



Money skills you need for life.

Hands on Banking®



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

- *Sunshine State Standards, Mathematics* (2007)
- *Sunshine State Standards, Social Studies* (2008)
- *Sunshine State Standards, Reading and Language Arts* (2007)
- *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 *Sunshine State Standards, Mathematics* (2007)

Grade 4

MA.4.A.1.1: Use and describe various models for multiplication in problem-solving situations, and demonstrate recall of basic multiplication and related division facts with ease.

MA.4.A.1.2: Multiply multi-digit whole numbers through four digits fluently, demonstrating understanding of the standard algorithm, and checking for reasonableness of results, including solving real-world problems.

MA.4.A.2.4: Compare and order decimals, and estimate fraction and decimal amounts in real-world problems.

MA.4.A.6.1: Use and represent numbers through millions in various contexts, including estimation of relative sizes of amounts or distances.

MA.4.A.6.5: Relate halves, fourths, tenths, and hundredths to decimals and percents.

Grade 5

MA.5.A.1.2: Estimate quotients or calculate them mentally depending on the context and numbers involved.

MA.5.A.1.4: Divide multi-digit whole numbers fluently, including solving real-world problems, demonstrating understanding of the standard algorithm and checking the reasonableness of results.

MA.5.A.2.2: Add and subtract fractions and decimals fluently, and verify the reasonableness of results, including in problem situations.

MA.5.A.2.3: Make reasonable estimates of fraction and decimal sums and differences, and use techniques for rounding.

Grade 6

MA.6.A.1.2: Multiply and divide fractions and decimals efficiently.

MA.6.A.1.3: Solve real-world problems involving multiplication and division of fractions and decimals.

MA.6.A.2.2: Interpret and compare ratios and rates.

MA.6.A.5.1: Use equivalent forms of fractions, decimals, and percents to solve problems.

MA.6.A.5.3: Estimate the results of computations with fractions, decimals, and percents, and judge the reasonableness of the results.

Grade 7

MA.7.A.1.2: Solve percent problems, including problems involving discounts, simple interest, taxes, tips, and percents of increase or decrease.

Grade 8

MA.8.A.6.4: Perform operations on real numbers (including integer exponents, radicals, percents, scientific notation, absolute value, rational numbers, and irrational numbers) using multi-step and real world problems.

Grades 9-12

Algebra (2007)

Standard 1: Real and Complex Number Systems

MA.912.A.1.4 - Perform operations on real numbers (including integer exponents, radicals, percents, scientific notation, absolute value, rational numbers, irrational numbers) using multi-step and real-world problems.

Discrete Mathematics (2007)

Standard 1: Recursion

MA.912.D.1.1 – Use recursive and iterative thinking to solve problems, including identification of patterns, population growth and decline, and compound interest.

Financial Literacy (2007)

Standard 1: Simple and Compound Interest

MA.912.F.1.1. – Explain the difference between simple and compound interest.

MA.912.F.1.2 – Solve problems involving compound interest.

Standard 3: Loans and Financing

MA.912.F.3.1 – Compare the advantages and disadvantages of using cash versus a credit card

MA.912.F.3.2 – Analyze credit scores and reports

MA.912.F.3.6 – Calculate total cost of purchasing consumer durables over time given different down payments, financing options, and fees.

Standard 4: Individual Financial Planning

MA.912.F.4.1 – Develop personal budgets that fit within various income brackets

MA.912.F.4.2 – Explain cash management strategies including debit accounts, checking accounts, and savings accounts.

Connections between Hands on Banking and Sunshine State Standards, Social Studies (2008)

Economics

Grade 4

SS.4.E.1.2: Explain Florida's role in the national and international economy and conditions that attract businesses to the state.

Grade 5

SS.5.E.1.2: Describe a market economy, and give examples of how the colonial and early American economy exhibited these characteristics.

Grade 6

SS.6.E.1.2: Describe and identify traditional and command economies as they appear in different civilizations.

Grade 7

SS.7.E.1.2: Discuss the importance of borrowing and lending in the United States, the government's role in controlling financial institutions, and list the advantages and disadvantages of using credit.

SS.7.E.1.3: Review the concepts of supply and demand, choice, scarcity, and opportunity cost as they relate to the development of the mixed market economy in the United States.

SS.7.E.1.4: Discuss the function of financial institutions in the development of a market economy.

SS.7.E.1.5: Assess how profits, incentives, and competition motivate individuals, households, and businesses in a free market economy.

SS.7.E.1.6: Compare the national budget process to the personal budget process.

SS.7.E.2.2: Describe the banking system in the United States and its impact on the money supply.

SS.7.E.2.5: Explain how economic institutions impact the national economy.

Connections between *Hands on Banking* and *Sunshine State Standards, Reading and Language Arts (2007)*

Grades 4-8

- The student uses multiple strategies to develop grade appropriate vocabulary.
- The student uses a variety of strategies to comprehend grade level text.
- The student identifies, analyzes, and applies knowledge of the elements of a variety of nonfiction, informational, and expository texts to demonstrate an understanding of the information presented.
- The student comprehends the wide array of informational text that is part of our day-to-day experiences.
- The student develops the essential technology skills for using and understanding conventional and current tools, materials and processes.

Reading Process (2007)

Grades 9 & 10

Standard 5: Fluency - The student demonstrates the ability to read grade level text orally with accuracy, appropriate rate, and expression.

Standard 5: Fluency

- LA.910.1.5.1 The student will adjust reading rate based on purpose, text difficulty, form, and style.
- LA.910.1.6.2 The student will listen to, read, and discuss familiar and conceptually challenging text
- LA.910.1.6.3 The student will use context clues to determine meanings of unfamiliar words

Grades 11 & 12

- LAA.1112.1.5.1 The student will adjust reading rate based on purpose, text difficulty, form, and style

Standard 6: Vocabulary Development: The student uses multiple strategies to develop grade appropriate vocabulary.

Grades 9 & 10

- LA.910.1.6.1 - The student will use new vocabulary that is introduced and taught directly;
- LA.910.1.6.2 - The student will listen to, read, and discuss familiar and conceptually challenging text;
- LA.910.1.6.3 - The student will use context clues to determine meanings of unfamiliar words;
- LA.910.1.6.5 - The student will relate new vocabulary to familiar words;

Grades 11 & 12

- LA.1112.1.6.1 – The student will use new vocabulary that is introduced and taught directly
- LA.1112.1.6.2 – The student will listen to, read, and discuss familiar and conceptually challenging text
- LA.1112.1.6.3 – The student will use context clues to determine meanings of unfamiliar words
- LA.1112.1.6.5 – The student will relate new vocabulary to familiar words

Standard 7: Reading Comprehension: The student uses a variety of strategies to comprehend grade level text.

Grades 9 & 10

- LA.910.1.7.1 – The student will use background knowledge of subject and related content areas, pre-reading strategies (e.g., previewing, discussing, generating questions), text features, and text structure to make and confirm complex predictions of content, purpose, and organization of a reading selection;

Grades 11 & 12

- LA.1112.1.7.1 – The student will use background knowledge of subject and related content areas, pre-reading strategies (e.g., previewing discussing, generating questions), text features, and text structure to make and confirm complex predictions of content, purpose, and organization of a reading selection

Literary Analysis (2007)

Standard 2: Nonfiction Standard: The student identifies, analyzes, and applies knowledge of the elements of a variety of nonfiction, informational, and expository texts to demonstrate an understanding of the information presented.

Grades 9 & 10

- LA.910.2.2.2 – The student will use information from the text to answer questions or to state the main idea or provide relevant details;

Grades 11 & 12

- LA.1112.2.2.2 – The student will use information from the text to answer questions or to state the main idea or provide relevant details

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