

Resource Correlation with Mathematics TEKS for Personal Financial Literacy

Grade 6

	Student Expectation The student is expected to:	<u>Financial Fitness for Life</u> Grades 6-8	Hands on Banking <u>www.handsonbanking.org</u>	TCEE Lesson <u>www.smartertexas.org</u>	<u>econlowdown</u>
6.14A	compare the features and costs of a checking account and a debit card offered by different local financial institutions;	Lesson 8: Choosing and Using a Checking Account	Teens: Saving and Checking Guide	Lesson 2: Checks and Balances	
6.14B	distinguish between debit cards and credit cards;	Lesson 8: Choosing and Using a Checking Account Lesson 15: Cash or Credit	Teens: Credit and You Young Adults: All About Credit	Lesson 1: Best Payment Option: Debit or Credit	
6.14C	balance a check register that includes deposits, withdraws, and transfers;	Lesson 8: Choosing and Using a Checking Account	Teens: Savings and Checking Guide	Lesson 2: Checks and Balances	<u>KaChing</u>
6.14D	explain why it is important to establish a positive credit history;	Lesson 16: Establishing Credit	Teens: Credit and You Young Adults: All About Credit	Lesson 3: Credit Reports	<u>All About Credit: Lesson 6</u>
6.14E	describe the information in a credit report and how long it is retained;		Teens: Credit and You Young Adults: All About Credit	Lesson 3: Credit Reports	
6.14F	describe the value of credit reports to borrowers and to lenders;	Lesson 16: Establishing Credit	Teens: Credit and You Young Adults: All About Credit	Lesson 3: Credit Reports	<u>All About Credit: Lesson 7</u>
6.14G	explain various methods to pay for college, including through savings, grants, scholarships, student loans, and work-study; and		Young Adults: School & \$	Lesson 5: Paying for College	
6.14H	compare the annual salary of several occupations requiring various levels of postsecondary education or vocational training and calculate the effects of different annual salaries on lifetime income.	Lesson 4: Why Stay in School Lesson 5: Choosing a Career Lesson 6: Productivity	Young Adults: School & \$ Young Adults: Earning	Lesson 4: Which Job is Best for Me?	<u>Invest in Yourself</u>

[SAVING FOR COLLEGE: THE WHY, WHEN AND HOW](#)

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Grade 7

	Student Expectation The student is expected to:	<u>Financial Fitness for Life</u> Grades 6-8	Hands on Banking <u>www.handsonbanking.org</u>	TCEE Lesson <u>www.smartertexas.org</u>	Other Resources
7.13A	calculate the sales tax for a given purchase and calculate income tax for earned wages;	Lesson 9: What Taxes Affect You?	Young Adults: Earning	Lesson 1: You Can't Hide From Taxes	<u>Know Your Dough</u>
7.13B	identify the components of a personal budget, including income, planned savings for college, retirement, and emergencies; taxes; and fixed and variable expenses and calculate what percentage each category comprises of the total budget;	Lesson 7: Managing Cash Lesson 10: Why Save?	Teens: Budgeting	Lesson 2: Personal Budget	
7.13C	create and organize a financial assets and liabilities record and construct a net worth statement;			Lesson 4: Know Your Worth	
7.13D	use a family budget estimator to determine the minimum household budget and average hourly wage needed for a family to meet its basic needs in the student's city or another large city nearby;			Lesson 3: Family Budget Estimator	<u>Texas Reality Check</u> <u>Family Budget Estimator</u>
7.13E	calculate and compare simple interest and compound interest earnings;	Lesson 13: Who Pays and Who Receives?	Teens: Savings and Checking Guide	Lesson 5: Simple and Compounded Interest	
7.13F	analyze and compare monetary incentives including sales, rebates and coupons	Lesson 3: The Economic Way of Thinking	Teens: You and Your Money	Lesson 6: Smart Shopping	

[SAVING FOR COLLEGE: THE WHY, WHEN AND HOW](#)

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Grade 8

	Student Expectation The student is expected to:	Financial Fitness for Life Grades 6-8	Hands on Banking www.handsonbanking.org	TCEE Lesson www.smartertexas.org	Other Resources
8.12A	solve real-world problems comparing how interest rate and loan length affect the cost of credit;	Lesson 13: Who Pays and Who Receives?	Young Adults: All About Credit	Lesson 2: Borrowing Money Lesson 8: Borrower Beware	All About Credit
8.12B	calculate the total cost of repaying a loan, including credit cards and easy access loans, under various rates of interest and over different periods using an online calculator;	Lesson 15: Cash or Credit	Teens: Credit and You Young Adults: All About Credit	Lesson 2: Borrowing Money Lesson 8: Borrower Beware	All About Credit A Credit Card Story
8.12C	explain how small amounts of money invested regularly, including money saved for college and retirement, grow over time;	Lesson 13: Who Pays and Who Receives? Lesson 10: Why Save?	Teens: Savings and Checking Guide	Lesson 1: Saving for My Future Lesson 7: How Does Your Money Grow?	
8.12D	calculate and compare simple interest and compound interest earnings;			Lesson 1: Saving for My Future Lesson 6: How Annual Interest Rate Works Lesson 7: How Does Your Money Grow?	
8.12E	identify and explain the advantages and disadvantages of different payment methods;	Lesson 8: Choosing and Using a Checking Account	Young Adults: All About Credit	Lesson 3: Methods of Payment Lesson 9: Your Money or Thiers	
8.12F	analyze financial situations to determine if they represent financially responsible decisions and identify the benefits of financial responsibility and the costs of financial irresponsibility;	Lesson 2: Making Decisions Lesson 15: Cash or Credit Lesson 10: Why Save?	Young Adults: All About Credit	Lesson 4: Financially Responsible Decisions Lesson 8: Borrower Beware Lesson 8: PPT Lesson 9: Your Money or Thiers	
8.12G	estimate the cost of a two-year and four-year college education, including family contribution, and devise a periodic savings plan for accumulating the money needed to contribute to the total cost of attendance for at least the 1 st year of college.		Young Adults: Spending Smart	Lesson 5: Devise a College Savings Plan Lesson 10: Savings Plan for College	College 101

[SAVING FOR COLLEGE: THE WHY, WHEN AND HOW](#)

How to use www.handsonbanking.org

Money skills you need for life.
Hands on Banking® English

Individuals Educators Non-Profits Entrepreneurship Workplace Resources

Take Charge of Your Future

Welcome to the Hands on Banking® program! Want to take charge of your own finances and reach your goals? Just pick your age group and get started! Whether you want to build your credit, your investments, or your own small business; invest in the market, a home, or higher education; shop for a loan, buy a car, or open your first bank accounts, the Hands on Banking program offers all the basic money tools, skills, and information you need.

Click a course to get started.

Entrepreneurship

Adults

Young Adults

Teens

Kids

Coming Soon

Kids: Zing, the main character from the Kids curriculum, is the most well-known and beloved character of the Hands on Banking program. This year, Zing will be joined by a new sidekick, Zoey. Together, Zing and Zoey will expand on key financial education concepts, providing a dynamic and fun environment in which children can learn about money management and related topics.

Teens: New avatars, Angie and Alex, will allow teens to choose their own destination on the map to financial success. In addition to the technology enhancements, easier navigation and clear controls allow the user to self-direct their path based on their particular areas of interest. The interface makes the program easier for educators to customize for the classroom experience as well.

Instructional Resources

Want to share the Hands on Banking program with a group? It's simple! The free, downloadable Instructor Guides provide everything you'll need to guide participants through real-life scenarios, group discussions, and valuable activities.

The lessons for school-aged children are aligned with national and state educational standards for economics, financial literacy, mathematics, and English language arts, making it easy to integrate the Hands on Banking program into the classroom.

[Access the Instructional Resources](#)

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We want your input

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