



Money skills you need for life.

Hands on Banking®



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

- *Washington Mathematics Standards Grades K-8 2008*
- *Washington Essential Academic Learning Requirements, Social Studies, 2008*
- *Grade Level Standards and Resources, Social Studies, 2008*
- *Washington Reading Grade-Level Expectations, 2004*
- *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 Washington Mathematics Standards Grades K-8, 2008

GRADE 4

4.1 Core Content: Multi-digit multiplication

4.1.F Fluently and accurately multiply up to a three-digit number by one- and two-digit numbers using the standard multiplication algorithm.

4.1.I Solve single- and multi-step word problems involving multi-digit multiplication and verify the solutions.

4.1.J Solve single- and multi-step word problems involving division and verify the solutions.

4.2 Core Content: Fractions, decimals and mixed numbers

4.2.I Solve single- and multi-step word problems involving comparison of decimals and fractions (including mixed numbers), and verify the solutions.

4.5 Core Processes: Reasoning, problem solving and communication

4.5.E Select and use one or more appropriate strategies to solve a problem and explain why that strategy was chosen.

Grade 5

5.1 Core Content: Multi-digit division

5.1.C Fluently and accurately divide up to a four-digit number by one- or two-digit divisors using the standard long-division algorithm

5.1.F Solve single- and multi-step word problems involving multi-digit division and verify the solutions.

5.2 Core Content: Addition and subtraction of fractions and decimals

5.2.F Fluently and accurately add and subtract decimals.

5.2.H Solve single- and multi-step word problems involving addition and subtraction of whole numbers, fractions (including mixed numbers), and decimals, and verify the solutions.

5.6 Core Processes: Reasoning, problem solving and communication

5.6.E Select and use one or more appropriate strategies to solve a problem, and explain the choice of strategy.

Grade 6

6.1 Core Content: Multiplication and division of fractions and decimals

6.1.F Fluently and accurately multiply and divide non-negative decimals.

6.1.H Solve single- and multi-step word problems involving operations with fractions and decimals and verify the solutions.

6.3 Core Content: Ratios, rates and percents

6.3.D Solve single- and multi-step word problems involving ratios, rates, and percents, and verify the solutions.

6.6 Core Processes: Reasoning, problem solving and communication

6.6.D Represent a problem situation, describe the process used to solve the problem, and verify the reasonableness of the solution.

Grade 7

7.1 Core Content: Rational Numbers and linear equations

7.1.C Fluently and accurately add, subtract, multiply, and divide rational numbers.

7.1.G Solve single- and multi-step word problems involving rational numbers and verify the solutions.

7.2 Core Content: Proportionality and similarity

7.2.A Mentally add, subtract, multiply, and divide simple fractions, decimals, and percents.

7.2.B Solve single- and multi-step problems involving proportional relationships and verify the solutions.

7.6 Core Processes: Reasoning, problem solving and communication

7.6.D Represent a problem situation, describe the process used to solve the problem, and verify the reasonableness of the solution.

Grade 8

8.5 Core Processes: Reasoning, problem solving and communication

8.5.D Represent a problem situation, describe the process used to solve the problem, and verify the reasonableness of the solution.

Grades 9-12

Mathematics 1 (2008)

M1.1 – Solving Problems

- M1.1.A - Select and justify functions and equations to model and solve problems.

Algebra 1

A1.1. Solving Problems

- A1.1.A – Select and justify functions and equations to model and solve problems.

Algebra 1

A2.1. Solving Problems

- A2.1.A – Select and justify functions and equations to model and solve problems.

Connections between *Hands on Banking* and Washington Reading Grade-Level Expectations, 2004

Grades 4, 5, 6, 7

EALR 1: The student understands and uses different skills and strategies to read.

Component 1.2 Use vocabulary (word meaning) strategies to comprehend text.

1.2.1 Apply reference skills to define, clarify, and refine word meanings.

Component 1.3 Build vocabulary through wide reading

1.3.1 Understand and apply new vocabulary.

- Use new vocabulary from informational/expository text and literary/narrative text, including text from a variety of cultures and communities, in oral and written communication.

1.3.2 Understand and apply content/academic vocabulary critical to the meaning of the text.

- Define words and concepts necessary for understanding math, science, social studies, literature, and other content area text.

EALR 2: The student understands the meaning of what is read.

Component 2.1 Demonstrate evidence of reading comprehension.

2.1.6 Apply comprehension monitoring strategies before, during, and after reading: monitor for meaning, create mental images, and generate and answer questions in grade-level informational/expository text and/or literary/narrative text.

2.2.2 Apply features of printed and electronic text to locate and comprehend text.

- Identify and use grade-level appropriate text features.
- Explain how certain text features help you understand the selection.
- Interpret information from graphic features.
- Identify, from multiple choices, where certain information/ideas might be found in the text.
- Use icons, pull-down menus, key word searches on an electronic device.

Component 2.3 Expand comprehension by analyzing, interpreting, and synthesizing information and ideas in literary and informational text.

EALR 3: The student reads different materials for a variety of purposes.

Component 3.1 Read to learn new information.

3.1.1 Understand how to select and use appropriate resources.

Component 3.2 Read to perform a task.

3.2.1 Understand information gained from reading to perform a specific task.

Grade 8

EALR 1: The student understands and uses different skills and strategies to read.

Component 1.2 Use vocabulary (word meaning) strategies to comprehend text.

1.2.1 Apply reference skills to define, clarify, and refine word meanings.

Component 1.3 Build vocabulary through wide reading

1.3.1 Understand and apply new vocabulary.

- Use new vocabulary from informational/expository text and literary/narrative text, including text from a variety of cultures and communities, in oral and written communication.

1.3.2 Understand and apply content/academic vocabulary critical to the meaning of the text.

- Define words and concepts necessary for understanding math, science, social studies, literature, and other content area text.

EALR 2: The student understands the meaning of what is read.

Component 2.1 Demonstrate evidence of reading comprehension.

2.1.6 Apply comprehension monitoring strategies before, during, and after reading: monitor for meaning, create mental images, and generate and answer questions in grade-level informational/expository text and/or literary/narrative text.

2.2.2 Apply features of printed and electronic text to locate and comprehend text.

- Identify and use grade-level appropriate text features.
- Explain how certain text features help you understand the selection.
- Interpret information from graphic features.
- Identify, from multiple choices, where certain information/ideas might be found in the text.
- Use icons, pull-down menus, key word searches on an electronic device.

Component 2.3 Expand comprehension by analyzing, interpreting, and synthesizing information and ideas in literary and informational text.

EALR 3: The student reads different materials for a variety of purposes.

Component 3.1 Read to learn new information.

3.1.1 Understand how to select and use appropriate resources.

Component 3.2 Read to perform a task.

3.2.1 Understand information gained from reading to perform a specific task.

Component 3.3 Read for career applications.

3.3.1 Understand and apply appropriate reading strategies for interpreting technical and non-technical documents used in job-related settings.

- Select, use, monitor, and adjust appropriate strategies for different reading purposes (e.g., skim/scan for big ideas, close reading for details, inferring information from graphs and charts).
- Use professional-level materials, including electronic information, that match career or academic interests to make decisions.

Grades 9-10

EALR 1: The student understands and uses different skills and strategies to read.

Component 1.2 Use vocabulary (word meaning) strategies to comprehend text.

1.2.1 Apply reference skills to define, clarify, and refine word meanings.

Component 1.3 Build vocabulary through wide reading

1.3.1 Understand and apply new vocabulary.

- Use new vocabulary from informational/expository text and literary/narrative text, including text from a variety of cultures and communities, in oral and written communication.

1.3.2 Understand and apply content/academic vocabulary critical to the meaning of the text.

EALR 2: The student understands the meaning of what is read.

Component 2.1 Demonstrate evidence of reading comprehension.

2.1.4 Apply comprehension monitoring strategies for informational and technical materials, complex narratives, and expositions: use prior knowledge.

2.1.6 Apply comprehension monitoring strategies for informational and technical materials, complex narratives, and expositions: monitor for meaning, create mental images, and generate and answer questions.

Component 2.3 Expand comprehension by analyzing, interpreting, and synthesizing information and ideas in literary and informational text. Identify and use grade-level appropriate text features.

Component 2.3 Expand comprehension by analyzing, interpreting, and synthesizing information and ideas in literary and informational text.

EALR 3: The student reads different materials for a variety of purposes.

Component 3.1 Read to learn new information.

3.1.1 Analyze web-based and other resource materials (including primary sources and secondary sources) for relevance in answering research questions.

Component 3.2 Read to perform a task.

3.2.2 Apply understanding of complex information, including functional documents, to perform a task.

- Read instructions, credit card or job applications, legal documents such as contracts, policies, and timetables, to perform everyday life functions (e.g., find employment, research colleges or trade schools, purchase goods and services, take vacations, locate people and places).

Connections between *Hands on Banking* and Washington Essential Academic Learning Requirements: Economics, 2008

Social Studies EALR 2: ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

Grade 7

Analyzes the importance of financial literacy in making economic choices related to spending, saving, and investing.

1. Students understand the impact of scarcity on their personal lives and on the households, businesses, governments, and societies in which they are participants.

To meet this standard, the student will:

Washington Grade-Level Standards, Social Studies, 2008

Grade 4

ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

2.2 Understands how economic systems function.

Grade 5

ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

2.2 Understands how economic systems function.

Grade 6

ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

2.2 Understands how economic systems function.

Grade 7

ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

2.2 Understands how economic systems function.

Grade 8

ECONOMICS The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

2.1 Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

2.2 Understands how economic systems function.

Grade 9/10, 11 & 12

EALR 2: Economics – The student applies understanding of economic concepts and systems to analyze decision-making and the interactions between individuals, households, businesses, governments, and societies.

- Component 2.1: Understands that people have to make choices between wants and needs and evaluate the outcomes of those choices.

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