



Money skills you need for life.

Hands on Banking[®]



How Hands on Banking[®] / El futuro en tus manos[®] Aligns with Hawaii 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:

- *Mathematics Content Standards Portion of the Hawaii Content and Performance Standards III Database* (2005)
- *Hawaii Social-Studies Content Standards Portion of the Hawaii Content and Performance Standards III Database* (2005)
- *Hawaii Language-Arts Content Standards Portion of the Hawaii Content and Performance Standards III Database* (2005)
- *Hawaii Career and Life Skills Content Standards Portion of the Hawaii Content and Performance Standards III Database* (2005)
- *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 *Mathematics Content Standards Portion of the Hawaii Content and Performance Standards III Database (2005)*

Grade 4

Standard 1: Numbers and Operations: NUMBER SENSE: Understand numbers, ways of representing numbers, relationships among numbers, and number systems

- **MA.4.1.3** Identify equivalent forms of commonly used fractions and decimals

Standard 2: Numbers and Operations: OPERATION SENSE: Understand the meaning of operations and how they relate to each other

- **MA.4.2.1** Describe situations involving addition and subtraction of fractions and decimals

Standard 3: Numbers and Operations: COMPUTATION STRATEGIES: Use computational tools and strategies fluently and, when appropriate, use estimation

- **MA.4.3.2** Select and use appropriate strategies and/or tools (e.g., mental math, calculators, paper/pencil, standard algorithms) for computing whole numbers
- **MA.4.3.4** Add and subtract decimals to 3 places
- **MA.4.3.5** Determine the reasonableness of numerical solutions

Grade 5

Standard 1: Numbers and Operations: NUMBER SENSE: Understand numbers, ways of representing numbers, relationships among numbers, and number systems

- **MA.5.1.1** Represent percent and ratio using pictures or objects
- **MA.5.1.2** Use equivalent forms of whole numbers, fractions, ratios, decimals, and percents to solve problems

Standard 2: Numbers and Operations: OPERATION SENSE: Understand the meaning of operations and how they relate to each other

- **MA.5.2.2** Describe situations involving multiplication and division of fractions and decimals

Standard 3: Numbers and Operations: COMPUTATION STRATEGIES: Use computational tools and strategies fluently and, when appropriate, use estimation

- **MA.5.3.1** Multiply decimals up to 3 places and divide decimals by whole numbers

Grade 6

Standard 1: Numbers and Operations: NUMBER SENSE: Understand numbers, ways of representing numbers, relationships among numbers, and number systems

- **MA.6.1.1** Compare and order fractions, decimals, and percents

Standard 2: Numbers and Operations: OPERATION SENSE: Understand the meaning of operations and how they relate to each other

- **MA.6.2.2** Use the operation properties to simplify computations with fractions, decimals, and percents

Standard 3: Numbers and Operations: COMPUTATION STRATEGIES: Use computational tools and strategies fluently and, when appropriate, use estimation

- **MA.6.3.1** Use estimation prior to computing with fractions and decimals and compare the estimation to the actual result
- **MA.6.3.2** Recognize situations in which it is more appropriate to estimate than to compute an exact answer

Grade 7

Standard 1: Numbers and Operations: NUMBER SENSE: Understand numbers, ways of representing numbers, relationships among numbers, and number systems

- **MA.7.1.1** Solve problems using fractions, decimals, and percents
- **MA.7.1.4** Apply number theory concepts to solve problems

Standard 2: Numbers and Operations: OPERATION SENSE: Understand the meaning of operations and how they relate to each other

Standard 3: Numbers and Operations: COMPUTATION STRATEGIES: Use computational tools and strategies fluently and, when appropriate, use estimation

- **MA.7.3.2** Determine the reasonableness of a solution by comparing the answer to an estimate

Grade 8

Standard 3: Numbers and Operations: COMPUTATION STRATEGIES: Use computational tools and strategies fluently and, when appropriate, use estimation

- **MA.8.3.2** Estimate a reasonable range (i.e., upper and lower limit) for the solution to a problem

Grades 9-12

Pre-Algebra

Standard 1: Numbers and Operations: NUMBER SENSE—Understand numbers, ways of representing numbers, relationships among numbers, and number systems

- **MA.PA.2.1:** Apply the order of operations when calculating with rational numbers

Connections between Hands on Banking and Hawaii Social-Studies Content Standards Portion of the Hawaii Content and Performance Standards III Database (2005)

Grade 4

Standard 8: Economics: RESOURCES, MARKETS, AND GOVERNMENT—Understand economic concepts and the characteristics of various economic systems

Grade 5

Standard 8: Economics: RESOURCES, MARKETS, AND GOVERNMENT—Understand economic concepts and the characteristics of various economic systems

Grade 6

Standard 8: Economics: RESOURCES, MARKETS, AND GOVERNMENT—Understand economic concepts and the characteristics of various economic systems

Grade 7

Standard 8: Economics: RESOURCES, MARKETS, AND GOVERNMENT—Understand economic concepts and the characteristics of various economic systems

Grade 8

Standard 8: Economics: RESOURCES, MARKETS, AND GOVERNMENT—Understand economic concepts and the characteristics of various economic systems

Economics (9-12)

Strand 4: Understand how to use personal economic decision-making to maximize the net benefits of personal income

- **SS.12E.4.1:** Analyze the types of personal economic decisions and choices that individuals make (e.g., determining how to budget money; establishing short- and long-term financial goals and plans related to income, saving, and spending; utilizing loans and credit cards; considering investment options)
- **SS.12E.4.2:** Identify how economic reasoning is used to make to make personal decisions (e.g., purchasing a car; deciding on a college, career choices)

Connections between *Hands on Banking* and *Hawaii Language-Arts Content Standards Portion of the Hawaii Content and Performance Standards III Database (2005)*

Grade 4

Standard 1: Reading: CONVENTIONS AND SKILLS: Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.4.1.1** Use new grade-appropriate vocabulary, including homophones and homographs, learned through reading and word study, including root words, affixes, and word origins
- **LA.4.1.2** Use print and online resources to clarify meaning and usage

Standard 2: Reading: READING COMPREHENSION: Use reading strategies to construct meaning from a variety of texts

- **LA.4.2.1** Describe how common graphic structures (e.g., typeface, headings, illustrations) organize information in texts
- **LA.4.2.2** Use organizational patterns (e.g., sequential, cause and effect) to access and understand information
- **LA.4.2.3** Describe and use text structures common to many texts (e.g., index, glossary, bibliography)
- **LA.4.2.4** Distinguish fact from opinion and cause from effect when reading informational texts
- **LA.4.2.5** Summarize main points found in informational texts

Standard 6: Oral Communication: CONVENTIONS AND SKILLS: Apply knowledge of verbal and nonverbal language to communicate effectively in various situations: interpersonal, group, and public: for a variety of purposes

- **LA.4.6.3** Use visual structures and summarize key ideas when listening to oral messages in order to improve comprehension
- **LA.4.6.4** Distinguish between supporting facts and opinions in oral messages

Grade 5

Standard 1: Reading: CONVENTIONS AND SKILLS: Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.5.1.1** Use new grade-appropriate vocabulary learned through reading print and online resources and word study, including meanings of roots, affixes, word origins
- **LA.5.1.2** Use a variety of grade-appropriate print and online resources to research a topic

Standard 2: Reading: READING COMPREHENSION: Use reading strategies to construct meaning from a variety of texts

- **LA.5.2.1** Use organizational patterns (e.g., compare and contrast, proposition and support) to access information
 - **LA.5.2.2** Make inferences and draw conclusions about grade-appropriate texts
- Standard 3: Reading: LITERARY RESPONSE AND ANALYSIS:** Respond to literary texts from a range of stances: personal, interpretive, critical
- **LA.5.3.1** Cite specific information or ideas in the text that support and develop the author's message or theme
- Standard 6: Oral Communication: CONVENTIONS AND SKILLS:** Apply knowledge of verbal and nonverbal language to communicate effectively in various situations: interpersonal, group, and public: for a variety of purposes
- **LA.5.6.3** Recall oral messages by noting key ideas and relating them to the speaker's purpose

Grade 6

Standard 1: Reading: CONVENTIONS AND SKILLS: Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.6.1.1** Use grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study, including structural analysis of word parts
- **LA.6.1.2** Use grade-appropriate online and print sources to research a topic

Standard 2: Reading: READING COMPREHENSION: Use reading strategies to construct meaning from a variety of texts

- **LA.6.2.1** Compare structures of texts and apply those that are most appropriate for a given purpose
- **LA.6.2.2** Use knowledge of organizational structures (e.g., logical, classification) to construct meaning from texts
- **LA.6.2.3** Draw and support conclusions about information or ideas in a text

Standard 6: Oral Communication: CONVENTIONS AND SKILLS: Apply knowledge of verbal and nonverbal language to communicate effectively in various situations: interpersonal, group, and public: for a variety of purposes

LA.6.6.4 Use appropriate listening strategies (e.g., listening attentively, taking notes, asking questions) to learn from an oral presentation

Grade 7

Standard 1: Reading: CONVENTIONS AND SKILLS: Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.7.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through word study and reading
- **LA.7.1.2** Use a variety of grade-appropriate print and online sources to research an inquiry question

Standard 2: Reading: READING COMPREHENSION: Use reading strategies to construct meaning from a variety of texts

- **LA.7.2.1** Use the organizational patterns and text structures of grade-appropriate texts to construct meaning

Standard 6: Oral Communication: CONVENTIONS AND SKILLS: Apply knowledge of verbal and nonverbal language to communicate effectively in various situations: interpersonal, group, and public: for a variety of purposes

- **LA.7.6.3** Check comprehension before responding to a message by using various listening strategies (e.g., noting nonverbal cues, clarifying message by summarizing aloud)

Grade 8

Standard 1: Reading: CONVENTIONS AND SKILLS: Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.8.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study
- **LA.8.1.2** Select appropriate information after evaluating the usefulness of print and online resources to investigate a theme, answer a question, or test a hypothesis

Standard 2: Reading: READING COMPREHENSION: Use reading strategies to construct meaning from a variety of texts

- **LA.8.2.1** Use the organizational patterns and text structures of grade-appropriate texts to construct meaning

Standard 6: Oral Communication: CONVENTIONS AND SKILLS: Apply knowledge of verbal and nonverbal language to communicate effectively in various situations: interpersonal, group, and public: for a variety of purposes

- **LA.8.6.4** Use appropriate attentive, responsive, and reflective listening behaviors according to situation

Grades 9

Standard 1: Reading: CONVENTIONS AND SKILLS— Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.9.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study

Grade 10

Standard 1: Reading: CONVENTIONS AND SKILLS— Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.10.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study

Grade 11

Standard 1: Reading: CONVENTIONS AND SKILLS— Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.11.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study

Grade 12

Standard 1: Reading: CONVENTIONS AND SKILLS— Use knowledge of the conventions of language and texts to construct meaning for a range of literary and informational texts for a variety of purposes

- **LA.12.1.1** Use new grade-appropriate vocabulary, including content area vocabulary, learned through reading and word study

Connections between *Hands on Banking* and *Hawaii Career and Life Skills Content Standards Portion of the Hawaii Content and Performance Standards III Database* (2005)

Kindergarten

Standard 2: CAREER PLANNING—Explore and understand educational and career options in order to develop and implement personal, educational, and career goals

- **CTE.K.2.1** Explain that current learning relates to life outside the classroom

Grade 7

Standard 2: CAREER PLANNING: Explore and understand educational and career options in order to develop and implement personal, educational, and career goals

- **CTE.7-8.2.2** Develop a preliminary individual education and career plan
- **CTE.7-8.2.3** Analyze the relationship between person achieving personal and career goals

Grade 8

Standard 2: CAREER PLANNING: Explore and understand educational and career options in order to develop and implement personal, educational, and career goals

- **CTE.7-8.2.2** Develop a preliminary individual education and career plan
- **CTE.7-8.2.3** Analyze the relationship between personal characteristics, interests, abilities, and skills and achieving personal and career goals
- **CTE.7-8.2.4** Analyze career options that match personal interests, abilities, and skills

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