



Money skills you need for life.

Hands on Banking®



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

- *Georgia Mathematics Performance Standards (2008)*
- *Georgia Performance Standards for Social Studies (2008)*
- *Georgia English/Language Arts Standards (2006)*
- *Georgia Quality Core Curriculum Standards (QCC), Tech and Career Ed. (MS Exploratory)*
- *Georgia Performance Standards for Career, Technical, and Agricultural Education (2008)*
- *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 Georgia Mathematics Performance Standards (2008)

Grade 4

Number and Operations

M4N2. Students will understand and apply the concept of rounding numbers.

M4N3. Students will solve problems involving multiplication of 2-3 digit numbers by 1-2 digit numbers.

M4N4. Students will further develop their understanding of division of whole numbers and divide in problem solving situations without calculators.

M4N5. Students will further develop their understanding of the meaning of decimal fractions and use them in computations.

M4N7. Students will explain and use properties of the four arithmetic operations to solve and check problems.

Process Skills

M4P1. Students will solve problems (using appropriate technology).

M4P4. Students will make connections among mathematical ideas and to other disciplines.

M4P5. Students will represent mathematics in multiple ways.

Grade 5

Number and Operations

M5N2. Students will further develop their understanding of decimal fractions as part of the base-ten number system.

M5N3. Students will further develop their understanding of the meaning of multiplication and division with decimal fractions and use them.

M5N5. Students will understand the meaning of percentage.

Process Skills

M5P1. Students will solve problems (using appropriate technology).

M5P4. Students will make connections among mathematical ideas and to other disciplines.

M5P5. Students will represent mathematics in multiple ways.

Grade 6

Number and Operations

M6N1. Students will understand the meaning of the four arithmetic operations as related to positive rational numbers and will use these concepts to solve problems.

Process Skills

M6P1. Students will solve problems (using appropriate technology).

M6P4. Students will make connections among mathematical ideas and to other disciplines.

M6P5. Students will represent mathematics in multiple ways.

Grade 7

Number and Operations

M7N1. Students will understand the meaning of positive and negative rational numbers and use them in computation.

Process Skills

M7P1. Students will solve problems (using appropriate technology).

M7P4. Students will make connections among mathematical ideas and to other disciplines.

M7P5. Students will represent mathematics in multiple ways.

Grade 8

Process Skills

M8P1. Students will solve problems (using appropriate technology).

M8P4. Students will make connections among mathematical ideas and to other disciplines.

M8P5. Students will represent mathematics in multiple ways.

Grades 9-10

Mathematics 2

NUMBER AND OPERATIONS

Students will use the complex number system.

MM2N1. Students will represent and operate with complex numbers.

- c. Add, subtract, multiply, and divide complex numbers.

PROCESS STANDARDS

The following process standards are essential to mastering each of the mathematics content standards. They emphasize critical dimensions of the mathematical proficiency that all students need.

MM2P1. Students will solve problems (using appropriate technology).

- a. Build new mathematical knowledge through problem solving.
- b. Solve problems that arise in mathematics and in other contexts.
- c. Apply and adapt a variety of appropriate strategies to solve problems.

MM2P4. Students will make connections among mathematical ideas and to other disciplines.

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

Core Mathematics 1

DATA ANALYSIS AND PROBABILITY

Students will use counting techniques and determine probability.

MC1D1. Students will determine the number of outcomes related to a given event

- a. Apply addition and multiplication principles of counting.

Process Standards

The following process standards are essential to mastering each of the mathematics content standards. They emphasize critical dimensions of the mathematical proficiency that all students need.

- MC1P1.** Students will solve problems (using appropriate technology).
- Build new mathematical knowledge through problem solving.
 - 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.

Accelerated Mathematics 1

Process Standards

The following process standards are essential to mastering each of the mathematics content standards. They emphasize critical dimensions of the mathematical proficiency that all students need.

MA1P1. Students will solve problems (using appropriate technology).

- Build new mathematical knowledge through problem solving.
- Solve problems that arise in mathematics and in other contexts.
- Apply and adapt a variety of appropriate strategies to solve problems.

MA1P4. Students will make connections among mathematical ideas and to other disciplines.

- 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 *English/Language Arts Standards* (2006)

Grade 4

ELA4R1 The student demonstrates comprehension and shows evidence of a warranted and responsible explanation of a variety of literary and informational texts.

ELA4R3 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA4LSV2 The student listens to and views various forms of text and media in order to gather and share information, persuade others, and express and understand ideas.

Grade 5

ELA5R1 The student demonstrates comprehension and shows evidence of a warranted and responsible explanation of a variety of literary and informational texts.

ELA5R3 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA5LSV2 The student listens to and views various forms of text and media in order to gather and share information, persuade others, and express and understand ideas.

Grade 6

ELA6R1 The student demonstrates comprehension and shows evidence of a warranted and responsible explanation of a variety of literary and informational texts.

ELA6R2 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA6RC4 The student establishes a context for information acquired by reading across subject areas.

ELA6LSV2 The student listens to and views various forms of text and media in order to gather and share information, persuade others, and express and understand ideas.

Grade 7

ELA7R1 The student demonstrates comprehension and shows evidence of a warranted and responsible explanation of a variety of literary and informational texts.

ELA7R2 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA7RC4 The student establishes a context for information acquired by reading across subject areas.

ELA7LSV2 The student listens to and views various forms of text and media in order to gather and share information, persuade others, and express and understand ideas.

Grade 8

ELA8R1 The student demonstrates comprehension and shows evidence of a warranted and responsible explanation of a variety of literary and informational texts.

ELA8R2 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA8RC4 The student establishes a context for information acquired by reading across subject areas.

ELA8LSV2 The student listens to and views various forms of text and media in order to gather and share information, persuade others, and express and understand ideas.

Grades 9

Reading and Literature

ELA9RL1 The student demonstrates comprehension by identifying evidence (i.e., examples of diction, imagery, point of view, figurative language, symbolism, plot events and main ideas) in a variety of texts representative of different genres (i.e., poetry, prose [short story, novel, essay, editorial, for interpretation).

- The student identifies, analyzes, and applies knowledge of the purpose, structure, and elements of nonfiction and/or informational materials and provides evidence from the text to support understanding

ELA9RL5 The student understands and acquires new vocabulary and uses it correctly in reading and writing.

ELA9RC4 The student establishes a context for information acquired by reading across subject areas.

Grade 10

Reading Across the Curriculum

ELA10RC3 The student acquires new vocabulary in each content area and uses it correctly. The student

- a. Demonstrates an understanding of contextual vocabulary in various subjects.
- b. Uses content vocabulary in writing and speaking.

Connections between *Hands on Banking* and *Georgia Performance Standards for Social Studies (2008)*

Economic Understandings

Grade 4 and Grade 5

SS4E1 The student will use the basic economic concepts of trade, opportunity cost, specialization, voluntary exchange, productivity, and price incentives to illustrate historical events.

Grade 6 and Grade 7

SS6E5 The student will analyze different economic systems.

Grade 8

SS8E2 The student will explain the benefits of free trade

SS8E5 The student will explain personal money management choices in terms of income, spending, credit, saving and investing.

Grade 9-12

Economics

Personal Finance Economics

SSEPF1 The student will apply rational decision making to personal spending and saving choices.

SSEPF4 The student will evaluate the costs and benefits of using credit.

- a. List factors that affect credit worthiness.
- b. Compare interest rates on loans and credit cards from different institutions.
- c. Explain the difference between simple and compound interest rates.

Reading Across the Curriculum

SSRC1 Students will enhance reading in all curriculum areas by:

- a. Reading in All Curriculum Areas

Connections between *Hands on Banking* and *Georgia Performance Standards for Career, Technical, and Agricultural Education (2008)*

Grades 9-12

Business and Computer Science Pathways

Financial Management - Services – Financial Literacy

BCS-FL-1. Students will identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

- b. Analyze how career choice, education, skills, and economic conditions affect income

BCS-FL-4. Students will develop and evaluate a spending and savings plan.

- a. Explain how limited personal financial resources affect the choices people make.
- c. Discuss the importance of taking responsibility for personal financial decisions.
- g. Design a plan for earning, spending, saving, and investing.

BCS-FL-6. Students will analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

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