



Money skills you need for life.

Hands on Banking®



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

- *Michigan K-8 Mathematics Grade Level Content Expectations (GLCE), 2006*
- *Michigan K-12 Social Studies Grade Level Content Expectations (GLCE), 2007*
- *Michigan K-8 English Language Arts Grade Level Content Expectations (GLCE), 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 (1997)
- *Standards for the English Language Arts*, sponsored by the National Council of Teachers of English and the International Reading Association (1996)
- 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 Michigan Grade-Level Content Expectations, Mathematics, 2006

Grade 4

N.FL.04.08 Add and subtract whole numbers fluently

N.FL.04.10 Multiply fluently any whole number by a one-digit number and a three-digit number by a two-digit number

N.FL.04.11 Divide numbers up to four digits by one-digit numbers and by 10

N.ME.04.15 Read and interpret decimals up to two decimal places; relate to money and place value decomposition

N.ME.04.18 Read, write, interpret, and compare decimals up to two decimal places.

N.MR.04.32 Add and subtract decimals through hundredths

N.MR.04.33 Multiply and divide decimals up to two decimal places by a one-digit whole number where the result is a terminating decimal

Grade 5

N.MR.05.03 Write mathematical statements involving division for given situations

N.FL.05.05 Solve applied problems involving multiplication and division of whole numbers

N.FL.05.06 Divide fluently up to a four-digit number by a two-digit number

N.ME.05.09 Understand percentages as parts out of 100, use % notation, and express a part of a whole as a percentage

Grade 6

N.FL.06.10 Add, subtract, multiply and divide positive rational numbers fluently

N.FL.06.12 Calculate part of a number given the percentage and the number

N.MR.06.13 Solve contextual problems involving percentages such as sales taxes and tips

N.FL.06.15 Solve applied problems that use the four operations with appropriate decimal numbers

Grade 7

N.FL.07.07 Solve problems involving operations with integers

N.FL.07.08 Add, subtract, multiply and divide positive and negative rational numbers fluently

Grade 8

N.FL.08.07 Understand percent increase and percent decrease in both sum and product form

N.FL.07.08 Solve problems involving percent increases and decreases

N.FL.08.09 Solve problems involving compounded interest or multiple discounts

High School

4. Apply estimation in increasingly complex situations.

Content Standard 3: Students investigate relationships such as equality, inequality, inverses, factors, and multiples, and represent and compare very large and very small numbers.

High School

5. Apply the understanding of number relationships in solving problems.

Strand V: Numerical and Algebraic Operations and Analytical Thinking

Content Standard 1. Students understand and use various types of operations to solve problems.

High School

4. Efficiently and accurately apply operations in solving problems.

High School

5. Explore problems that reflect the contemporary uses of mathematics in significant contexts and use the power of technology and algebraic and analytic reasoning to experience the ways mathematics is used in society.

Connections between *Hands on Banking* and Michigan Grade-Level Content Expectations for Social Studies, 2007

Social Studies Content Expectations: Economics

E1 The Market Economy

Use fundamental principles and concepts of economics to understand economic activity in a market economy

Grade 4

4-E1.0.2 Describe some characteristics of a market economy

4-E1.0.4 Explain how price affects decisions about purchasing goods and services

4-E1.0.6 Explain how competition among buyers results in higher prices and competition among sellers results in lower prices (e.g., supply, demand)

4-E1.0.7 Demonstrate the circular flow model by participating in a market simulation, which includes households and businesses and depicts the interactions among them

Grade 6

E1 The Market Economy

Describe the market economy in terms of the relevance of limited resources, how individuals and institutions make and evaluate decisions, the role of incentives, how buyers and sellers interact to create markets, how markets allocate resources, and the role of government in a market economy.

E1.1 Describe how individuals, businesses and government make economic decisions when confronting scarcity in the market economy

6-E1.1.1 Explain how incentives vary in different economic systems (e.g. acquiring money, profit, goods, wanting to avoid loss in position in society, job placement).

Grade 7

E1 The Market Economy

Describe the market economy in terms of the relevance of limited resources, how individuals and institutions make and evaluate decisions, the role of incentives, how buyers and sellers interact to create markets, how markets allocate resources, and the role of government in a market economy.

E1.1 Describe how individuals, businesses and government make economic decisions when confronting scarcity in the market economy

7-E1.1.1 Explain the role of incentives in different economic systems (acquiring money, profits, goods, wanting to avoid loss in position in society, job placement).

7-E1.1.2 Describe the circular flow model (that businesses get money from households in exchange for goods and services and return that money to households by paying for the factors of productions that households have to sell and apply it to a public service (e.g., education, health care, military protection).

High School

1. Design a strategy for earning, spending, saving, and investing their resources.
3. Analyze ways individuals can select suppliers of goods and services and protect themselves from deception in the market place.

Content Standard 4.

All students will explain how a free market economic system works, as well as other economic systems, to coordinate and facilitate the exchange, production, distribution, and consumption of goods and services.

Middle School

Analyze how purchasers obtain information about goods and services from advertising and other sources.

High School

4. Describe relationships among the various economic institutions that comprise economic systems such as households, business firms, banks ...

Strand V: Inquiry

Content Standard 1: All students will acquire information from books, maps, newspapers, data sets and other sources, organize, and present the information in maps, graphs, charts, and timelines, interpret the meaning and significance of information, and use a variety of electronic technologies to assist in accessing and managing information (Information Processing)

High School

1. Locate information pertaining to a specific social science topic in-depth using a variety of sources and electronic technologies.
3. Develop generalizations pertaining to a specific social science topic by interpreting information from a variety of sources.

Connections between *Hands on Banking* and Michigan Grade-Level Content Expectations: English/Language Arts, 2005

Grade 4

R.WS.04.06 Students will fluently read beginning grade-level text and increasingly demanding text as the year proceeds.

R.IT.04.01 Students will identify and describe the structure, elements, features, and purpose of a variety of informational genre

R.CM.04.04 Students will apply significant knowledge from grade-level science, social studies and mathematics texts

Grade 5

R.WS.05.06 Students will fluently read beginning grade-level text and increasingly demanding text as the year proceeds.

R.CM.05.01 Students will connect personal knowledge, experiences and understanding of the world to themes and perspectives in text through oral and written responses.

R.CM.05.04 Students will apply significant knowledge from grade-level science, social studies and mathematics texts

Grade 6

R.WS.06.06 Students will fluently read beginning grade-level text and increasingly demanding text as the year proceeds.

R.CM.06.01 Students will connect personal knowledge, experiences and understanding of the world to themes and perspectives in text through oral and written responses.

R.CM.06.03 Students will retell through concise summarization grade-level narrative and informational text

R.CM.06.04 Students will apply significant knowledge from grade-level science, social studies and mathematics texts

Grade 7

R.WS.07.06 Students will fluently read beginning grade-level text and increasingly demanding text as the year proceeds.

R.CM.07.01 Students will connect personal knowledge, experiences and understanding of the world to themes and perspectives in text through oral and written responses.

R.CM.07.02 Students will retell through concise summarization grade-level narrative and informational text

R.CM.07.04 Students will apply significant knowledge from grade-level science, social studies and mathematics texts

Grade 8

R.WS.08.06 Students will fluently read beginning grade-level text and increasingly demanding text as the year proceeds.

R.CM.08.01 Students will connect personal knowledge, experiences and understanding of the world to themes and perspectives in text through oral and written responses.

R.CM.08.02 Students will retell through concise summarization grade-level narrative and informational text

R.CM.08.04 Students will apply significant knowledge from grade-level science, social studies and mathematics texts

High School

1. Use reading for multiple purposes, such as enjoyment, learning complex procedures, completing technical tasks, making workplace decisions, evaluating and analyzing information, and pursuing in-depth studies.

5. Respond personally, analytically, and critically to a variety of oral, visual, written, and electronic texts.

Content Standard 3:

All students will focus on meaning and communication as they listen, speak, view, read, and write in personal, social, occupational, and civic contexts.

Later Elementary

5. Employ multiple strategies to construct meaning while reading, listening to, viewing, or creating texts.

6. Determine the meaning of unfamiliar words and concepts in oral, visual, and written texts by using a variety of resources, such as prior knowledge, context, glossaries, and electronic sources.

8. Express their responses to oral, visual, written, and electronic texts, and compare their responses to those of others.

Middle School

1. Integrate listening, viewing, speaking, reading, and writing skills for multiple purposes and in varied contexts.
6. Determine the meaning of unfamiliar words and concepts in oral, visual, and written texts by using a variety of resources, such as semantic and structural features, prior knowledge, reference materials, and electronic sources.
8. Express their responses and make connections between oral, visual, written, and electronic texts and their own lives.

High School

1. Integrate listening, viewing, speaking, reading, and writing skills for multiple purposes and in varied contexts.
4. Consistently use effective listening strategies.
5. Employ the most effective strategies to construct meaning while reading, listening to, viewing, or creating texts.
6. Determine the meaning of specialized vocabulary and concepts in oral, visual, and written texts by using a variety of resources, such as context, research, reference materials, and electronic sources.
8. Determine the meaning of specialized vocabulary and concepts in oral, visual, and written texts by using a variety of resources, such as context, research, reference materials, and electronic sources.

Skills and Processes:

Content Standard 7:

All students will demonstrate, analyze, and reflect upon the skills and processes used to communicate through listening, speaking, viewing, reading, and writing.

Later Elementary

1. Use a combination of strategies when encountering unfamiliar texts while constructing meaning.

Middle School

1. Use a combination of strategies when encountering unfamiliar texts while constructing meaning.

High School

1. Use a combination of strategies when encountering unfamiliar texts while constructing meaning.

Depth of Understanding:

Content Standard 9:

All students will demonstrate understanding of the complexity of enduring issues and recurring problems by making connections and generating themes within and across texts.

High School

1. Analyze and reflect on universal themes and substantive issues from oral, visual and written texts.

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