

Wells Fargo Hands on Banking® & Jump\$tart® National Standards Alignment

WELLS
FARGO

Jump\$tart® National Standard

HOB Kids

HOB Teens

HOB Young Adults

Financial Responsibility and Decision Making

<p>Standard 1: Take responsibility for personal financial decisions</p>	<p>Budgeting: Section 1, Additional Activities. Savings and Checking: Sections 5, 6. Credit and You: Section 1.</p>	<p>You and Your Money: Sections 2,3. Budgeting: Entire Section. Savings and Checking: Entire Section. Credit and You: Entire Section.</p>	<p>Getting Started: Lessons 1, 2, 4, 6. Spending Smart: Lessons 1, 2, 3. Save, Invest, & Build Wealth: All Lessons. All About Credit: All Lessons. School & \$: Lessons 3, 5. Library Resource Articles.</p>
<p>Standard 2: Find and evaluate financial information from a variety of sources</p>	<p>You and Your Money: Sections 1, 3. Additional References Section.</p>	<p>You and Your Money: Sections 2, 3. Additional References Section.</p>	<p>Getting Started: Lesson 3, 6. Spending Smart: Lessons 3, 4, 5. All About Credit: Lessons 3, 4, 5. School & \$: Lessons 3, 4, 5. Library Resource Articles.</p>
<p>Standard 3: Summarize major consumer protection laws.</p>	<p>n/a</p>	<p>n/a</p>	<p>Getting Started: Lesson 7. Library Resource Articles.</p>
<p>Standard 4: Make financial decisions by systematically considering alternatives and consequences.</p>	<p>The Meaning of Money: Section 1. Budgeting: Sections 1, 2. Savings and Checking Guide Section 2. Credit and You Section 1.</p>	<p>Budgeting: Sections 1, 2. Savings and Checking Accounts: Section 1. Credit and You: Sections 1, 2. Smart Investing: Sections 1, 2.</p>	<p>Getting Started: All Lessons. Spending Smart: All Lessons. Save, Invest, & Build Wealth: All Lessons. All About Credit: All Lessons. School & \$ Lessons 3, 5. Library Resource Articles.</p>
<p>Standard 5: Develop communication strategies for discussing financial issues.</p>	<p>n/a</p>	<p>Budgeting: Section 1. Additional References Section.</p>	<p>Getting Started: Library Resource Articles. Spending Smart: Library Resource Articles. Save, Invest, & Build Wealth: Library Resource Articles. All About Credit: Library Resource Articles. School & \$ Library Resource Articles.</p>
<p>Standard 6: Control personal information.</p>	<p>Savings and Checking Guide: Section 2.</p>	<p>Savings and Checking Guide: Sections 1, 3.</p>	<p>Getting Started: Lessons 4, 5, 6, 7. Spending Smart: Lesson 3. All About Credit: Lessons 3, 4. Library Resource Articles.</p>



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Income and Careers			
Standard 1: Explore career options	You and Your Money: Section 2. Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2.	You and Your Money: Sections 3.	Earning \$: All Lessons. School & \$: Lesson 2. Library Resource Articles.
Standard 2: Identify sources of personal income	You and Your Money: Section 2. Budgeting Sections 1, 2. Savings and Checking Guide: Section 2.	You and Your Money: Section 3. Checking and Savings: Section 1.	Earning \$: All Lessons. School & \$: Lesson 2. Library Resource Articles. Getting Started: Lessons 4, 5. Library Resource Articles.
Standard 3: Describe factors affecting take-home pay	n/a	n/a	Earning Money: Lesson 3. Resource Library Articles.
Planning and Money Management			
Standard 1: Develop a plan for spending and saving.	You and Your Money: Section 2. Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2.	You and Your Money: Sections 2, 3. Savings and Checking Section 1. Sections Smart Investing: Sections 1.	Getting Started: 2, 4, 5. Spending Smart: Entire topic. Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles.
Standard 2: Develop a system for keeping and using financial records	Budgeting: Section 2. Savings and Checking Guide Sections 1,3,5,6. Credit and You: Additional Activities.	Budgeting: Sections 1, 2. Savings and Checking Guide: Sections 1,2, 3. Credit and You Sections 1, 2. Additional Activities.	Getting Started: Lesson 2, 6, 7. Earning Money: Lesson 3. Spending Smart: Lesson 2. Save, Invest, and Build Wealth: Lessons 1, 2, 5. All About Credit: Lessons 3, 4, 5. School & \$: Lessons 3, 4, 5. Resource Library Articles.
Standard 3: Describe how to use different payment methods	Savings and Checking: Entire Unit. Credit and You: Entire Unit.	Savings and Checking: Entire Unit. Credit and You: Entire Unit..	Getting Started: Lessons 4, 5. Spending Smart:: Lesson 3. All About Credit: Lessons 2, 5, 7. School & \$: Lessons 3, 5. Resource Library Articles.



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Jumpstart® National Standard	HOB Kids	HOB Teens	HOB Young Adults
Planning and Money Management cont'd . . .			
Standard 4: Apply consumer skills to purchase decisions.	You and Your Money: Sections 1, 2. Budgeting: Section 1. Credit and You: Section 1	You and Your Money: Sections 2, 3. Budgeting: Sections 1, 2. Credit and You: Section 1, Additional Activities.	Getting Started: Lesson 2. Spending Smart: Entire Topic. About Credit: Lessons 2, 5, 6, 7.
Standard 5: Consider charitable giving.	n/a	n/a	Resource Library Articles.
Standard 6: Develop a personal financial plan.	You and Your Money: Sections 1, 2. Budgeting: Sections 1, 2.	You and Your Money: Section 2. Budgeting: Entire Unit. Savings and Checking: Sections 1, 2. Smart Investing: Section 1.	Getting Started: Lessons 2, 3, 4, 6. Spending Smart: Lesson 2, 3. Save, Invest, and Build Wealth: Lessons 1, 2, 5. Resource Library Articles.
Standard 7: Examine the purpose and importance of a will.	n/a	n/a	n/a
Credit and Debt			
Standard 1: Identify the costs and benefits of various types of credit.	Credit and You: Entire Unit	Credit and You: Entire Unit	All About Credit: Entire Topic. Resource Library Articles.
Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.	Credit and You: Entire Unit	Credit and You: Entire Unit	All About Credit: Lessons 3, 4. Resource Library Articles.
Standard 3: Describe ways to avoid or correct debt problems.	Credit and You: Entire Unit. Additional Activities.	Credit and You: Entire Unit. Additional Activities.	All About Credit: Lessons 3, 4. Resource Library Articles.
Standard 4: Summarize major consumer credit laws.	n/a	n/a	Resource Library Articles.



Wells Fargo Hands on Banking[®] & Jumpstart[®] National Standards Alignment

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Risk Management and Insurance			
Standard 1: Identify common types of risks and basic risk management methods.	Budgeting: Section 1, Additional Activities. Savings and Checking: Section 5, Section 6. Credit and You: Section 1	Budgeting: Section 2, Additional Activities. Savings and Checking: Section 3. Credit and You: Section 1.	Getting Started: Lessons 6, 7. Save, Invest, and Build Wealth: Entire Topic. All About Credit: Lessons 1, 7. School & \$: Lessons 4, 5. Resource Library Articles.
Standard 2: Explain the purpose and importance of property and liability insurance protection.	n/a	n/a	Resource Library Articles.
Standard 3: Explain the purpose and importance of property and liability insurance protection.	n/a	n/a	Resource Library Articles.
Saving and Investing			
Standard 1: Discuss how saving contributes to financial well-being.	Savings and Checking Guide: Sections 1, 2, 3.	Savings and Checking Guide: Section 1.	Getting Started: Lessons 4, 5, 6. Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles.
Standard 2: Explain how investing builds wealth and helps meet financial goals.	n/a	Smart Investing: Section 1. Additional Activities.	Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles.
Standard 3: Evaluate investment alternatives.	n/a	Smart Investing: Sections 1, 2. Additional Activities.	Save, Invest, and Build Wealth: Lessons 3, 4, 5. Resource Library Articles.
Standard 4: Describe how to buy and sell investments.	n/a	Smart Investing: Sections 1, 2. Additional Activities.	Save, Invest, and Build Wealth: Lesson 4. Resource Library Articles.
Standard 5: Explain how taxes affect the rate of return on investments.	n/a	n/a	Resource Library Articles.
Standard 6: Investigate how agencies that regulate financial markets protect investors.	n/a	n/a	Resource Library Articles.

