



Money skills you need for life.

Hands on Banking®



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

- *Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: Mathematics* (updated 2008)
- *Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: Reading and Writing* (2004)
- *Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: History and Social Sciences* (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 *Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: Mathematics, 2008*

Grade 4

Standard 7.6: Arithmetic, Number, and Operation Concepts

- **M4:1** Demonstrates conceptual understanding of rational numbers with respect to: whole numbers from 0 to 999,999 through equivalency, composition, decomposition, or place value using models, explanations, or other representations; and positive fractional numbers (benchmark fractions: $\frac{a}{2}$, $\frac{a}{3}$, $\frac{a}{4}$, $\frac{a}{5}$, $\frac{a}{6}$, $\frac{a}{8}$, or $\frac{a}{10}$, where a is a whole number greater than 0 and less than or equal to the denominator) as a part to whole relationship in area, set, or linear models where the number of parts in the whole are equal to, and a multiple or factor of the denominator; and **decimals as hundredths within the context of money**, or tenths within the context of metric measurements.
- **M4:4** Accurately solves problems involving multiple operations on whole numbers or the use of the properties of factors and multiples; and addition or subtraction of decimals and positive proper fractions with like denominators. (Multiplication limited to 2 digits by 2 digits, and division limited to 1 digit divisors.)
- **M4:6 Mentally adds and subtracts** whole numbers through twenty and multiplies whole numbers through twelve with accuracy.
- **M4:7** Estimates and evaluates the reasonableness of solutions appropriate to grade level.

Grade 5

- **M5:1** Demonstrates conceptual understanding of rational numbers with respect to: whole numbers from 0 to 9,999,999 through equivalency, composition, decomposition, or place value using models, explanations, or other representations; positive fractional numbers (proper, mixed number, and improper) (halves, fourths, eighths, thirds, sixths, twelfths, fifths, or powers of ten [10, 100, 1000]), **decimals** (to thousandths), or **benchmark percents** (10%, 25%, 50%, 75% or 100%) as a part to whole relationship in area, set, or linear models using models, explanations, or other representations.
- **M5:4 Accurately solves problems involving** multiple operations on whole numbers or the use of the properties of factors, multiples, prime, or composite numbers; and addition or subtraction of fractions (proper) and decimals to the hundredths place. (Division of whole numbers by up to two-digit divisor.)
- **M5:7** Estimates and evaluates the reasonableness of solutions appropriate to grade level.

Grade 6

- **M6:1** Demonstrates conceptual understanding of rational numbers with respect to ratios and rates using models.
- **M6:4** Accurately solves problems involving single or multiple operations on fractions (proper, improper, and mixed), or decimals; and addition or subtraction of integers; percent of a whole; or problems involving greatest common factor or least common multiple.
- **M6:7** Estimates and evaluates the reasonableness of solutions appropriate to grade level.

Grade 7

- **M7:1** Demonstrates conceptual understanding of rational numbers with respect to percents as a means of comparing the same or different parts of the whole when the wholes vary in magnitude using models, explanations, or other representations.
- **M7:7** Estimates and evaluates the reasonableness of solutions appropriate to grade level.

Grade 8

- **M8:1** Demonstrates conceptual understanding of rational numbers with respect to percents as a way of describing change (percent increase and decrease) using explanations, models, or other representations.
- **M8:7** Estimates and evaluates the reasonableness of solutions appropriate to grade level.

Grade Level: 9-12

Standard 7.6: Arithmetic, Number, and Operation Concepts

- **MHS: 1** Accurately solves problems involving conceptual understanding and magnitude of real numbers, or simple vectors.
- **MHS: 7** Estimates and evaluates the reasonableness of numerical computations and solutions, including those carried out with technology.

Standard 2.5: Mathematical Dimensions

Standard 7.10: Mathematical Problem Solving and Reasoning—Applications

- **MHS: 30** Demonstrate understanding of mathematical problem solving² and communication by:
- **Approach and Reasoning**—The strategies and skills used to solve the problem, and the reasoning that supports the approach;
- **Execution**—The answer and the mathematical work that supports it;
- **Observations and Extensions**—Demonstration of observation, connections, application, extensions, and generalizations;
- **Mathematical Communication**—The use of mathematical vocabulary and representation to communicate the solution; and
- **Presentation**—Effective communication of how the problem was solved, and of the reasoning used.

Connections between Hands on Banking and Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: Reading and Writing

Standard 1.1 Reading Strategies

Grade 4

- **R4:5** Identifies the meaning of unfamiliar words by using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/ suffixes and base words; or context clues; or other resources, such as dictionaries, glossaries; or prior knowledge).
- **R4:7** Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Standard 1.3: Reading Comprehension/Standard 5.13: Responding to Text

- **R4:12** Demonstrate initial understanding of informational texts (expository and practical texts) by using information from the text to answer questions related to explicitly stated main/central ideas or key details.

Grade 5

- **R5:5** Identifies the meaning of unfamiliar words by using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/suffixes and base words; or context clues; or other resources, such as dictionaries, glossaries; or prior knowledge).
- **R5:7** Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Standard 1.3: Reading Comprehension/Standard 5.13: Responding to Text

- **R5:12** Demonstrate initial understanding of informational texts (expository and practical texts) by obtaining information from text features (e.g., table of contents, glossary, index, transition words/phrases, bold, or italicized text, headings, subheadings, graphic organizers, charts, graphs, or illustrations)

Grade 6

R6:5 Identifies the meaning of unfamiliar words by using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/suffixes and base words; or context clues; or other resources, such as dictionaries, glossaries, thesauruses; or prior knowledge).

R6:7 Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Standard 1.3: Reading Comprehension/Standard 5.13: Responding to Text

R6:12 Demonstrate initial understanding of informational texts (expository and practical texts) by obtaining information from text features (e.g., table of contents, glossary, index, transition words/phrases, bold or italicized text, headings, subheadings, graphic organizers, charts, graphs, or illustrations)

- Using information from the text to answer questions related to main/central ideas or key details

Grade 7

• **R7:5** Identifies the meaning of unfamiliar words by using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/suffixes, base words, common roots, or word origins; or context clues; or other resources, such as dictionaries, glossaries, thesauruses; or prior knowledge).

• **R7:7** Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Standard 1.3: Reading Comprehension/Standard 5.13: Responding to Text

R7: 12 Demonstrate initial understanding of informational texts (expository and practical texts) by...

- Obtaining information from text features (e.g., table of contents, glossary, index, transition words/phrases, transitional devices, bold or italicized text, headings, subheadings, graphic organizers, charts, graphs, or illustrations)

- Using information from the text to answer questions, to state the main/central ideas, or to provide supporting details

- Organizing information to show understanding (e.g., representing main/central ideas or details within text through charting, mapping, paraphrasing, summarizing, or comparing/contrasting)

- Identifying the characteristics of a variety of types of text (e.g., **reference:** reports, magazines, textbooks, newspapers, public documents and discourse, technical manuals, Internet Web sites, biographies, autobiographies, essays, articles, thesauruses; and **practical/functional texts:** procedures, instructions, recipes, menus, announcements, invitations, advertisements, pamphlets)

Grade 8

- **R8:5** Identifies the meaning of unfamiliar words by using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/suffixes, base words, common roots, or word origins; context clues; other resources, such as dictionaries, glossaries, thesauruses; or prior knowledge).
- **R8:7** Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Standard 1.3: Reading Comprehension/Standard 5.13: Responding to Text

R8: 12 Demonstrate initial understanding of informational texts (expository and practical texts) by...

- Obtaining information from text features (e.g., transitional devices, table of contents, glossary, index, bold or italicized text, headings, graphic organizers, charts and graphs, illustrations, or subheadings)
- Using information from the text to answer questions or to state the central idea or provide supporting details
- Organizing information to show understanding or relationships among facts, ideas, and events (e.g. representing key points within text through charting, mapping, paraphrasing, summarizing, comparing/contrasting, or outlining)
- Identifying the characteristics of a variety of types of text (e.g., **reference:** reports, magazines, textbooks, newspapers, public documents and discourse, technical manuals, Internet Web sites, biographies, autobiographies, essays, articles, thesauruses; and **practical/functional texts:** procedures, instructions, recipes, menus, announcements, invitations, advertisements, pamphlets, schedules)

Grade Level 9-12

Word Identification Skills and Strategies

- **RHS: 3** Applies word identification/decoding strategies by...
 - Identifying multisyllabic words by using knowledge of sounds, syllables, derivational roots and affixes, including foreign language derivations

Vocabulary Strategies and Breadth of Vocabulary

- **RHS: 5** Identifies the meaning of unfamiliar words by...
 - Using strategies to unlock meaning (e.g., knowledge of word structure, including prefixes/suffixes, common roots, or word origins; context clues; other resources, such as dictionaries, glossaries, thesauruses; or prior knowledge)

Comprehension Strategies

- **RHS: 7** Uses comprehension strategies (flexibly and as needed) while reading literary and informational text.

Monitoring and Adjusting Strategies

- **RHS: 8** Demonstrates ability to monitor comprehension and adjust reading rate and strategy use for different types of text and purposes during reading by...
 - Using a range of self-monitoring and self-correction approaches (e.g., rereading, adjusting rate, subvocalizing, consulting resources, questioning, flexible note taking/mapping systems, skimming, scanning, etc.)

Standard 1.2: Reading Accuracy

Accuracy and Fluency

- **RHS: 9** Reads material appropriate to high school with:
 - **Accuracy:** reading material appropriate for high school with at least 90–94% accuracy (See Appendix for
 - sample titles.)

- **Fluency:** reading with appropriate silent and oral reading fluency rates as determined by text demands, and purpose for reading.
- **Fluency:** reading with phrasing and expression, and with attention to text features such as punctuation, italics, and dialogue

Standard 1.3: Reading Comprehension

Standard 5.13: Responding to Text

Initial Understanding of Informational Text

- **RHS: 12** Demonstrate initial understanding of informational texts (expository and practical texts) by...
 - Obtaining information from text features (e.g., transitional devices, table of contents, glossary, index, bold or italicized text, headings, graphic organizers, charts and graphs, illustrations, or subheadings)
 - Using information from the text to answer questions or to state the central idea or provide supporting key details

Connections between *Hands on Banking* and *Grade Expectations for Vermont's Framework of Standards and Learning Opportunities: History and Social Sciences, 2009*

Economics

Grades 3-4

H&SS3-4:20 Students make economic decisions as a consumer, producer, saver, investor, and citizen by...

- Examining factors that influence supply and demand (e.g., Why is Vermont considering investing in wind energy?).
- Explaining ways people meet their basic needs and wants (e.g., people buy oil because they need heat; people buy video games because they want entertainment).
- Comparing prices of goods and services.
- Explaining how people save (e.g., by giving up something you want, by saving your allowance, by putting money in the bank).
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Grades 5-6

H&SS5-6:20 Students make economic decisions as a consumer, producer, saver, investor, and citizen by...

- Defining and applying basic economic concepts such as supply and demand, price, market and/or opportunity cost in an investigation of a regional or national economic question or problem (e.g., what were the opportunity costs of westward migration?). i
- Explaining what happens when people's needs and/or wants exceed their available resources (e.g., analyzing photographs from the Dust Bowl).
- Comparing price, quality, and features of goods and services.

Identifying the pros and cons of saving money over time (e.g., immediate vs. delayed gratification).

Grades 7-8

H&SS7-8:20 Students make economic decisions as a consumer, producer, saver, investor, and citizen by...

- Define and apply basic economic concepts such as supply and demand, price, market and/or opportunity cost in an investigation of a regional, national, or international economic question or problem (e.g., In Colombia, what could be an alternative agricultural product to coca?).
- Examining the causes and long-term effects of people's needs and/or wants exceeding their available resources, and proposing possible solutions (e.g., examining long term effects of population issues in China and India).
- Comparing price, quality, and features of goods and services.
- Analyzing influences on buying and saving (e.g., media, peers).

Grade Level: 9-12

H&SS9-12:20 - Students make economic decisions as a consumer, producer, saver, investor, and citizen by...

- Developing strategies for earning and spending utilizing a system of accounting (e.g., creating a budget).

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