



Money skills you need for life.

**Hands on Banking®**



## **How Hands on Banking® / El futuro en tus manos® Aligns with South Dakota 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:

- *South Dakota Mathematical Standards (2004)*
- *South Dakota Social Studies Content Standards (2006)*
- *South Dakota South Dakota Listening, Viewing, and Speaking Standards (2007)*
- *South Dakota Reading Content Standards (2007)*
- *South Dakota Career and Technical Education*
- *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 South Dakota Mathematical Standards (2004)

### GRADE 4

#### Measurement Standards

Indicator 1: Apply measurement concepts in practical applications.

- **4.M.1.2.** Students are able to solve problems involving money including unit conversion.

#### Number Sense Standards

Indicator 2: Apply operations within the set of real numbers.

- **4.N.2.1.** Students are able to find the products of two-digit factors and quotient of two natural numbers using a one-digit divisor.
- **4.N.2.2.** Students are able to add and subtract decimals with the same number of decimal places.
- **4.N.3.1.** Students are able to estimate sums and differences in whole numbers and money to determine if a given answer is reasonable.

### GRADE 5

#### Measurement Standards

Indicator 1: Apply measurement concepts in practical applications.

- **5.M.1.2.** Students are able to solve problems involving money including making change.

#### Number Sense Standards

Indicator 2: Apply operations within the set of real numbers.

- **5.N.2.1.** Students are able to find the quotient of whole numbers using two-digit divisors.
- **5.N.2.3.** Students are able to multiply and divide decimals by natural numbers (1 – 9).
- **5.N.3.1.** Students are able to use different estimation strategies to solve problems involving whole numbers, decimals, and fractions to the nearest whole number.

### GRADE 6

#### Number Sense Standards

Indicator 1: Analyze the structural characteristics of the real number system and its various subsystems. Analyze the concept of value, magnitude, and relative magnitude of real numbers.

- **6.N.1.1.** Students are able to represent fractions in equivalent forms and convert between fractions, decimals, and percents using halves, fourths, tenths, hundredths.

Indicator 2: Apply number operations with real numbers and other number systems.

- **6.N.2.1.** Students are able to add, subtract, multiply, and divide decimals.

Indicator 3: Develop conjectures, predictions, or estimations to solve problems and verify or justify the results.

- **6.N.3.1.** Students are able to use various strategies to solve one- and two-step problems involving positive decimals.

### GRADE 7

#### Number Sense Standards

Indicator 1: Analyze the structural characteristics of the real number system and its various subsystems. Analyze the concept of value, magnitude, and relative magnitude of real numbers.

- **7.N.1.1.** Students are able to represent numbers in a variety of forms by describing, ordering, and comparing integers, decimals, percents, and fractions.

**Indicator 2:** Apply number operations with real numbers and other number systems.

- **7.N.3.1.** Students are able to use various strategies to solve one- and two-step problems involving positive fractions and integers.

## **GRADE 8**

### **Number Sense Standards**

**Indicator 2:** Apply number operations with real numbers and other number systems.

- **8.N.2.1.** Students are able to read, write, and compute within any subset of rational numbers.
  - Solve problems involving discount, markup, commission, profit, and simple interest.

**Indicator 3:** Develop conjectures, predictions, or estimations to solve problems and verify or justify the results.

- **8.N.3.1.** Students are able to use various strategies to solve multi-step problems involving rational numbers.

## **GRADES 9-12**

### **Number Sense**

**Indicator 1:** Apply measurement concepts in practical applications.

## **Connections between *Hands on Banking* and South Dakota Social Studies Content Standards (2006)**

Students must understand the basic economic principles, how our economic system works, and how other economic systems work. They must learn to make wise economic decisions about their own lives and become intelligent consumers, employers, and workers. A solid grounding in economics will help students prepare for the global marketplace.

## **GRADE 4**

### **Economic Standards**

**Indicator 1:** Analyze the role and relationships of economic systems on the development, utilization, and availability of resources in societies.

- **4.E.1.1.** Students are able to describe how the economic needs of South Dakotans and people in other regions of the United States have been met.
- **4.E.1.2.** Students are able to define profit and loss and explain how businesses take risks in order to make a profit.

## **GRADE 5**

### **Economic Standards**

**Indicator 1:** Analyze the role and relationships of economic systems on the development, utilization, and availability of resources in societies.

- **5.E.1.2.** Students are able to describe examples of various institutions that make up economic systems.

**Note: In most districts the following standards will be taught and learned in grade-level courses as they relate to the topics of World History in Grade 6, Geography in Grade 7, and U.S. History in Grade 8.**

**Note: Some South Dakota middle schools offer personal finance as a required or elective course. If not addressed in another course of study, middle schools may provide an understanding of concepts related to personal finance in the context of the economics goal.**

## **GRADE 6**

### **Economic Standards**

**Indicator 1:** Analyze the role and relationships of economic systems on the development, utilization, and availability of resources in societies.

## **GRADE 7**

### **Economic Standards**

**Indicator 1:** Analyze the role and relationships of economic systems on the development, utilization, and availability of resources in societies.

## **GRADE 8**

### **Economic Standards**

**Indicator 1:** Analyze the role and relationships of economic systems on the development, utilization, and availability of resources in societies.

## **GRADES 9-12**

**Indicator 1:** Analyze the economic impact of the availability and utilization of various resources on societies.

## **Connections between *Hands on Banking* and South Dakota Listening, Viewing, and Speaking Standards (2007)**

### **GRADE 4**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

- **4.LVS.1.1** Students can identify and explain the purpose of the presentation through listening and viewing.
- **4.LVS.1.2** Students can record and explain information while listening and viewing.

### **GRADE 5**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

- **5.LVS.1.3** Students can select and organize relevant information gathered through listening and viewing.

### **GRADE 6**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

- **6.LVS.1.3** Students can identify facts and opinions in auditory and visual information.

## **GRADE 7**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

- **7.LVS.1.1** Students can evaluate the purpose and content of the presentation using listening and viewing skills.

## **GRADE 8**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

- **8.LVS.1.1** Students can evaluate information in auditory and visual communication.

## **GRADES 9-12**

**Indicator 1:** Students can listen, view, and speak to communicate, retrieve, interpret, and evaluate information.

## **Goal Two**

Students will gain knowledge and understanding of other peoples and cultures through the study of the target language.

## **Connections between *Hands on Banking* and South Dakota Reading Content Standards (2007)**

### **Grade 4**

**Indicator 2:** Students can comprehend and fluently read text.

- **4.R.2.1** Students can construct meaning from text by applying comprehension strategies.
- **4.R.2.3** Students can utilize fluency strategies to comprehend literature and other materials.

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

### **Grade 5**

**Indicator 2:** Students can comprehend and fluently read text

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

### **Grade 6**

**Indicator 2:** Students can comprehend and fluently read text

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

### **Grade 7**

**Indicator 2:** Students can comprehend and fluently read text

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

### **Grade 8**

**Indicator 2:** Students can comprehend and fluently read text

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

### **Grades 9-12**

**Indicator 1:** Students can recognize and analyze words.

**Indicator 2:** Students can comprehend and fluently read text.

**Indicator 5:** Students can access, analyze, synthesize, and evaluate informational texts.

## **Connections between *Hands on Banking* and South Dakota Career and Technical Education Standards**

### **Family and Consumer Science**

**7.0** Evaluate management practices related to human, economic, and environmental resources.

- **7.1** Demonstrate management principles to meet individual and family needs and wants in relation to food, clothing, shelter, health care, recreation, and transportation.
- **7.2** Analyze the interrelationship between the economic systems and consumer decisions and actions.
- **7.3** Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

### **Personal Finance**

#### **II. Money Management**

**Indicator 2:** Explain the processes involved in managing your personal finances.

- **P2.1** Students will be able to explain the importance of taking responsibility for personal financial decisions.
- **P2.3** Students will be able to design a plan for managing finances.
- **P2.4** Students will be able to organize personal finance records.

**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)**