



Financial Education Standards Map

The Hands on Banking financial education program offers a wealth of lessons, activities, and other resources for you and your students. Use this handy at-a-glance guide¹ to identify and select lessons that support the following standards:

- Council for Economic Education (CEE)
- Jump\$tart Coalition for Personal Financial Literacy
- Common Core State Standards in Math
- C3 Framework for Social Studies State Standards
- Family and Consumer Sciences National Standards, NASAFACS

1. Earning Income Instructional Overview: Students learn that income can come from wages, salaries, and commissions from jobs, but it can also come from sources outside of jobs, such as interest, dividends, and rental income.

Hands on Banking Resource	CEE Standards	Jump\$tart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
<p>Lesson: Understanding Salaries and Wages</p> <p>Students identify ways that people earn compensation and the difference between wages and salary.</p>	Earning Income 3	Employment and Income 2b	<p>4.MD.A.2: Use the four operations to solve word problems</p> <p>5.NBT.A.3: Read, write, and compare decimals to thousands</p> <p>5.NF.B.6: Solve real-world problems involving multiplication of fractions and mixed numbers</p>		<p>Career Community and Family Connections</p> <p>1.2.1</p> <p>1.2.2</p>
<p>Lesson: Other Types of Income</p> <p>Students learn about different ways to earn income, such as interest, commissions, and rental income.</p>	Earning Income 4, 5	Employment and Income 2	<p>4.MD.A.2: Use the four operations to solve word problems</p> <p>5.NBT.A.3: Read, write, and compare decimals to thousands</p>		



Financial Education Standards Map

2. Buying Goods and Services Overview: Students learn how to apply consumer skills to buying decisions, how to prepare and use budgets, and about including giving to others as part of a financial plan.

Hands on Banking Resource	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Toolkit Lesson 4: Understanding Needs and Wants (p. 26) Students learn to differentiate between needs and wants, and to prioritize what to buy.	Buying Goods and Services 1	Financial Decision Making 4		Economics D2.Eco.1.3–5	Consumer and Family Resources 2.1.2
Lesson: Meeting Financial Goals Students learn how a budget can help meet goals by controlling expenses and increasing income.	Buying Goods and Services 2	Financial Decision Making 4		Economics D2.Eco.1.3–5	Consumer and Family Resources 2.6.2
Lesson: Spending, Saving, and Giving Back Students learn how to make a difference in their communities with donations and volunteering.		Spending and Saving 1		Civics D2.Civ.6.3–5	Consumer and Family Resources 2.1.2

3. Saving Overview: Students learn that savings are earnings put aside for future use, and that saving money in a financial institution can increase safety and produce additional income in the form of interest.

Hands on Banking Resource	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
Toolkit Lesson 6: Saving and Me (p. 44) Students learn about setting savings goals and how banks serve as a way to save money.	Saving 1–6	Spending and Saving 1		Economics D2.Eco.10.3–5	Consumer Services 3.3.4

(Continued on next page.)



Financial Education Standards Map

4. Using Credit Overview: Students are introduced to the concepts of credit, paying interest, and responsibly repaying debt to demonstrate trustworthiness to receive loans.

Hands on Banking Resource	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
<p>Online credit module</p> <p>(Or, alternate version) Kids' Instructor Guide Unit Plan: Credit and You (p. 62)</p> <p>Students learn the difference between credit cards and loans, and about interest expenses and responsible credit behavior. Includes an online calculator for some of the problems.</p>	CEE Using Credit 1–4	Credit and Debt 1	<p>4.MD.A.2: Use four operations to solve multistep problems</p> <p>4.OA.A.3: Use four operations to solve word problems involving money</p> <p>5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths</p> <p>5.NF.B.6: Solve real-world problems involving multiplication of fractions and mixed numbers</p>	<p>Economics D2.Eco.2.3–5</p> <p>Economics D2.Eco.9.3–5</p>	<p>Consumer Services 3.3.4</p> <p>3.3.8</p>

5. Financial Investing Overview: Investing standards are addressed as part of the saving lesson in section 3 above.

6. Protecting and Insuring Overview: Students learn about online safety and protecting themselves against identity theft and other harm that can come from not safeguarding personal information.

Hands on Banking Resource	CEE Standards	JumpStart Standards	Common Core State Standards Mathematics	C3 Framework for Social Studies	Family and Consumer Sciences
<p>Toolkit Lesson 10: Be Safe Online (p. 86)</p> <p>Students learn about protecting personal information online, about the need for safe screen names and passwords, and to be aware of online “friends” they don’t know.</p>	Protecting and Insuring 1, 3	Financial Decision Making 7			<p>Consumer Services 3.2.5</p>