



Money skills you need for life.

Hands on Banking[®]



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

- *Louisiana Content Standards, Benchmarks, and Grade Expectations for Mathematics (2005)*
- *Louisiana Content Standards, Benchmarks, and Grade Level Expectations for Social Studies (2005)*
- *Louisiana Content Standards, Benchmarks, and Grade Expectations for English Language Arts (2005)*
- *Louisiana K-12 Educational Technology 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)
- ISTE National Educational Technology Standards for Students (NETS[®]S) (2005)
- 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 Louisiana Content Standards, Benchmarks, and Grade Expectations for Mathematics (2005)

Chapter 3: Strand 1 - Number and Number Relations: In problem-solving investigations, students demonstrate an understanding of the real number system and communicate the relationships within that system using a variety of techniques and tools.

Benchmarks K-4

A. Students in Grades K-4 use estimate, mental arithmetic, number lines, graphs, appropriate models, manipulatives, calculators, and computers as they investigate problems involving whole numbers. As a result, what they know and are able to do includes:

- **7. N-7-E:** Constructing, using, and explaining procedures to compute and estimate with whole
- **8. N-8-E:** Selecting and using appropriate computational methods and tools for given situations involving whole numbers (e.g., estimation, mental arithmetic, calculator, or paper and pencil) (2, 4)
- **9. N-9-E:** Demonstrating the connection of number and number relations to the other strands and to real-life situations (1, 4, 5).

Benchmarks 5-8

A. Students in Grades 5-8 use estimation, mental arithmetic, number lines, graphs, appropriate models, manipulatives, calculators, and computers as they extend their investigations of problems involving rational numbers. As a result, what they know and are able to do includes:

- **5. N-5-M:** Applying an understanding of rational numbers and arithmetic operations to real-life situations (1, 2, 3, 4)
- **6. N-6-M:** Constructing, using, and explaining procedures to compute and estimate with rational numbers employing mental math strategies (1, 2, 3, 4A)
- **7. N-7-M:** Selecting and using appropriate computational methods and tools for given situations involving rational numbers (e.g., estimation, or exact computation using mental aritor paper and pencil) (2, 3, 4)

Benchmarks 9-12

A. Students in Grades 9-12 use estimation, mental arithmetic, number lines, graphs, appropriate models, manipulatives, calculators, and computers as they extend their investigations of problems involving real numbers. As a result, what they know and are able to do includes:

- **1. N-1-H:** Demonstrating an understanding of the real number system (1, 2, 4)
- **3. N-3-H:** Using number sense to estimate and determine if solutions are reasonable (2, 4)
- **4. N-4-H:** Determining whether an exact or appropriate answer is necessary (2, 3, 4);
- **5. N-5-H:** Selecting and using appropriate computational methods and tools for given situations (e.g., estimation, or exact computation using mental arithmetic, calculator, symbolic manipulator, or paper and pencil) (3)
- **6. N-6-H:** Applying ratios and proportional thinking in a variety of situations (e.g., finding a missing term of a proportion) (2, 4)
- **7. N-7-H:** Justifying reasonableness of solutions and verifying results (1, 2, 4)

Chapter 5. Strand Two: Algebra In problem-solving investigations students demonstrate an understanding of concepts and processes that allow them to analyze, represent, and describe relationships among variable quantities and to apply algebraic methods to real-world situations.

Benchmarks K-4

A. Students in Grades K-4 use manipulatives, models, graphs, tables, technology, number sense, and estimation as they investigate problems involving the concepts and application of algebra. As a result, what they know and are able to do includes:

- **3. A-3-E:** Recognizing the connection of algebra to the other strands and to real-life situations (e.g., number sentences or formulas to represent real-world problems) (4, 5).

Benchmarks 5-8

A. Students in Grades 5-8 use manipulatives, models, graphs, tables, technology, number sense, and estimation as they extend their investigations of problems involving the concepts and application of algebra. As a result, what they know and are able to do includes:

- **A-1-M:** Demonstrating a conceptual understanding of variables, expressions, equations, and inequalities (e.g., symbolically represent real-world problems as linear terms, equations, or inequalities) (1, 2, 4)
- **5. A-5-M:** Demonstrating the connection of algebra to the other strands and to real-life situations (1, 2, 3, 4, 5).

Benchmarks 9-12

A. Students in Grades 9-12 use manipulatives, models, graphs, tables, technology, number sense, and estimation as they extend their investigations of problems involving the concepts and application of algebra. As a result, what they know and are able to do includes:

- **1. A-1-H:** Demonstrating the ability to translate real-world situations (e.g., distance versus time relationships, population growth, growth functions for diseases, growth of minimum wage, auto insurance tables) into algebraic expressions, equations, and inequalities and vice versa (1, 2, 4)
- **4. A-4-H:** Solving algebraic equations and inequalities using a variety of techniques with the appropriate tools (e.g., hand-held manipulatives, graphing calculator, symbolic manipulator, or pencil and paper) (2, 3)

Chapter 11. Strand Five: Data Analysis, Probability, and Discrete Math In problem-solving investigations, students discover trends, formulate conjectures regarding cause-and-effect relationships, and demonstrate critical thinking skills in order to make informed decisions.

Benchmarks K-4

A. Students in Grades K-4 use collection and organizational techniques, number sense, estimation, manipulatives, and technology as they investigate problems involving data. As a result, what they know and are able to do includes:

- **1. D-1-E:** Collecting, organizing, and describing data based on real-life situations (1, 3, 4, 5)
- **2. D-2-E:** Constructing, reading, and interpreting data in charts, graphs, tables, etc. (1, 2, 3, 4)
- **3. D-3-E:** Formulating and solving problems that involve the use of data (2, 3, 4);
- **6. D-6-E:** Demonstrating the connection of data analysis, probability, and discrete math to other strands and real-life situations (1, 2, 3, 4, 5)

Benchmarks 5-8

A. Students in Grades 5-8 use collection and organizational techniques, number sense, estimation, manipulatives, and technology as they extend their investigations of problems involving data. As a result, what they know and are able to do includes:

- **1. D-1-M:** Systematically collecting, organizing, describing, and displaying data in charts, tables, plots, graphs, and/or spreadsheets (1, 2, 3, 4)
- **6. D-6-M:** Demonstrating the connection of data analysis, probability, and discrete math to other strands and to real-life situations (1, 2, 3, 4, 5).

Benchmarks 9-12

A. Students in Grades 9-12 use collection and organizational techniques, number sense, estimation, manipulatives, and technology as they extend their investigations of problems involving data. As a result, what they know and are able to do includes:

- **4. D-4-M:** Analyzing various counting and enumeration procedures with and without replacement (e.g., 9. D-9-H: Using discrete math to model real-life situations (e.g., fair games or elections, map coloring) (1, 2, 3, 4, 5).

Connections between Hands on Banking and Louisiana Content Standards, Benchmarks, and Grade Level Expectations for Social Studies (2005)

Chapter 7. Economics: Strand Three Interdependence and Decision Making:

Students develop an understanding of fundamental economic concepts as they apply to the interdependence and decision making of individuals, households, businesses, and governments in the United States and the world.

Benchmark K-4

A. In Grades K-4, what students know and are able to do includes:

1. Fundamental Economic Concepts

- **a. E-1A-E2:** Identifying what is gained and lost when individuals or groups make decisions (1, 3, 4, 5)
- **c. E-1A-E3:** Demonstrating how economic wants affect decisions about using goods and services (1, 2, 4)
- **d. E-1A-E4:** Discussing and determining the process for making economic decisions (1, 2, 3, 4, 5)
- **h. E-1A-E8:** Determining how the development of skills and knowledge relates to career opportunity and economic well-being (1, 4, 5)
- **j. E-1A-E10:** Identifying some of the economic institutions, such as households and banks, that make up the economy (1, 4)
- **k. E-1A-E11:** Explaining and demonstrating why people participate in voluntary exchanges and how money helps in the process (1, 2, 4, 5)

Benchmarks 5-8

A. As students in Grades 5-8 extend their knowledge, what they know and are able to do includes:

1. Fundamental Economic Concepts

- **b. E-1A-M2:** Analyzing consequences of economic decisions in terms of additional benefits and additional costs (1, 2, 4)
- **c. E-1A-M3:** Analyzing the consequences and opportunity cost of economic decisions (1, 2, 3, 4);

- **d. E-1A-M4:** Analyzing the role of specialization in the economic process (1, 2, 4)
- **e. E-1A-M5:** Giving examples of how skills and knowledge increase productivity and career opportunities (1, 3, 4, 5)
- **f. E-1A-M6:** Describing the essential differences in the production and allocation of goods and services in traditional, command, and market systems
- **g. E-1A-M7:** Describing the various institutions, such as business firms and government agencies, that make up economic systems (1, 4)
- **h. E-1A-M8:** Differentiating among various forms of exchange and money (1, 3, 4);

Benchmarks 9-12

A. As students in Grades 9-12 extend and refine their knowledge, what they know and are able to do includes: income distribution in a market economy (1, 2, 3, 4)

1. Fundamental Economic Concepts

- **E-1A-H1:** Analyzing the impact of the scarcity of productive resources and examining the choices and opportunity cost that result; (1, 2, 3, 4, 5)
- **c. E-1A-H3:** Applying the skills and knowledge necessary in making decisions about career options (2, 3, 4, 5)
- **g. E-1A-H7:** Analyzing the roles of money and banking in an economic system (1, 2, 3, 4)

Connections between Hands on Banking Louisiana Content Standards, Benchmarks, and Grade Expectations for English Language Arts (2005)

Chapter 3. Standard One - General Provisions: Students read, comprehend, and respond to a range of materials, using a variety of strategies for different purposes.

Benchmarks K-4

A. In Grades K-4, what students know and are able to do includes the following:

- **1. ELA-1-E1:** Gaining meaning from print and building vocabulary using a full range of strategies (e.g., self-monitoring and correcting, searching, cross-checking), evidenced by reading behaviors while using phonemic awareness, phonics, sentence structure, meaning (1, 4);
- **2. ELA-1-E2:** Using the conventions of print (e.g., left-to-right directionality, top-to-bottom, one-to-one matching, sentence framing (1, 4);
- **3. ELA-1-E3:** Adjusting speed of reading (e.g., appropriate pacing, intonation, expression) to suit the difficulty of materials and the purpose for reading (e.g., enjoying, learning, problem solving (1, 4)
- **5. ELA-1-E5:** Reading, comprehending, and responding to written, spoken, and visual texts in extended passages (e.g., range for fiction passages X45-1,000 words; range for nonfiction X450-850 words (1, 3, 4);
- **6. ELA-1-E6:** Interpreting (e.g., retelling, summarizing) texts to generate connections to real-life situations (1, 2, 4);
- **7. ELA-1-E7:** Reading with fluency (natural sequencing of words) for various purposes (e.g., enjoying, learning, problem solving (1, 2, 4). variety of strategies (e.g., contexts, connotations and denotations, word derivations, relationships, inferences (1, 4);

Benchmarks 5-8

A. As students in Grades 5-8 extend their knowledge, what they know and are able to do includes the following:

- **1. ELA-1-M1:** Using knowledge of word meaning and developing basic and technical vocabulary using various strategies (e.g., context clues, idioms, affixes, etymology, multiple-meaning words) (1, 4);
- **3. ELA-1-M3:** Reading, comprehending, and responding to written, spoken, and visual texts in extended passages (e.g., ranging from 500-1,000 words) (1, 3, 4);
- **4. ELA-1-M4:** Interpreting (e.g., paraphrasing, comparing, contrasting) texts with supportive explanations to generate connections to real-life situations and other texts (e.g., business, technical, scientific) (1, 2, 4, 5);
- **5. ELA-1-M5:** Adjusting reading rate according to texts and purposes for reading (e.g., problem solving, evaluating, researching)* (1, 2, 4, 5).

Benchmarks 9-12

A. As students in Grades 9-12 extend and refine their knowledge, what they know and are able to do includes the following:

- **1. ELA-1-H1:** Using knowledge of word meaning and extending basic and technical vocabulary, employing a variety of strategies (e.g., contexts, connotations and denotations, word derivations, relationships, inferences) (1, 4);
- **4. ELA-1-H4:** Analyzing and evaluating complex texts with supportive explanations to generate connections to real-life situations and other texts (e.g., consumer materials, public documents) (1, 2, 4, 5);
- **5. ELA-1-H5:** Adjusting reading rate according to texts and purposes for reading (e.g., analyzing, synthesizing, evaluating)** (1, 2, 4).

Chapter 9. Standard Four - General Provisions: Students demonstrate competence in speaking and listening as tools for learning and communicating.

Benchmarks K-4

A. In Grades K-4, what students know and are able to do includes the following:

- **5. ELA-4-E5:** Speaking and listening for a variety of audiences (e.g., classroom, real-life, workplace) and purposes (e.g., awareness, concentration, enjoyment, information, problem solving) (1, 2, 4, 5);
- **6. ELA-4-E6:** Listening and responding to a wide variety of media (e.g., music, TV, film, speech) (1, 3, 4, 5)

Benchmarks 5-8

A. As students in Grades 5-8 extend their knowledge, what they know and are able to do includes the following:

- **4. ELA-4-M4:** Speaking and listening for a variety of audiences (e.g., classroom, real-life, workplace) and purposes (e.g., awareness, concentration, enjoyment, information, problem solving) (1, 2, 4, 5);
- **5. ELA-4-M5:** Listening and responding to a wide variety of media* (1, 3, 4, 5);

Benchmarks 9-12

A. As students in Grades 9-12 extend and refine their knowledge, what they know and are able to do includes the following:

- **4. ELA-4-H4:** Speaking and listening for a variety of audiences (e.g., classroom, real-life, workplace) and purposes (e.g., awareness, concentration, enjoyment, information, problem solving) (1, 2, 4, 5);
- **5. ELA-4-H5:** Listening and responding to a wide variety of media (e.g., CD-ROM)** (1, 3, 4);

Chapter 15. Standard Seven – General Provisions: Students apply reasoning and problem solving skills to their reading, writing, speaking, listening, viewing, and visually representing.

Benchmarks K-4

A. In Grades K-4, what students know and are able to do includes the following:

- **1. ELA-7-E1:** Using comprehension strategies (e.g., sequencing, predicting, drawing conclusions, comparing and contrasting, making inferences, determining main ideas) to interpret oral, written, and visual texts (1, 2, 4);
- **2. ELA-7-E2:** Using basic reasoning skills, life experiences, and available information to solve problems in oral, written, and visual texts (1, 2, 4)

Benchmarks 5-8

A. As students in Grades 5-8 extend their knowledge, what students know and are able to do includes the following:

- **1. ELA-7-M1:** Using comprehension strategies (e.g., summarizing, recognizing literary devices, paraphrasing)* to analyze oral, written, and visual texts (1, 2, 4);
- **2. ELA-7-M2:** Using reasoning skills (e.g., categorizing, prioritizing),* life experiences, accumulated knowledge, and relevant available information resources to solve problems in oral, written, and visual texts (1, 2, 4);

Benchmarks 9-12

A. As students in Grades 9-12 extend and refine their knowledge, what they know and are able to do includes the following:

- **1. ELA-7-H1:** Using comprehension strategies (e.g., synthesizing, critiquing)** to evaluate oral, written, and visual texts (1, 2, 4);
- **2. ELA-7-H2:** Using reasoning skills (e.g., analyzing evaluating),** incorporating life experiences, and using available information resources to solve problems in complex oral, written, and visual texts (1, 2, 4, 5);

Connections between Hands on Banking and Louisiana K-12 Educational Technology Standards (2003)

K-12 Educational Technology Standards

2. Technology Problem-Solving and Decision-Making Tools (*Problem Solving Foundation Skill*)

- Students use appropriate technology resources for solving problems and making informed decisions.
- Students employ technology for real world problem solving.

3. Technology Productivity Tools (*Resource Access and Utilization Foundation Skill*)

- Students use technology tools to enhance learning, increase productivity, and promote creativity.

6. Basic Operations and Concepts

- Students demonstrate a sound understanding of the nature and operation of technology systems.
- Students are proficient in the use of technology.

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