



Money skills you need for life.

Hands on Banking®



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

- *21st Century Mathematics Content Standards and Objectives for West Virginia Schools* (2009)
- *21st Century Social-Studies Content Standards and Objectives for West Virginia Schools* (2009)
- *21st Century Reading and English-Language-Arts Content Standards and Objectives for West Virginia Schools* (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 (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 21st Century Mathematics Content Standards and Objectives for West Virginia Schools, 2009

Grade 4

Standard 1: Number and Operations (MA.S 4.1)

Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will

- demonstrate understanding of numbers, ways of representing numbers, and relationships among numbers and number systems,
- demonstrate meanings of operations and how they relate to one another, and compute fluently and make reasonable estimates.

Number and Operations Objectives

Students will:

M.O.4.1.1 read, write, order, and compare whole numbers to the millions place and decimals to thousandths place using a variety of strategies

M.O.4.1.7 add and subtract whole numbers (up to five –digit number) and decimals to the 1000th place, multiply (up to three digits by two-digits, and divide (up to a three digit number with a one and two-digit number).

M.O.4.1.8 solve multi-digit whole number multiplication problems using a variety of strategies, including the standard algorithm, justify methods used.

Grade 5

Standard 1: Number and Operations (MA.S.5.1)

Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will

- demonstrate understanding of numbers, ways of representing numbers, and relationships among numbers and number systems,
- demonstrate meanings of operations and how they relate to one another, and compute fluently and make reasonable estimates.

Number and Operations Objectives

Students will:

M.O.5.1.7 analyze and solve application problems and justify reasonableness of solution in problems involving addition and subtraction of:

- fractions and mixed numbers and decimals.

M.O.5.1.9 solve multi-digit whole number division problems using a variety of strategies, including the standard algorithm and justify the solutions.

M.O.5.1.10 demonstrate fluency in addition, subtraction, multiplication and division of whole numbers.

M.O.5.1.11 solve real-world problems involving whole numbers, decimals and fractions using multiple strategies and justify the reasonableness by estimation.

Grade 6

Standard 1: Number and Operations (MA.S.6.1)

Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will

- demonstrate understanding of numbers, ways of representing numbers, and relationships among numbers and number systems,
- demonstrate meanings of operations and how they relate to one another, and compute fluently and make reasonable estimates.

Number and Operations Objectives

Students will:

M.O.6.1.4 analyze and solve real-world problems involving addition, subtraction, multiplication and division of

- whole numbers,
- fractions, mixed numbers,
- decimals,
- integers, and justify the reasonableness by estimation.

M.O.6.1.7 compute the percent of a number to solve application problems and justify the reasonableness by estimation.

Grade 7

Standard 1: Number and Operations (M.S.7.1)

Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will

- demonstrate understanding of numbers, ways of representing numbers, and relationships among numbers and number systems,
- demonstrate meanings of operations and how they relate to one another, and compute fluently and make reasonable estimates.

Number and Operations Objectives

Students will:

M.O.7.1.3 using simple computation and problem-solving situations, demonstrate fluency and justify solutions in performing operations with rational numbers including negative numbers for:

- adding
- subtracting
- multiplying
- dividing
-

M.O.7.1.5 analyze and solve grade-appropriate real-world problems with whole numbers, integers, decimals, fractions and percents including problems involving:

- discounts,
- interest,
- taxes,
- tips,
- percent increase or decrease, and justify solutions including using estimation and reasonableness.

Grade 8

Standard 1: Number and Operations (M.S.8.1)

Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will

- demonstrate understanding of numbers, ways of representing numbers, and relationships among numbers and number systems,
- demonstrate meanings of operations and how they relate to one another, and compute fluently and make reasonable estimates.

Number and Operations Objectives

Students will:

M.O.8.1.3 analyze and solve grade-appropriate real-world problems with

- whole numbers,
- decimals,
- fractions,
- percents, percent increase and decrease,
- integers, and

including, but not limited to, rates, tips, discounts, sales tax and interest and verify solutions using estimation techniques.

Grades 9-12- Mathematics

Mathematics Content Standards K-12

Algebra I

- Standard 2 – Algebra
 - M.S.A1.2 - Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will
 - demonstrate understanding of patterns, relations and functions,
 - represent and analyze mathematical situations and structures using algebraic symbols,
 - use mathematical models to represent and understand quantitative relationships, and
 - analyze change in various contexts.

Algebra II

- Standard 2 – Algebra
 - M.S.A2.2 - Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will
 - demonstrate understanding of patterns, relations and functions,
 - represent and analyze mathematical situations and structures using algebraic symbols,
 - use mathematical models to represent and understand quantitative relationships, and
 - analyze change in various contexts.

Conceptual Mathematics

- Standard 2 – Algebra
 - M.S.CM.2 - Through communication, representation, reasoning and proof, problem solving, and making connections within and beyond the field of mathematics, students will
 - demonstrate understanding of patterns, relations and functions,
 - represent and analyze mathematical situations and structures using algebraic symbols,
 - use mathematical models to represent and understand quantitative relationships, and
 - analyze change in various contexts.

Connections between *Hands on Banking and 21st Century* and *Social-Studies Content Standards and Objectives for West Virginia Schools, 2009*

Grade 4

Standard 3: Economics (SS.S.04.03)

Students will:

- analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision making, voluntary exchange and trade-offs (Choices).
- research, critique and evaluate the roles of private and public institutions in the economy (Institutions).

Economics Objectives

Students will:

SS.0.04.03.01 explain the concept of trade-offs or choices/compromise (e.g., developing hypothetical budgets in simulated situations).

SS.4.3.4 give examples of people as consumers and producers of goods.

Grade 5

Standard 3: Economics (SS.S.05.03)

Students will:

- analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision making, voluntary exchange and trade-offs (Choices).
- research, critique and evaluate the roles of private and public institutions in the economy (Institutions).
- analyze the elements of competition and how they impact the economy (Competition).

Economics Objectives

Students will:

SS.0.05.03.01 identify the roles of consumers and suppliers in the United States economy. and apply the concepts of sales, expenses and profits to a real life event (e.g., bake sale as a fund raiser, sports events, concession stand, snack machines).

Grade 6

Standard 3: Economics (SS.S.06.03)

Students will:

- analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision making, voluntary exchange and trade-offs (Choices).
- research, critique and evaluate the roles of private and public institutions in the economy (Institutions).
- analyze the elements of competition and how they impact the economy (Competition).

Grade 7

Standard 3: Economics (SS.S.07.03)

Students will:

- analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision making, voluntary exchange and trade-offs (Choices).
- research, critique and evaluate the roles of private and public institutions in the economy (Institutions).

Economics Objectives

Students will:

SS.0.07.03.01 examine how competition among buyers of a product results in higher prices and illustrate the relationship between supply, demand and the price of that product.

Grade 8

Standard 3: Economics (SS.S.08.03)

Students will:

- analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision-making, voluntary exchange and trade-offs (Choices).
- research, critique and evaluate the roles of private and public institutions in the economy (Institutions).
- compare and contrast various economic systems and analyze their impact on individual citizens (Economic Systems).

Connections between Hands on Banking and 21st Century Reading and English-Language-Arts Content Standards and Objectives for West Virginia Schools, 2009

Grade 4

Standard 1: Reading (RLA.S.4.1)

Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by

- identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and selecting a wide variety of literature and diverse media to develop independence as readers.

Reading Objectives

Students will:

RLA.O.4.1.06 examine meaning clues to aid comprehension of content across the curriculum (e.g., pictures, picture captions, titles, headings, text structure, topic).

RLA.O.4.1.08 interpret and extend the ideas in literary and informational texts to summarize, determine story elements, skim and scan, determine cause and effect, compare and contrast, visualize, paraphrase, infer, sequence, determine fact and opinion, draw conclusions, analyze characterize and provide main idea and support details.

RLA.O.4.1.16 use reading skills and strategies to understand a variety of information resources to support literacy learning (e.g., written directions, captions, electronic resources, labels, information texts).

Standard 3: Listening, Speaking and Viewing (RLA.S.4.3)

Students will apply listening, speaking and media literacy skills and strategies to communicate with a variety of audiences and for different purposes.

Listening, Speaking and Viewing Objectives

Students will:

RLA.O.4.3.01 listen and respond to different literary forms and speakers (e.g., summarize and paraphrase to confirm understanding, recount personal experiences, listen to information and exhibit comprehension, provide reasons in support of opinions, respond to others' ideas).

RLA.O.4.3.02 distinguish a variety of messages conveyed through visual media (e.g., internet, database, email, electronic resources, online research).

Grade 5

Standard 1: Reading (RLA.S.5.1)

Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by

- identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and
- selecting a wide variety of literature and diverse media to develop independence as readers.

Reading Objectives

Students will:

RLA.O.5.1.06 determine main ideas and locate supporting details in literary passages and informational texts.

RLA.O.5.1.10 compare and contrast text connections to self, to other texts and to world cultures in literary and informational texts.

Grade 6

Standard 1: Reading (RLA.S.6.1)

Students will use skills to read for literacy experiences, read to inform and read to perform a task by

- identifying and using the dimensions of reading (phonemic awareness, phonics, background knowledge/vocabulary, high frequency words/fluency, comprehension, writing and motivation to read) and
- employing a wide variety of literature in developing independent readers.

Reading Objectives

Students will:

RLA.O.6.1.06 differentiate and apply comprehension strategies in literary and informational texts to

- use prior knowledge
- draw conclusions
- interpret meaning
- determine cause and effect
- judge text critically

RLA.O.6.1.10 evaluate connections (e.g., cause/effect, order) among the facts, ideas, events and concepts of literary and informational texts to self, to other texts and to the world.

RLA.6.1.8 explain text connections to self, to other text and to the world for understanding a literary passage.

RLA.6.1.10 use resource materials (e.g., dictionary; glossary; thesaurus) to determine the meaning of unknown words or multiple meaning words.

RLA.6.1.11 use connotation and denotation to understand meaning.

Grade 7

Standard 1: Reading (RLA.S.7.1)

Students will use skills to read for literacy experiences, read to inform and read to perform a task by

- identifying and using the dimensions of reading (phonemic awareness, phonics, background knowledge/vocabulary, high frequency words/fluency, comprehension, writing and motivation to read) and
- employing a wide variety of literature in developing independent readers.

Reading Objectives

Students will:

RLA.O.7.1.07 summarize explicit and implied information from literary and informational texts to recognize the relationships among the facts, ideas, events and concepts (e.g., names, dates, events, organizational patterns, graphical representations as found in photographs, captions, maps, tables or timelines, textual features including table of contents, headings or side bars).

RLA.O.7.1.10 use examples, and details in practical texts to make inferences and logical predictions about outcomes of procedures in such texts.

Grade 8

Standard 1: Reading (RLA.S. 8.1)

Students will use skills to read for literacy experiences, read to inform and read to perform a task by

- identifying and using the dimensions of reading components (phonemic awareness, phonics, background knowledge/vocabulary, high frequency words/fluency, comprehension, writing and motivation to read) and
- employing a wide variety of literature in developing independence as readers.

Reading Objectives

Students will:

RLA.O.8.1.09 summarize explicit and implied information from literary and informational texts to recognize the relationships among the facts, ideas, events and concepts (e.g., names, dates, events, organizational patterns, graphical representations as found in photographs, captions, maps, tables or timelines, textual features including table of contents, headings or side bars).

RLA.O.8.1.13 use examples, and details in practical texts to make inferences and logical predictions about outcomes of procedures in such texts.

Grade 9

Standard 1: Reading

- RLA.S.9.1 - Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by
 - identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and
 - selecting a wide variety of literature and diverse media to develop independence as readers.

Grade 10

Standard 1: Reading

- RLA.S.10.1 - Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by
 - identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and
 - selecting a wide variety of literature and diverse media to develop independence as readers.

Grade 11

Standard 1: Reading

- RLA.S.11.1 - Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by
 - identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and
 - selecting a wide variety of literature and diverse media to develop independence as readers.

Grade 12

Standard 1: Reading

- RLA.S.9.1 - Students will apply reading skills and strategies to inform, to perform a task and to read for literacy experience by
 - identifying and using grade appropriate essential reading components (phonemic awareness, phonics, vocabulary, fluency, comprehension, written application) and
 - selecting a wide variety of literature and diverse media to develop independence as readers.

Connections between *Hands on Banking* and *West Virginia Vocational Content Standards*

Banking and Finance

Standard 2: Budgets (1405.S.2)

- Identify the need for and develop a budget
 - 1405.2.1 Compare and contrast lifestyles and effects on a budget
 - 1405.2.2 Identify steps in planning a budget
 - 1405.2.3 Develop a budget based on goals, income, expenses, and savings

Standard 4: Banking (1405.S.4)

- Explain functions of banks and regulations of the banking industry.
 - 1405.4.3 Explain main functions of banks
 - 1405.4.5 Compute simple & compound interest
 - 1405.4.7 Write checks, maintain a checkbook balance, and compute a bank reconciliation statement

Connections between *Hands on Banking* and *21st Century Advisor/Advisee 9-12 Content Standards and Objectives for West Virginia Schools (2008)***Grade 12****Advisor/Advisee – Personal/Social Development**

- Standard 7 – Respect for Self and Others
 - AA.S.7 – Students will acquire the knowledge, attitudes and interpersonal skills to help them understand and respect self and others.
 - AA.PSD.12.7.03 – The students will understand the implications of credit card use and long-term personal financial management.

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