase independent reading
- Learn and use unfamiliar words that are introduced in stories and texts
- Increase knowledge and vocabulary through independent reading

2.2a Seek meaning of unknown words as a way of comprehending texts

- Read and reread other sentences in text to identify and use words that help unlock the meaning of unknown words
- Use picture clues
- Use word cues

2.3a Self-monitor comprehension by generating a purpose for reading and taking appropriate action

- Assimilate prior knowledge
- Make and revise predictions
- Generate and answer questions
- Summarize
- Reread to clarify information
- Adjust reading rate
- Infer information
- Use mental imagery
- Seek the meaning of unknown vocabulary

2.3c Self-monitor comprehension while reading by taking appropriate actions (e.g., rereading to make sense, adjusting rate of reading, seeking the meaning of unknown vocabulary) to enhance understanding of oral and written text.

- Use illustrations to construct meaning from text
- Visualize what was read for a deeper understanding
- Make, confirm, adjust predictions
- Reread difficult parts slowly and carefully
- Find and explain personal connections to the ideas or information in the text
- Search for connections between and among ideas
- Restate in own words the main events in the text

2.4k Demonstrate...by relating the content of the text to real-life situations and applying information from printed, electronic, and oral texts to complete authentic tasks

- Draw on prior knowledge and experience to connect personally to text (text-to-self connections)

Draw on prior knowledge of the world (other books, television, movies) to make text-to-world connections

2.6a Critically...and extend meaning by offering a personal response to texts

- Revisit texts to search for connections between and among ideas
- Find and explain personal connections to topics, events, characters, actions, ideas, or information in texts

Grade 5

2.1 Use effective decoding skills to comprehend printed texts

- Use knowledge of common word parts (e.g., compound words, contractions, possessives, prefixes, suffixes, affixes, word roots, base words)
- Increase knowledge of vocabulary through independent reading
- Learn and use unfamiliar words that are introduced in stories and texts
- Increase knowledge and vocabulary through independent reading

2.2a Seek meaning of unknown words as a way of comprehending texts

- Read and reread other sentences in text to identify and use words that help unlock the meaning of unknown words
- Use illustrations to clarify meanings of words and concepts
- Use word cues

2.3a Self-monitor comprehension by generating a purpose for reading and taking appropriate action

- Assimilate prior knowledge
- Generate and answer questions
- Summarize
- Reread to clarify information
- Adjust reading rate
- Infer information
- Seek the meaning of unknown vocabulary

2.3c Self-monitor comprehension while reading by taking appropriate actions (e.g., rereading to make sense, adjusting rate of reading, seeking the meaning of unknown vocabulary) to enhance understanding of oral and written text.

- Use illustrations to construct meaning from text
- Reread difficult parts slowly and carefully
- Restate in own words the main events in the text
- Periodically summarize while reading
- Periodically paraphrase important ideas or information
- Use a graphic organizer or other note taking technique to record important ideas or information

2.4k Demonstrate...by relating the content of the text to real-life situations and applying information from printed, electronic, and oral texts to complete authentic tasks

- Draw on prior knowledge and experience to connect personally to text (text-to-self connections)
- Draw on prior knowledge of the world (other books, television, movies) to make text-to-world connections
- Apply information from text to real life situations (text-to-self, text-to-world connections) in order to make meaning of text

Grade 6

2.2 Seek meaning of unknown words as a way of comprehending texts

- Determine the meaning of unknown words by using: context clues, prior knowledge, reading other sentences, using illustrations, word cues (similes and metaphors), appositives
- Select the correct definition of words that have multiple meanings
- Using illustrations

2.3 Self-monitor comprehension by generating a purpose for reading and taking appropriate action

- Generate and answer questions
- Summarize/paraphrase
- Reread
- Adjust reading rate
- Inferences
- Graphic organizers or other note-taking techniques
- Use illustrations to construct meaning

2.4k Demonstrate...by relating the content of the text to real-life situations and applying information from printed, electronic, and oral texts to complete authentic tasks

- Make connections (text-to-self, text-to-text, and text-to-world)

Grade 7

- *2.2 Seek meaning of unknown words as a way of comprehending texts*
- Determine the meaning of unknown words by using: context clues, prior knowledge, reading other sentences, using illustrations, word cues (similes and metaphors), appositives
- Select the correct definition of words that have multiple meanings
- Using illustrations

2.3 Self-monitor comprehension by generating a purpose for reading and taking appropriate action

- Generate and answer questions
- Summarize/paraphrase
- Reread
- Adjust reading rate
- Inferences
- Graphic organizers or other note-taking techniques
- Use illustrations to construct meaning

2.4k Demonstrate...by relating the content of the text to real-life situations and applying information from printed, electronic, and oral texts to complete authentic tasks

- Make connections (text-to-self, text-to-text, and text-to-world)

Grade 8

- *2.2 Seek meaning of unknown words as a way of comprehending texts*
- Determine the meaning of unknown words by using: context clues, prior knowledge, reading other sentences, using illustrations, word cues (similes and metaphors), appositives
- Select the correct definition of words that have multiple meanings
- Using illustrations

2.3 Self-monitor comprehension by generating a purpose for reading and taking appropriate action

- Generate and answer questions
- Summarize/paraphrase
- Reread
- Adjust reading rate
- Inferences
- Graphic organizers or other note-taking techniques
- Use illustrations to construct meaning

2.4k Demonstrate...by relating the content of the text to real-life situations and applying information from printed, electronic, and oral texts to complete authentic tasks

- Synthesize information by comparing, eliminating, and merging disparate pieces into one coherent whole

Grades 9-12

- 2.1 (9–12) Using appropriate texts, students will be able to select and apply efficient, effective decoding skills and other word recognition strategies to comprehend printed texts.
- 2.2 (9–12) Seek the meaning of unknown words as an important facet of comprehending texts and messages by using context clues to determine the meanings of words.

Grade 9:

Use **prior knowledge** in conjunction with the following strategies to determine the meaning of unknown words by

- Reading and rereading other sentences in the text to identify and use words that help unlock the meaning of unknown words
- Analyzing illustrations to clarify meanings of abstract words and concepts
- Looking for and using **context clues** provided by **synonyms** and **antonyms**

Grade 10:

Use **prior knowledge** in conjunction with the following strategies to determine the meaning of unknown words by

- Reading and rereading other sentences in the text to identify and use words that help unlock the meaning of unknown words
- Analyzing illustrations to clarify meanings of abstract words and concepts
- Looking for and using **context clues** provided by **synonyms** and **antonyms**

Grade 11

Use **prior knowledge** in conjunction with the following strategies to determine the meaning of unknown words by

- Reading and rereading other sentences in the text to identify and use words that help unlock the meaning of unknown words
- Analyzing illustrations to clarify meanings of abstract words and concepts
- Looking for and using **context clues** provided by **synonyms** and **antonyms**

Grade 12

Use **prior knowledge** in conjunction with the following strategies to determine the meaning of unknown words by

- Reading and rereading other sentences in the text to identify and use words that help unlock the meaning of unknown words
- Analyzing illustrations to clarify meanings of abstract words and concepts
- Looking for and using **context clues** provided by **synonyms** and **antonyms**

2.3a (9–12) Students will be able to self-monitor comprehension while reading by (a) generating a purpose for reading.

Grade 9

Use “During Reading” strategies by

- Assimilating **prior knowledge**
- Making and revising predictions
- Generating and answering questions
- **Summarizing**
- Rereading to clarify information
- Adjusting reading rate
- **Inferring** information

- Using mental **imagery**
- Seeking the meaning of unknown vocabulary

Grade 10

Use “During Reading” strategies by

- Assimilating **prior knowledge**
- Making and revising predictions
- Generating and answering questions
- **Summarizing**
- Rereading to clarify information
- Adjusting reading rate
- **Inferring** information
- Using mental **imagery**
- Seeking the meaning of unknown vocabulary

Grade 11

Use “During Reading” strategies by

- Assimilating **prior knowledge**
- Making and revising predictions
- Generating and answering questions
- **Summarizing**
- Rereading to clarify information
- Adjusting reading rate
- **Inferring** information
- Using mental **imagery**
- Seeking the meaning of unknown vocabulary

Grade 12

Use “During Reading” strategies by

- Assimilating **prior knowledge**
- Making and revising predictions
- Generating and answering questions
- **Summarizing**
- Rereading to clarify information
- Adjusting reading rate
- **Inferring** information
- Using mental **imagery**
- Seeking the meaning of unknown vocabulary

2.3c (K–4) Using appropriate texts, students will be able to self-monitor comprehension while reading by (c) **taking appropriate actions** (e.g., rereading to make sense, adjusting rate of reading, seeking the meaning of unknown vocabulary) to enhance understanding of oral and written text.

Grade 9

Use illustrations to construct meaning from text

- Visualize what was read for a deeper understanding
- Make, confirm, adjust predictions
- Reread difficult parts slowly and carefully

- **Explain** personal connections to the ideas or information in the text(s)
- Skim text to search for connections between and among ideas

Grade 10

Use illustrations to construct meaning from text

- Visualize what was read for a deeper understanding
- Make, confirm, adjust predictions
- Reread difficult parts slowly and carefully
- **Explain** personal connections to the ideas or information in the text(s)
- Skim text to search for connections between and among ideas

Grade 11

Use illustrations to construct meaning from text

- Visualize what was read for a deeper understanding
- Make, confirm, adjust predictions
- Reread difficult parts slowly and carefully
- **Explain** personal connections to the ideas or information in the text(s)
- Skim text to search for connections between and among ideas

Grade 12

Use illustrations to construct meaning from text

- Visualize what was read for a deeper understanding
- Make, confirm, adjust predictions
- Reread difficult parts slowly and carefully
- **Explain** personal connections to the ideas or information in the text(s)
- Skim text to search for connections between and among ideas

2.4bI/T (9–12) Students will be able to demonstrate an overall understanding of technical and informative texts by (b) **identifying text features and text structures.**

Grade 9

• Apply essential information from text features (e.g., title, author, cover, pictures, captions, maps, chapter headings, information from charts and graphs, illustrations, glossaries, indices) to enhance understanding of text

Grade 10

• Apply essential information from text features (e.g., title, author, cover, pictures, captions, maps, chapter headings, information from charts and graphs, illustrations, glossaries, indices) to enhance understanding of text

Grade 11

• Apply essential information from text features (e.g., title, author, cover, pictures, captions, maps, chapter headings, information from charts and graphs, illustrations, glossaries, indices) to enhance understanding of text

Grade 12

• Apply essential information from text features (e.g., title, author, cover, pictures, captions, maps, chapter headings, information from charts and graphs, illustrations, glossaries, indices) to enhance understanding of text

Standard 3 -- Students will access, organize, and evaluate information gained through listening, reading, and viewing.

Grade 4

- Locate information using appropriate sources and strategies
- Use text features to access information
- Use teacher-selected Internet sites and data bases to access information
- Use appropriate technology for the task of extracting the needed information

Grade 5

- Locate information using appropriate sources and strategies
- Use text features to access information
- Use teacher-selected Internet sites and data bases to access information
- Use appropriate technologies to extract needed information

Grade 6

- Locate information using appropriate sources and strategies
- Use text features to access information
- Use teacher-selected Internet sites and data bases to access information
- Use various technology for the task of extracting the needed information

Grade 7

- Locate information using appropriate sources and strategies
- Use text features to access information
- Use teacher-selected Internet sites and data bases to access information
- Use appropriate technologies to extract needed information

Grade 8

- Locate information using appropriate sources and strategies
- Use text features to access information
- Use teacher-selected Internet sites and data bases to access information
- Use appropriate technologies to extract needed information

Grades 9-12

3.1a1 (9–12) – Identify and locate a variety of sources including printed materials, personal interviews, oral reporting, forums, and technological forms of information.

3.1b (9–12) Independently extract information to achieve a specific purpose; extract information relevant to a specific purpose.

3.2a (9–12) Use technology to synthesize information into a meaningful format to express ideas and experiences, and to create text, drawings, graphs, diagrams, photographs, videos and graphics.

Connections between *Hands on Banking* and *Delaware Social-Studies Content Standards, 2010*

Grades 4-5

Economics Standard 1: Students will analyze the potential costs and benefits of personal economic choices in a market economy [Microeconomics].

- Students will understand that prices in a market economy are determined by the interaction of supply and demand, with governments intervening to deal with market failures.
- Students will understand that consumers and producers make economic choices based on supply, demand, access to markets, and the actions of the government.

Economics Standard 2: Students will examine the interaction of individuals, families, communities, businesses, and governments in a market economy [Macroeconomics].

- Students will understand the role of banks and other financial institutions in the economy.

Grades 6-8

Economics Standard 1: Students will analyze the potential costs and benefits of personal economic choices in a market economy [Microeconomics].

- Students will analyze how changes in technology, costs, and demand interact in competitive markets to determine or change the price of goods and services.

Economics Standard 2: Students will examine the interaction of individuals, families, communities, businesses, and governments in a market economy [Macroeconomics].

- Students will analyze the role of money and banking in the economy, and the ways in which government taxes and spending affect the functioning of market economies.

Grades 9-12 (Updated January 2010)

Economics Standard 1: Analyze the potential costs and benefits of personal economic choices in a market economy.

9-12a: Students will demonstrate how individual economic choices are made within the context of a market economy in which markets influence the production and distribution of goods and services.

Economics Standard 2: Examine the interaction of individuals, families, communities, businesses, and governments in a market economy.

Connections between *Hands on Banking* and *Delaware Business, Finance and Marketing education Curriculum Framework Content Standards, 1998*

Accounting, Banking and Finance Applications:

Students will:

Content Standard 1: “Demonstrate the significance of accounting as the language of business through recording, analyzing and interpreting financial data.”

Business Technology Applications:

Students will:

Content Standard 1: “Meet established objectives and locate resources in order to solve problems utilizing appropriate computer software.”

**Family and Consumer Sciences:
Consumer and Resource Management**

Content Standard CRM 2.2 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

- Compare a personal budget with that of a classmate's to determine differences and similarities and discuss.
- Analyze how personal choices; education/training, technology and other factors affect future income.
- Analyze ways in which investment in human capital increases income earning potential.
- Identify tax and regulatory policies that affect personal, entrepreneurial, and business practices.
- Differentiate between gross income and net income.
- Determine whether it is better to delay a purchase and save for a big budget item or to purchase it on credit.
- Use a scenario to determine outcomes of various spending and savings choices.
- Explain where a \$50 deposit goes if placed in a financial institution in a savings account, a money market account, or a checking account.
- Practice writing checks.
- Prepare a check register and reconcile a bank statement from a fictitious account to develop skills in balancing a checking account.

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