



Money skills you need for life.

Hands on Banking®



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

- *Wyoming Mathematics Content and Performance Standards* (2008)
- *Wyoming Social Studies Content and Performance Standards* (2008)
- *Wyoming Language Arts Content and Performance Standards* (2008)
- Wyoming Career/Vocational Education Content and Performance 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 (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 Wyoming Mathematics Content and Performance Standards (2008)

GRADE 4

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

MA4.1.3 Students use coins and bills to compare the values, make combinations up to \$10.00, and make change from amounts up to \$5.00.

MA4.1.4. Students demonstrate computational fluency with basic facts (add to 20, subtract from 20, multiply by 0-10).

MA4.1.5. Students add and subtract to thousands and multiply hundreds by a single digit.

MA4.1.6 Students explain their choice of problem-solving strategies and justify their results when performing whole number operations in problem-solving situations.

MA4.1.8. Students use estimation strategies to solve problems.

GRADE 5

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

MA5.1.1 Students use the concept of place value to read and write whole numbers (in words, standard, and expanded form) and decimals (10ths and 100ths).

MA5.1.2 Students demonstrate computational fluency with basic facts for all four operations, including identifying multiples and factors of designated numbers up to 100.

MA5.1.3 Students demonstrate an understanding of whole number operations by: explaining the relationships between the operations of addition, subtraction, multiplication, and division; and multiplying by two-digit whole numbers and dividing by single-digit whole numbers.

MA5.1.4 Students explain their choice of estimation or problem-solving strategies and justify results when performing number operations in problem-solving situations.

MA5.1.5 Students add and subtract decimals to hundredths and solve problems in the context of money

GRADE 6

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

MA6.1.2. Students multiply decimals (10ths & 100ths) and divide whole numbers by 2-digit divisors and divide decimals by whole numbers.

MA6.1.4. Students explain their choice of estimation and problem solving strategies and justify results when performing number operations with fractions and decimals in problem-solving situations.

MA6.1.6 Students demonstrate an understanding of fractions and decimals by:

- rounding decimal numbers to 10ths, 100ths, and whole numbers (units) place; and
- converting between decimals (from .01 to .99), fractions and representing percentages.

GRADE 7

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

MA7.1.2 Students use basic operations with integers in problem-solving situations.

MA7.1.3 Students divide decimal numbers by decimal numbers.

MA7.1.4. Students explain their choice of estimation and problem-solving strategies and justify results when performing number operations with fractions and decimals in problem-solving situations appropriate to grade level. Students add and subtract fractions and mixed numbers. Students use coherent and clear mathematical language to justify reasoning in problem-solving situations.

GRADE 8

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

MA8.1.1 Students represent and apply numbers in a variety of equivalent forms (such as changing from percent to decimal to fraction, etc.) and in a problem-solving context.

MA8.1.2 Students extend their understanding and use of basic arithmetic operations on rational numbers.

MA8.1.3 Students explain their choice of estimation and problem-solving strategies and justify results of solutions in problem-solving situations involving rational numbers.

GRADES 9- 11

1. Number Operations and Concepts - Students use numbers, number sense, and number relationships in a problem-solving situation.

• MA11.1.1 - Students represent and apply real numbers in a variety of forms.

• MA.11.1.2 - Students apply the structure and properties of the real number system.

Connections between *Hands on Banking* and Wyoming Social Studies Content and Performance Standards (2008)

GRADES K-4

3. Production, Distribution, and Consumption - Students demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on societies.

SS4.3.2. Students describe different ways that people earn a living in the local community and in Wyoming.

GRADES 5- 8

3. Production, Distribution, and Consumption - Students demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on societies.

SS8.3.1. Students communicate how economic considerations influence personal, local, state, national, and international decision-making.

SS8.3.2. Students describe the systems of exchange of past and present.

SS8.3.3. Students recognize basic concepts of economic systems.

GRADES 9-12

3. Production, Distribution, and Consumption - Students demonstrate an understanding of economic principles and concepts and describe the influence of economic factors on societies.

- **SS11.3.4** - Students demonstrate an understanding of economic principles that influence individual financial planning.

Connections between *Hands on Banking* and Wyoming Language Arts Content and Performance Standards (2008)

GRADE 4

Standard 1. Reading - Students use the reading process to demonstrate understanding of literary and informational texts.

LA4.1A Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.

LA4.1A.2 Students demonstrate the strategy of setting a purpose before reading and visualization during reading.

LA4.1A.7 Students use various strategies to develop vocabulary including using prior knowledge, learning prefixes, suffixes, and root words.

LA4.1A.8 Students understand grade-level-appropriate technical and subject specific vocabulary.

LA4.C Students demonstrate an understanding of informational texts.

LA4.1C.3 Students locate information using table of contents, index, or glossary.

LA4.1C.4 Students use reading strategies to comprehend informational texts (main idea, supporting details, and fact/opinion).

GRADE 5

Standard 1. Reading - Students use the reading process to demonstrate understanding of literary and informational texts.

LA5.1A Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.

LA5.1A.2 Students understand grade-level-appropriate technical and subject-specific vocabulary.

LA5.1C Students demonstrate understanding of informational text.

LA5.1C.1 Students locate and use information from multiple sources.

LA5.1C.3. Students are familiar with a variety of information modes, such as news articles, magazines, online information.

Standard 3: Speaking and Listening - Students use listening and speaking skills for a variety of purposes and audiences.

LA5.3.4. Students follow directions and provide feedback.

GRADE 6

Standard 1: Reading - Students use the reading process to demonstrate understanding of literary and informational texts.

LA6.1A. Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.

LA6.1A.2 Students understand grade-level-appropriate technical and subject-specific vocabulary.

LA6.1C Students demonstrate understanding of informational texts..

LA6.1C.3 Students are familiar with a variety of informational modes such as public documents, print news media, and Internet websites.

Standard 3: Speaking and Listening - Students use listening and speaking skills for a variety of purposes.

LA6.3.3 Students follow directions and provide relevant feedback through note-taking or orally responding.

GRADE 7

Standard 1: Reading - Students use the reading process to demonstrate understanding of literary and informational texts.

LA7.1A. Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.

LA7.1A.2. Students understand grade-level-appropriate technical and subject-specific vocabulary.

LA7.1C. Students demonstrate understanding of informational texts..

LA7.1C.4. Students are familiar with a variety of informational modes such as public documents, print news media, and Internet websites.

Standard 3: Speaking and Listening: - Students use listening and speaking skills for a variety of purposes and audiences.

GRADE 8

Standard 1: Reading - Students use the reading process to demonstrate understanding of literary and informational texts.

LA8.1A. Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.

LA8.1A.1. Students use word origins, context clues, and personal connections to develop vocabulary and understand grade-level-appropriate technical and subject specific terms.

LA8.1A.3. Students use strategies such as setting a purpose, predicting, cause/effect, comparing/contrasting, drawing conclusions, visualizing, and inferring to interpret and analyze text.

LA8.1C. Students demonstrate understanding of informational texts.

LA8.1C.4. Students are familiar with a variety of informational texts modes such as documentaries, essays, interviews, speeches, newspapers, and Internet websites.

Standard 3: Speaking and Listening - Students use listening and speaking skills for a variety of purposes and audiences.

Grades 9-12

Standard 1 – Reading – Students use the reading process to demonstrate understanding of literary and informational text.

- LA11.1A – Students use the reading process to apply a variety of comprehension strategies before, during, and after reading.
- LA11.1C. – Students demonstrate understanding of informational texts.

Standard 3: Speaking and Listening - Students use listening and speaking skills for a variety of purposes and audiences.

Connections between *Hands on Banking* and Wyoming Career/Vocational Education Content and Performance Standards (2008)

Grades 5-8

Standard 1. Resources - Students effectively manage time, money, materials, work space, and human resources.

- **2.** Students demonstrate an understanding of financial information.

Grades 9-12

Standard 1. Resources - Students effectively manage time, money, materials, work space, and human resources.

- **CV11.1.** - Students prepare and analyze personal or business financial information.

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