

Resource Correlation with Mathematics TEKS for Personal Financial Literacy

Kindergarten

Strand		Student Expectation The student is expected to:	Financial Fitness for Life, Grades K-2	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
Number and operation	K.4	The student applies mathematical process standards to identify coins in order to recognize the need for monetary transactions. The student is expected to identify U.S. coins by name, including pennies, nickels, dimes, and quarters.	Lesson 3: What is Money?			
Mathematics: Personal financial literacy	K.9A	identify ways to earn income;	Lesson 1: A Good Day for Money	Kids: You and Your Money	Lesson 1: The Money Making Farm	
	K.9B	differentiate between money received as income and money received as gifts;	Lesson 1: A Good Day for Money	Kids: You and Your Money	Lesson 2: Don't Look a Gift Horse in the Mouth	
	K.9C	list simple skills required for jobs;	Lesson 1: A Good Day for Money		Lesson 3: The Horse with the Pink Bow	
	K.9D	distinguish between wants and needs and identify income as a source to meet one's wants and needs.	Lesson 7: Savings Makes Us Want Lesson 8: We are Consumers	Kids: Budgeting	Lesson 4: Kid Talk	Monster Musical Chairs
Social Studies	K.6C	explain how basic human needs can be met such as through self-producing, purchasing, and trading			Lesson 5: Jumping for Joy	

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Grade 1

Strand		Student Expectation The student is expected to:	Financial Fitness for Life, Grades K-2	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
Mathematics: Numbers and operations	1.4A	identify U.S. coins, including pennies, nickels, dimes, and quarters, by value and describe the relationships among them;	Lesson 3: What is Money?			
	1.4B	write a number with the cent symbol to describe the value of a coin;	Lesson 3: What is Money?			
	1.4C	use relationships to count by twos, fives, and tens to determine the value of a collection of pennies, nickels, and/or dimes;	Lesson 9: We Decide to Spend			
Mathematics: Personal financial literacy	1.9A	define money earned as income;	Lesson 1: A Good Day for Money	Kids: You and Your Money	Lesson 1: What do You do at the Zoo?	
	1.9B	identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs;	Lesson 2: Working for Income Lesson 8: We are Consumers Lesson 9: We Decide to Spend	Kids: You and Your Money	Lesson 3: My Eyes are Bigger than My Wallet	Money, Money, Honey Bunny Potato: A Tale from the Great Depression
	1.9C	distinguish between spending and saving; and	Lesson 4: Money Let's Us Choose Lesson 8: We are Consumers Lesson 16: We Manage Our Money	Kids: Savings and Checking Guide	Lesson 4: Big Money Means Big Decisions	Bunny Money
	1.9D	consider charitable giving.	Lesson 15: We Make a Budget Lesson 16: We Manage Our Money		Lesson 5: Giving Makes Us Feel Good	

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Grade 1 (continued)

Strand		Student Expectation The student is expected to:	Financial Fitness for Life, Grades K-2	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
Social Studies	1.8A	identify examples of goods and services in the home, school, and community;			Lesson 2: To Market, to Market, to Market Our Goods	
	1.8B	identify ways people exchange goods and services;			Lesson 2: To Market, to Market, to Market Our Goods	
	1.8C	identify the role of markets in the exchange of goods and services.			Lesson 2: To Market, to Market, to Market Our Goods	
	1.10 A	describe the components of various jobs and the characteristics of a job well performed;			Lesson 6: Making the Grade	

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Grade 2

Strand		Student Expectation The student is expected to:	Financial Fitness for Life, Grades K-2	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
Number and operation	2.5A	determine the value of a collection of coins up to one dollar; and	Lesson 3: What is Money?			
	2.5B	use the cent symbol, dollar sign, and the decimal point to name the value of a collection of coins.	Lesson 3: What is Money?			
Personal financial literacy	2.11A	calculate how money saved can accumulate into a larger amount over time;	Lesson 5: Why We Save	Kids: Savings and Checking Guide	Lesson 3: Learning to Squirrel It Away	Piggy Bank Primer: Saving and Budgeting
	2.11B	explain that saving is an alternative to spending;	Lesson 5: Why We Save Lesson 7: Savings Makes Us Want	Kids: Savings and Checking Guide	Lesson 1: Empty Pockets	Piggy Bank Primer: Saving and Budgeting
	2.11C	distinguish between a deposit and a withdrawal;	Lesson 6: How We Save	Kids: Savings and Checking Guide	Lesson 2: A Time to Deposit, A Time to Withdraw	
	2.11D	identify examples of borrowing and distinguish between responsible and irresponsible borrowing;	Lesson 12: We Are Borrowers	Kids: Credit and You	Lesson 4: Whooooo's the Wise One	Giving Credit
	2.11E	identify examples of lending and use concepts of benefits and costs to evaluate lending decisions; and	Lesson 13: We Are Lenders	Kids: Credit and You	Lesson 5: Lending is Risky Business	Giving Credit
	2.11F	differentiate between producers and consumers and calculate the cost to produce a simple item.	Lesson 1: A Good Day for Money Lesson 2: Working for Income Lesson 8: We are Consumers		Lesson 6: A Producer's Powers	The Little Red Hen Makes a Pizza

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Grade 3

	Student Expectation The student is expected to:	Financial Fitness for Life, Grades 3-5	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
3.9A	explain the connection between human capital/labor and income;	Lesson 1: Earning Income		Lesson 1: The Ladder to Success	A Chair for My Mother
3.9B	describe the relationship between the availability or scarcity of resources and how that impacts cost;	Lesson 7: To Choose Is to Refuse Lesson 10: Why Do I Want All This Stuff		Lesson 2: Scarcity is Scary	Scarcity and Resources Potato: A Tale from the Great Depression
3.9C	identify the costs and benefits of planned and unplanned spending decisions;	Lesson 4: The Grasshopper and the Ant Lesson 6: Consumers Want More Goods and Services Lesson 11: This One or That One? Lesson 13: Buddy, Can You Spare a Dime?		Lesson 3: Savor the Savings	Glo Goes Shopping
3.9D	explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest;	Lesson 8: How Would You Like to Pay? Lesson 9: More About Methods of Payment	Kids: Credit and You	Lesson 4: Flat Broke	Less Than Zero
3.9E	list reasons to save and explain the benefit of a savings plan, including for college; and	Lesson 4: The Grasshopper and the Ant Lesson 5: Saving Starts with Wanting More		Lesson 5: Pooling Our Savings	A Chair for My Mother Beatrice's Goat Piggy Bank Primer: Saving and Budgeting Something Special for Me
3.9F	identify decisions involving income, spending, saving, credit, and charitable giving.	Lesson 5: Saving Starts with Wanting More Lesson 8: How Would You Like to Pay?	Kids: You and Your Money	Lesson 6: Decisions, Decisions, Decisions	A Chair for My Mother Beatrice's Goat Potato: A Tale from the Great Depression

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

Resource Correlation with Mathematics TEKS for Personal Financial Literacy

Grade 4

	Student Expectation The student is expected to:	Financial Fitness for Life, Grades 3-5	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
4.10A	distinguish between fixed and variable expenses;	Lesson 15: It's a Balancing Act		Lesson 1: Not Enough Bucks	
4.10B	calculate profit in a given situation;	Lesson 2: Urban Mouse and Rural Mouse		Lesson 2: Ideas for Raising Profit	Earning a Profit Sheet
4.10C	compare the advantages and disadvantages of various savings options;	Lesson 5: Saving Starts with Wanting More	Kids: You and Your Money Teens: You and Your Money	Lesson 3: Savings is Not Child's Play	
4.10D	describe how to allocate a weekly allowance among spending; saving, including for college; and sharing; and	Lesson 14: Managing Money Lesson 15: It's a Balancing Act	Kids: Budgeting	Lesson 4: Divide and Conquer	
4.10E	describe the basic purpose of financial institutions, including keeping money safe, borrowing money, and lending.		Kids: You and Your Money Teens: You and Your Money	Lesson 5: Smart Cash	

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

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Grade 5

	Student Expectation The student is expected to:	Financial Fitness for Life, Grades 3-5	Hands on Banking www.handsonbanking.org	TCEE Created Lesson www.smartertexas.org	Other Online Resources
5.10A	define income tax, payroll tax, sales tax, and property tax;	Lesson 3: People Pay Taxes		Lesson 1: The Case of the Disappearing Paycheck	
5.10B	explain the difference between gross income and net income;	Lesson 3: People Pay Taxes		Lesson 1: The Case of the Disappearing Paycheck	
5.10C	identify the advantages and disadvantages of different methods of payment, including check, credit card, debit card, and electronic payments;	Lesson 8: How Would You Like to Pay? Lesson 9: More About Methods of Payment	Teens: Credit and You	Lesson 2: How Will I Pay	
5.10D	develop a system for keeping and using financial records;	Lesson 8: How Would You Like to Pay? Lesson 5: Saving Starts with Wanting More	Teens: Savings and Checking Guide	Lesson 3: Where Does All My Money Go	
5.10E	describe actions that might be taken to balance a budget when expenses exceed income; and	Lesson 14: Managing Money Lesson 15: It's a Balancing Act	Kids: Budgeting Teens: Budgeting	Lesson 4: Money In, Money Out	Tim's Turn to Learn
5.10F	balance a simple budget.	Lesson 14: Managing Money Lesson 15: It's a Balancing Act	Kids: Budgeting Teens: Budgeting	Lesson 4: Money In, Money Out	Budget Odyssey

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

Money skills you need for life.
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Take Charge of Your Future

Click a course to get started.

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.

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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