



Money skills you need for life.

Hands on Banking®



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

- *Oregon Mathematics Grade-Level Standards, 2007*
- *State of Oregon 2009 High School Mathematics Academic Content Standards (June 2009)*
- *Oregon Social Sciences Grade-Level Standards, 2009*
- *Oregon English/Language Arts Grade Level 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 (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 Oregon Grade-Level Mathematics Standards, 2007

Grade 4

4.1 Number and Operations: Develop an understanding of decimals, including the connections between fractions and decimals.

4.1.5 Estimate decimal or fractional amounts in problem solving

4.1.6 Represent money amounts to \$10.00 in dollars and cents, and apply to situations involving purchasing ability and making change.

4.2.3 Develop and use accurate, efficient, and generalizable methods to multiply multi-digit whole numbers.

4.2.5 Develop fluency with efficient procedures for multiplying multi-digit numbers and justify why the procedures work on the basis of place value and number properties.

Grade 5

5.1 Number and Operations and Data Analysis: Develop an understanding of and fluency with addition and subtraction of fractions and decimals.

5.1.2 Use decimal models, place value, and number properties to add and subtract decimals (to the thousandths).

5.1.4 Develop fluency with efficient procedures for adding and subtracting fractions and decimals and justify why the procedures work.

5.1.5 Solve problems involving the addition and subtraction of fractions and decimals.

5.2 Number and Operations and Algebra: Develop an understanding of and fluency with division of whole numbers.

5.2.1 Apply understanding of models for division and the relationship of division to multiplication to solve problems.

5.2.2 Apply concepts of place value and the properties of operations to solve problems involving division

5.2.4 Develop and use accurate, efficient, and generalizable methods to find quotients for multi-digit division problems.

Grade 6

6.1 Number and Operations and Data Analysis: Develop an understanding of and fluency with multiplication and division of fractions and decimals.

6.1.3 Use and analyze a variety of strategies, including models, for solving problems with multiplication and division of decimals.

6.1.4 Develop fluency with efficient procedures for multiplying and dividing fractions and decimals and justify why the procedures work.

6.2 Number and Operations and Probability Connect ratio, rate, and percent to multiplication and division.

6.2.1 Develop, analyze, and apply the meaning of ratio, rate, and percent to solve problems.

Grade 7

7.1 Number and Operations and Algebra: Develop an understanding of operations on all rational numbers and solving linear equations.

7.1.1 Develop, analyze, and apply models (including everyday contexts), strategies, and procedures to compute with integers, with an emphasis on negative integers.

Connection between *Hands on Banking* and State of Oregon 2009 High School Mathematics Academic Content Standards (June 2009)

Algebra

H.1A Algebra and Numeracy: Demonstrate a deep understanding of real numbers and algebraic symbols by fluently creating, manipulating, computing with, and determining equivalent expressions, both numeric and symbolic.

Connections between *Hands on Banking* and Oregon Social Sciences Grade-Level Standards, 2009

Grades 4-5

Understand that resources are limited

Understand economic trade-offs and how choices result in both costs and benefits to individuals and society.

Understand the role of government and institutions (i.e., banks, labor unions) in various economic systems in an economy.

Understand how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.

Apply economic concepts and principles to issues of personal finance.

- SS.05.EC.06 Understand the processes of earning, saving, spending, budgeting, and record keeping in money management

Grades 6-8

Understand that resources are limited

Understand economic trade-offs and how choices result in both costs and benefits to individuals and society.

Understand the role of government and institutions (i.e., banks, labor unions) in various economic systems in an economy.

Understand how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.

Apply economic concepts and principles to issues of personal finance.

- SS.08.EC.09 Understand different ways that people invest and save.

High School

Economics

Common Curriculum Goal: Apply economic concepts and principles to issues of personal finance.

- Content Standard: Demonstrate the knowledge and skills necessary to make reasoned and responsible financial decisions as a consumer, producer, saver, and investor in a market economy.
 - SS.HS.EC.09 – Understand the potential risks and returns of various investment opportunities, including entrepreneurship, in a market economy.
 - SS.HS.EC.09.02 – Identify and give examples of potential risks and returns of economic decisions under various economic conditions.
 - SS.HS.EC.09.03 – Understand the risks and benefits to the use of credit.

Grade 10

Understand a cost-benefit analysis of economic choices.

Understand how money makes saving and borrowing easier.

Understand the potential risks and returns of various investment opportunities, including entrepreneurship, in a market economy.

Connections between *Hands on Banking* and Oregon English/Language Arts Grade-Level Standards, 2003

Grade 4

EL.04.RE.03 Listen to, read, and understand a wide variety of informational and narrative text, including classic and contemporary literature, poetry, magazines, newspapers, reference materials, and online information.

EL.04.RE.04 Make connections to text, within text, and among texts across the subject areas.

EL.04.RE.05 Demonstrate listening comprehension of more complex text through class and/or small group interpretive discussions across the subject areas.

EL.04.RE.06 Match reading to purpose--location of information, full comprehension, and personal enjoyment.

EL.04.RE.09 Understand, learn, and use new vocabulary that is introduced and taught directly through informational text, literary text, and instruction across the subject areas.

EL.04.RE.21 Identify key facts and information after reading two passages or articles on the same topic.

Grade 5

EL.05.RE.03 Listen to, read, and understand a wide variety of informational and narrative text, including classic and contemporary literature, poetry, magazines, newspapers, reference materials, and online information.

EL.05.RE.04 Make connections to text, within text, and among texts across the subject areas.

EL.05.RE.05 Demonstrate listening comprehension of more complex text through class and/or small group interpretive discussions across the subject areas.

EL.05.RE.06 Match reading to purpose--location of information, full comprehension, and personal enjoyment.

EL.05.RE.09 Understand, learn, and use new vocabulary that is introduced and taught directly through informational text, literary text, and instruction across the subject areas.

EL.05.RE.20 Follow multiple-step directions (e.g., for completing an experiment or an activity or for using a product).

EL.05.RE.21 Recognize and/or summarize sequence of events and main ideas presented in informational texts, identifying evidence that supports those ideas.

EL.05.RE.22 Identify key facts and information after reading several passages or articles on the same topic.

Grade 6

EL.06.RE.03 Listen to, read, and understand a wide variety of informational and narrative text, including classic and contemporary literature, poetry, magazines, newspapers, reference materials, and online information.

EL.06.RE.04 Make connections to text, within text, and among texts across the subject areas.

EL.06.RE.05 Demonstrate listening comprehension of more complex text through class and/or small group interpretive discussions across the subject areas.

EL.06.RE.06 Match reading to purpose--location of information, full comprehension, and personal enjoyment.

EL.06.RE.09 Understand, learn, and use new vocabulary that is introduced and taught directly through informational text, literary text, and instruction across the subject areas.
EL.06.RE.28 Compare and contrast information on the same topic after reading two passages or articles.
EL.06.RE.29 Connect and clarify main ideas by identifying their relationships to multiple sources, known information and ideas, and related topics.

Grade 7

EL.07.RE.02 Listen to, read, and understand a wide variety of informational and narrative text, including classic and contemporary literature, poetry, magazines, newspapers, reference materials, and online information.
EL.07.RE.03 Make connections to text, within text, and among texts across the subject areas.
EL.07.RE.04 Demonstrate listening comprehension of more complex text through class and/or small group interpretive discussions across the subject areas.
EL.07.RE.05 Match reading to purpose--location of information, full comprehension, and personal enjoyment.
EL.07.RE.08 Understand, learn, and use new vocabulary that is introduced and taught directly through informational text, literary text, and instruction across the subject areas.
EL.07.RE.27 Compare and contrast information on the same topic after reading several passages or articles.

Grade 8

EL.08.RE.02 Listen to, read, and understand a wide variety of informational and narrative text, including classic and contemporary literature, poetry, magazines, newspapers, reference materials, and online information.
EL.08.RE.03 Make connections to text, within text, and among texts across the subject areas.
EL.08.RE.04 Demonstrate listening comprehension of more complex text through class and/or small group interpretive discussions across the subject areas.
EL.08.RE.05 Match reading to purpose--location of information, full comprehension, and personal enjoyment.
EL.08.RE.08 Understand, learn, and use new vocabulary that is introduced and taught directly through informational text, literary text, and instruction across the subject areas.

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