



Money skills you need for life.

**Hands on Banking®**



## **How Hands on Banking® / El futuro en tus manos® Aligns with Nebraska 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

Specifically, *Hands on Banking* Teaching Guides coordinate with:

- *Nebraska Mathematics Standards (2009)*
- *Nebraska History-Social Studies Standards (2003)*
- *Nebraska Language Arts Standards (2009)*
- *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 Nebraska Mathematics Standards (2009)**

### **Grade 4**

**MA4.1 Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

MA4.1.1.c Compare and order whole numbers and decimals through the hundredths place (e.g., money)

MA4.1.3 Students will compute fluently and accurately using appropriate strategies and tools.

### **Grade 5**

**MA5.1 Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

MA5.1.1.b Compare and order whole numbers, fractions, and decimals through the thousandths place

MA5.1.1.d Recognize and generate equivalent forms of commonly used fractions, decimals, and percents

MA5.1.3 Students will compute fluently and accurately using appropriate strategies and tools.

### **Grade 6**

**MA6.1 Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

MA6.1.1.a Show equivalence among common fractions and non-repeating decimals and percents

MA6.1.3 Students will compute fluently and accurately using appropriate strategies and tools.

### **Grade 7**

**MA7.1 Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

MA7.1.2 Students will demonstrate the meaning of arithmetic operations with positive fractions, decimals and integers

MA7.1.3 Students will compute fluently and accurately using appropriate strategies and tools.

MA7.1.3.c Solve problems involving percent of numbers (e.g., percent of, % increase, % decrease)

### **Grade 8**

**MA8.1 Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

- MA8.1.3 Students will compute fluently and accurately using appropriate strategies and tools.

### **Grade 12**

**MA 12.1 – Students will communicate number sense concepts using multiple representations to reason, solve problems, and make connections within mathematics and across disciplines.**

- MA 12.1.1 Number System: Students will represent and show relationships among real numbers.

- **MA 12.1.2 Operations: Students will demonstrate the meaning and effects of arithmetic operations with real numbers.**
- **MA 12.1.3 Computations: Students will compute fluently and accurately using appropriate strategies and tools.**

### **Connections between Hands on Banking and Nebraska History-Social Studies Standards (2003):**

#### **Grade 4**

4.9 By the end of fourth grade, students will demonstrate an understanding of money and the financial system used in the United States.

#### **Grades 5-8**

8.3.5 Students will explain the structure and operation of the United States economy and the role of citizens as producers and consumers.

8.4.5 Students will interpret economic and political issues as expressed in various visuals.

#### **Grades 9-12**

12.3.11 By the end of twelfth grade, students will analyze characteristics of the United States free market economy.

Example indicators:

- Define labor, capital resources, and natural resources.
- Describe the role of private ownership, private enterprise, profits, and entrepreneurship.
- Compare the relationship between households, firms, and government.
- Explain the labor and management relationships.
- Discuss opportunity costs, scarcity, and balancing unlimited wants versus limited resources.
- Explain supply and demand, and the formation of basic economic questions, including what to produce, how to produce, and for whom to produce.

### **Connections between *Hands on Banking* and Nebraska Language Arts Standards (2009)**

#### **Grade 4**

**LA4.1 Students will learn and apply reading skills and strategies to comprehend text.**

LA 4.1.5 Students will build literary, general academic, and content specific grade level vocabulary

LA 4.1.6 Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

LA 4.1.6g Apply knowledge of text features to locate information and gain meaning from a text

LA 4.1.6j Generate and/or answer literal, inferential, critical, and interpretive questions, supporting answers using prior knowledge and literal and inferential information from the text

LA 4.1.6.i Build and activate prior knowledge in order to identify text to self, text to text , and text to world connections before, during, and after reading

## **Grade 5**

### **LA5.1 Students will learn and apply reading skills and strategies to comprehend text.**

LA 5.1.5 Students will build literary, general academic, and content specific grade level vocabulary

LA 5.1.6 Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

LA 5.1.6g Apply knowledge of text features to locate information and gain meaning from a text

LA 5.1.6k Generate and/or answer literal, inferential, critical, and interpretive questions, supporting answers using prior knowledge and literal and inferential information from the text

LA 5.1.6.m Build and activate prior knowledge in order to identify text to self, text to text , and text to world connections before, during, and after reading

## **Grade 6**

### **LA6.1 Students will learn and apply reading skills and strategies to comprehend text.**

LA 6.1.5 Students will build literary, general academic, and content specific grade level vocabulary

LA 6.1.6 Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

LA 6.1.6g Apply knowledge of text features to locate information and gain meaning from a text

LA 6.1.6k Generate and/or answer literal, inferential, critical, and interpretive questions, supporting answers using prior knowledge and literal and inferential information from the text

LA 6.1.6.m Build and activate prior knowledge in order to identify text to self, text to text , and text to world connections before, during, and after reading

## **Grade 7**

### **LA7.1 Students will learn and apply reading skills and strategies to comprehend text.**

LA 7.1.5 Students will build literary, general academic, and content specific grade level vocabulary

LA 7.1.6 Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

LA 7.1.6f Apply knowledge of text features to locate information and gain meaning from a text

LA 7.1.6j Generate and/or answer literal, inferential, critical, and interpretive questions, supporting answers using prior knowledge and literal and inferential information from the text

LA.7.1.6.l Build and activate prior knowledge in order to identify text to self, text to text , and text to world connections before, during, and after reading

## **Grade 8**

### **LA8.1 Students will learn and apply reading skills and strategies to comprehend text.**

LA 8.1.5 Students will build literary, general academic, and content specific grade level vocabulary

LA 8.1.6 Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

LA 8.1.6f Analyze and evaluate information from text features

LA 8.1.6j Generate and/or answer literal, inferential, critical, and interpretive questions, analyzing and synthesizing prior knowledge, information from the text and additional sources to support answers

LA.8.1.6.l Build and activate prior knowledge in order to identify text to self, text to text and text to world connections before, during, and after reading

## **Grade 12**

LA 12.1 Students will learn and apply reading skills and strategies to comprehend text.

- LA 12.1.4 Fluency: Students will read a variety of grade level texts fluently with accuracy, appropriate pace, phrasing, and expression.
- LA 12.1.5 Vocabulary: Students will build literary, general academic, and content specific grade level vocabulary.
- LA 12.1.6 Comprehension: Students will extract and construct meaning using prior knowledge, applying text information, and monitoring comprehension while reading grade level text.

**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](mailto:hobinfo@wellsfargo.com)**