



## 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 guide<sup>1</sup> to identify and select lessons that support the following standards:

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

**1. Earning Income Instructional Overview:** Students are approaching adulthood and/or working part-time jobs, and are becoming familiar with different types of income, taxes, and deductions that affect gross income.

Hands on Banking Resource	CEE Standards	Jump\$tart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
<p><a href="#">Online Module: Income = Independence</a> (refer to first 5 pages)</p> <p>(Or, alternative version) Young Adults' Instructor Guide Unit Plan <a href="#">Earning Money</a> (pp. 6–19)</p> <p>Students learn practical information on careers, job hunting, and interviews. Students also learn about the relationship between education and earnings potential.</p>	Earning Income 1	Employment and Income 1		Career Community and Family Connections 1.2.1 1.2.2
<p>Lesson: <a href="#">What Taxes Are For</a></p> <p>Students learn about the taxes adults pay and the services governments provide.</p>	Earning Income 7	Employment and Income 3	Civics D2.Civ.6.9–12	
<p>Toolkit Lesson 4: <a href="#">Consider Entrepreneurship</a> (p. 36)</p> <p>Students learn qualities of successful entrepreneurship and strategies for starting a small business.</p>	Earning Income 2	Employment and Income 1e		Consumer Services 3.1.2



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**2. Buying Goods and Services Instructional Overview:** Students learn how to apply consumer skills to purchase decisions, prepare and use budgets, and evaluate charities to give to others.

Hands on Banking Resource	CEE Standards	Jump\$tart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
<p><a href="#">Online Module: What Is a Spending Plan</a> <a href="#">Online Activity</a></p> <p>(Or, alternative version) <a href="#">Young Adults' Instructor Guide</a> Unit Plan: Spending Smart (pp. 9–20)</p> <p>Students learn to categorize their expenses and make spending vs. saving decisions.</p>	Buying Goods and Services 1	Spending and Saving 1		Consumer and Family Resources 2.1.2 2.6.2
<p>Lesson: <a href="#">Meeting Goals in Spite of Unexpected Events</a></p> <p>Students consider how to budget in response to the financial impact of unexpected events.</p>	Earning Income 7	Financial Decision Making 4		Consumer and Family Resources 2.6.2
<p>Lesson: <a href="#">Evaluating Charities</a></p> <p>Students learn the part that giving has in a person's budget and how to evaluate the mission, programs, and financial activity of charities.</p>	Buying Goods and Services 6	Financial Decision Making 4	Civics D2.CIV.9–12	
<p>Toolkit Lesson 5: <a href="#">Be a Savvy Shopper</a> (p. 44)</p> <p>Students learn how to spend wisely by comparison shopping, using discounts, and deciding whether a purchase is necessary.</p>	Buying Goods and Services 1, 3	Spending and Saving 4		Consumer and Family Resources 2.1.5

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**3. Saving Instructional Overview:** Students learn that people save for different reasons and have options to save, including saving money in a financial institution for increased safety and income in the form of interest.

Hands on Banking Resource	CEE Standards	JumpStart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
<a href="#">Online Module: Your Money Toolkit</a> (Or, alternative version) <a href="#">Toolkit Lesson 2: Your Money Toolkit</a> (p. 11) Students learn how banks serve as a way to save money and earn interest, and how reviewing bank records can help them control spending and safeguard their assets.	Saving 1 Spending and Saving 1, 3	Spending and Saving 1, 3		Consumer Services 3.3.4

**4. Using Credit Instructional Overview:** Students learn that people use credit to purchase goods and services today and pay for them in the future. Students also learn about credit options, the cost of paying interest, and how to maintain a good credit rating.

Hands on Banking Resource	CEE Standards	JumpStart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
<a href="#">Online Module: Credit</a> (Or, alternative version) <a href="#">Toolkit Lesson 8: Credit Basics</a> (p. 80) Students learn the difference between credit cards and loans; responsible credit behavior; and the importance of checking one's credit report periodically.	Using Credit 5–7	Credit and Debt 1, 2		Consumer Services 3.3.3 3.3.8

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**5. Financial Investing Instructional Overview:** Students learn how financial assets can lead to increased income and/or wealth. They also learn about the relationship between risk and return.

Hands on Banking Resource	CEE Standards	JumpStart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
Lesson: <a href="#">Insurance Basics</a> Students learn that mitigating risk through insurance is a part of anyone's financial plan.	Protecting and Insuring 4	Risk Management and Insurance 1, 2		Consumer Services 3.3.5
Toolkit Lesson 9: <a href="#">Investing Basics</a> (p. 84) Students learn about risk versus reward, the differences between saving and investing, and about building a portfolio.	Financial Investing 5, 7, 11	Investing 1, 2		Consumer Services 3.3.4
Toolkit Lesson 10: <a href="#">Staying Safe</a> (p. 96) Students learn different ways to protect themselves against internet fraud and identity theft.	Protecting and Insuring 8	Financial Decision Making 7		Consumer Services 3.2.5

### High School Extension Activities

Hands on Banking includes resources that will give your students a chance to apply what they've learned from the lessons in this unit.

Hands on Banking Resource	CEE Standards	JumpStart Standards	C3 Framework for Social Studies	Family and Consumer Sciences
<a href="#">Toolkit Lesson 6: Saving to Buy a Car</a> (p. 54) Students simulate the process of purchasing, negotiating for, and financing an automobile.	Buying Goods and Services 1–3 Using Credit 1, 4	Spending and Saving 4 Credit and Debt 1		Consumer and Family Resources 2.1.8
<a href="#">Online Module: School and Money</a> Students learn about the effect a college education has on future earnings potential. They also explore various ways to pay for a college education, including savings, grants, and loans.	Earning Income 3 Saving 1 Using Credit 1, 5	Employment and Income 1a Spending and Saving 1a Credit and Debt 1f, g		Consumer and Family Resources 2.7.2