



Hands on Banking® for Educators and Students

Money skills you need for life

Financial education



- Need for all of us
 - Stage of life
 - Complexity of doing banking
 - Current economic climate
- Knowledge to make sound decisions
- Wells Fargo's commitment to education

Hands on Banking highlights



- Free financial education program
- Web-based (PCs and mobile devices) or traditional Instructor Guides
- English and Spanish sites
- Non-commercial content
- Individual self-paced or classroom-based learning
- Standards-based curriculum
- Animated and highly interactive

And fun to present!

Program overview



- Curriculum for 4 age groups
 - Adults (includes Military, Seniors, and Small Business Focus)
 - Young Adults (ages 15 to 21)
 - Teens (grades 6 through 8)
 - Kids (grades 4 and 5)
- Education standards-based
 - Economics Education (*Voluntary National Content Standards in Economics* – www.fte.org)
 - Financial Literacy (*National Standards in K-12 Personal Finance Education* – www.jumpstartcoalition.org and www.councilforeconed.org)
 - Mathematics (*Principles and Standards for School Mathematics, Grades 9-12* – www.standards.nctm.org)
 - English Language (*Standards for English Language Arts* – www.ncte.org)

Handsonbanking.org Home Page

Articles section provides information on popular topics

Courses section provides full curriculum by age group or segment

Featured content section highlights new resources

Community education section shares resources for workplaces and non-profits to get started

Handsonbanking.org

Are you multilingual? [Español](#)

Search

All the tools you need to help you become financially savvy.

The Hands on Banking® online learning center offers resources for anyone who wants to learn more about money management. Our financial articles can help you find answers to your questions, from budgeting tips to buying a home, to improving your credit. Our [self-directed courses](#) take you in depth to improve financial literacy at each stage of life. We also offer [classroom courses](#) for educators. Together, we'll help you and your family take charge of your financial future.

FEATURED TOPICS

All Articles >

Banking basics Personal finance Life events Credit Your business

FINANCIAL COURSES

Seniors
Check out tips for retirement and avoiding elder financial abuse. The course is for seniors, caregivers, and loved ones.
Launch course

Military
Create a spending plan, learn how to establish credit, and establish a savings plan. And you can prepare financially for PCS and deployment.
Launch course

Entrepreneurship
Are you interested in starting your own business? Our resources can help you get the most out of working for yourself.
Flash or Mobile

Adults
Learn how to manage your money responsibly, build and improve credit, plan and save for your future, and reach your financial goals.
Flash or Mobile

Young adults
Start your financial life strong. Learn about school loans, balancing a budget, and building credit.
Flash or Mobile

Teens
Money is fun to get and spend. Learn how to start saving and how to boost your earning power.
Flash or Mobile

Kids
Have you ever wondered where money comes from? And how you earn it and use it? We'll show you how.
Flash or Mobile

Resources for educators
Help your students build a brighter financial future with our free, fun and engaging financial programs for all ages.
GET STARTED

COMMUNITY EDUCATION

Workplace
Offering your employees money management resources will help them and your company. Employees who improve their finances have been shown to increase their productivity, feel less stress, and miss less work. Sharing the Hands on Banking® courses with your employees helps them create a stronger financial future.
• Instructor guide (Adults)
• Money management tools and tips
• Protect yourself financially
• Using credit to your advantage

Nonprofits and community education
If you work with a nonprofit or other community education organization, you need to reach a broad audience with different skills and education. The Hands on Banking® courses, available in English and Spanish, can help you teach basic financial skills on topics ranging from how to write and deposit checks to how to buy a home. And there's no advertising or commercial content, ever.
• Banking basics
• Protect yourself financially
• All about credit
• Planning your future
• Spending smart

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Todas las herramientas que usted necesita para poder dominar el tema de las finanzas

El centro de aprendizaje por Internet de *El futuro en tus manos* ofrece recursos para todos aquellos que deseen obtener más información acerca de la administración del dinero. Nuestros artículos financieros pueden ayudarle a encontrar respuestas a sus preguntas sobre finanzas, desde sugerencias para la preparación de presupuestos hasta cómo comprar una casa y mejorar su crédito. Nuestros cursos autodirigidos le ayudan mucho a mejorar sus conocimientos financieros en cada etapa de la vida. Ofrecemos recursos para el aula para educadores. Juntos, le ayudaremos a ayudar a su familia a hacerse cargo de su futuro financiero.

TEMAS DESTACADOS

Todos los artículos >



CURSOS FINANCIEROS

Adultos mayores

Consulte nuestras sugerencias para la jubilación y para evitar el fraude. Este contenido es útil para los adultos mayores, las personas a cargo de sus cuidados y sus seres queridos.

Iniciar el curso

Militares

Cree un plan de gastos, obtenga información sobre cómo establecer crédito y elabore un plan de ahorros. Y puede prepararse financieramente para el cambio permanente de estación (PCS, por sus siglas en inglés) y el despliegue.

Iniciar el curso

Iniciativas empresariales

¿Le interesa poner en marcha su propia empresa? Nuestros recursos pueden ayudarle a aprovechar al máximo el hecho de trabajar para usted mismo(a).

Flash o Para dispositivo móvil

Adultos

Aprenda a administrar su dinero con responsabilidad, a establecer y mejorar el crédito, a planificar y ahorrar para su futuro, y a alcanzar sus metas financieras.

Flash o Para dispositivo móvil

Adultos jóvenes

Comienza tu vida financiera con una base sólida. Obtén más información sobre préstamos para la educación, cómo equilibrar un presupuesto y cómo establecer crédito.

Flash o Para dispositivo móvil

Adolescentes

Obtener dinero y gastarlo es divertido. Obtén información sobre cómo comenzar a ahorrar y cómo aumentar tu poder adquisitivo. 6.º a 8.º grado.

Flash o Para dispositivo móvil

Niños

¿Te has preguntado alguna vez de dónde viene el dinero? ¿Y cómo obtenerlo y usarlo? Nosotros te lo mostraremos. 4.º a 5.º grado.

Flash o Para dispositivo móvil

Recursos para educadores

Ayude a sus estudiantes a construir un futuro financiero más brillante con nuestros programas financieros gratuitos, divertidos y atractivos para todas las edades.

[EMPAZAR](#)

EDUCACIÓN COMUNITARIA

Lugar de trabajo

Ofrecer a sus empleados recursos para la administración del dinero será de ayuda para ellos y su compañía. Se ha demostrado que los empleados que mejoran sus finanzas aumentan su productividad, se sienten menos estresados y faltan menos al trabajo. Compartir los cursos de *El futuro en tus manos* con sus empleados les ayuda a crear un futuro financiero más sólido.

- Guía del instructor (Adultos)
- Herramientas y sugerencias para administrar el dinero
- Préstame financieramente
- Usar el crédito de manera ventajosa

Organizaciones sin fines de lucro y educación comunitaria

Si trabaja con una organización sin fines de lucro u otra organización de educación comunitaria, debe poder llegar a un público amplio con diferentes habilidades y niveles de educación. Los cursos de *El futuro en tus manos*, disponibles en inglés y en español, pueden ayudarle a enseñar habilidades financieras básicas sobre temas que abarcan desde cómo girar y depositar cheques hasta cómo comprar una casa. Y no contienen publicidad ni contenido comercial, nunca. Más información.

- Aspectos básicos de los servicios bancarios
- Préstame financieramente
- Todo sobre el crédito
- Planificación de su futuro
- Gastar el dinero de manera inteligente



Student curriculum aligned to Common Core

Make teaching money management skills as simple as 1-2-3.

The *Hands on Banking*® courses include free instructor guides with classroom lessons and activities that will help you guide students through real-life scenarios and group discussions to teach valuable financial skills. And all without any endorsements or advertising.

Courses and lesson plans

Whether you are teaching young children, teenagers, or adults, *Hands on Banking* has courses for all of them. Help instill knowledge about money and how to protect and grow it from an early age. Teach how banks work, how to write and deposit checks, how to make and stick to a budget, and how to create a financial plan for whatever your students' life goals might be.

Our instructor guides can help you prepare, extend, or modify lessons, and assess each participant's progress. Each guide may be used alone or as a supplement to the online program. Common Core State Standards alignment can be found in the Appendix of the instructor guide, where available.



The Common Core State Standards Initiative is an educational initiative in the United States that details what K-12 students should know in English language arts and mathematics at the end of each grade.

🔥 indicates a Common Core standard has been met.

Kids

Help them start out strong

Help kids learn all about money—where it comes from, how to earn it and use it, and how to keep it safe. And help them figure out the difference between “need” and “want.”

Instructor guides

 Kids Instructor Guide for

LESSONS

COMMON CORE STANDARDS

Introduction

Meet Zing and Zoey

Course overview

You & Your Money

You and Your Money

CCSS.MATH.CONTENT.4.MD.A.2
Uses four operations to solve word problems involving money

Where money comes from

Jobs and earning money 🔥🔥

The cycle of money

What banks do



COURSE
INDEX



Hands on Banking®

For Young Adults



Choose a topic:

- 1. Getting Started
- 2. Earning \$
- 3. Spending Smart
- 4. Save, Invest & Build Wealth
- 5. All About Credit
- 6. School & \$



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SEARCH





Should Megan buy a car?

Watch Megan decide what she's going to do. Then vote on whether you think she's right.

Megan's new job starts in three weeks. She's trying to figure out the best way to commute that's convenient but economical, too.

Watch Megan Decide



Now that I have a full-time job, I should invest in a new car. I'll get to work on time and do my errands faster. Plus I can go away on weekends!

I'll try public transportation first and then ask around at the office about ride sharing. Maybe I won't even need a car.

I think I'll buy a really inexpensive used car. That will give me all three things I want – convenience, flexibility, and low cost.



TOOLS



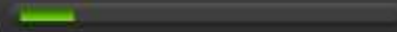
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SEARCH





New vs. used

The comparison below can help you decide if a new or used car is best for you. Click on each item to learn more.

Note

↩

New cars: Plus & Minus



- Higher price
- Instant depreciation
- Higher insurance, tax & fees
- + Warranty
- + Latest features & options
- + Top condition

Used cars: Plus & Minus



- + Lower price
- + Declining depreciation:
- Higher loan interest rate
- Limited or no warranty
- +/- Fewer feature choices
- Higher maintenance

Will you be a cool customer when it's time to buy a car? Click the Next button to find out.



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English

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Money skills you need for life

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Glossary

#|A|B|C|D|E|F|G|H|I|J|K|L|M|N|O|P|Q|R|S|T|U|V|W

#

401(k) plan
A flexible retirement plan for businesses with employees. Investors in the plan don't have to pay taxes on the income they invest until they withdraw the funds at retirement age.

529 Plan
A program set up to allow an adult to either prepay, or contribute to an account established for paying a student's qualified education expenses at an eligible educational institution.

A

Account
A banking service allowing a customer's money to be handled and tracked. Common bank accounts are savings and checking accounts.

Adjustable-rate mortgage (ARM)
A loan that allows the lender to make changes in the interest rate, and the resulting principal and interest payments charged to the borrower. These rate changes are usually tied to the rise and fall of a financial statistic (called an index), such as the prime rate or Treasury Bill rate. The initial interest rates on ARMs are lower than rates on fixed-rate mortgages, as the borrower is taking the risk of the interest rate rising over time. The borrower is protected by a maximum interest rate, which the lender may reset annually. There may be a limit on the number and amount of increases or decreases to the interest rate at each change date or over the life of the loan.

Annual fee
The fee a credit card company charges a credit card holder to use the card for a year. Or, the fee a lender charges a borrower for the use of a line of credit for a year.



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A

ATM Security Tips

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About Bankruptcy

Learn more: [\[All About Credit\]](#)

About Bonds

Learn more: [\[Save, Invest & Build Wealth\]](#)

About Credit Cards

Learn more: [\[All About Credit\]](#)

About Credit Scores

Learn more: [\[All About Credit\]](#)

About FDIC Insurance

Learn more: [\[Getting Started\]](#)

About Individual Retirement Accounts (IRA)

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About Mutual Funds



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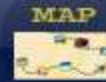
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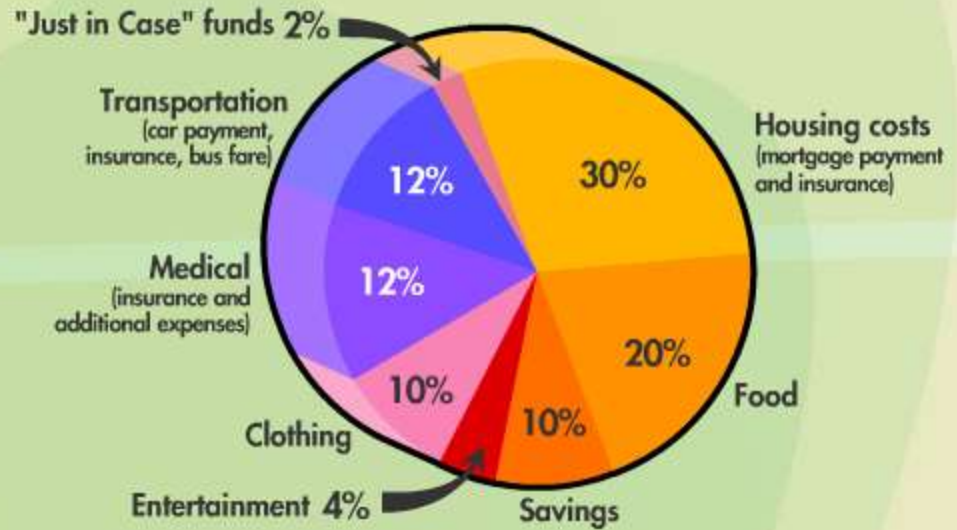
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In this example, the family takes home \$3,500 a month in income.

Budget for a Family of Four Net Monthly Income = \$3500



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English



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Budgeting

Lesson 3 of 7: Working with a budget



English



Your Weekly Budget

Description	Income (+)	Expense (-)	\$ Available
Allowance	+\$10.00		+\$10.00
Snacks		-\$2.00	+\$8.00
Entertainment		-\$5.00	+\$3.00

QUESTION 1

You want to go to a concert that costs \$20. You have to get the ticket very soon, so you decide to combine both your entertainment budget and your leftover money (your available money). How many weeks will it take you to have enough money to go to the concert?

 weeks

SUBMIT

Calculator

0

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7 8 9 -

4 5 6 +

1 2 3

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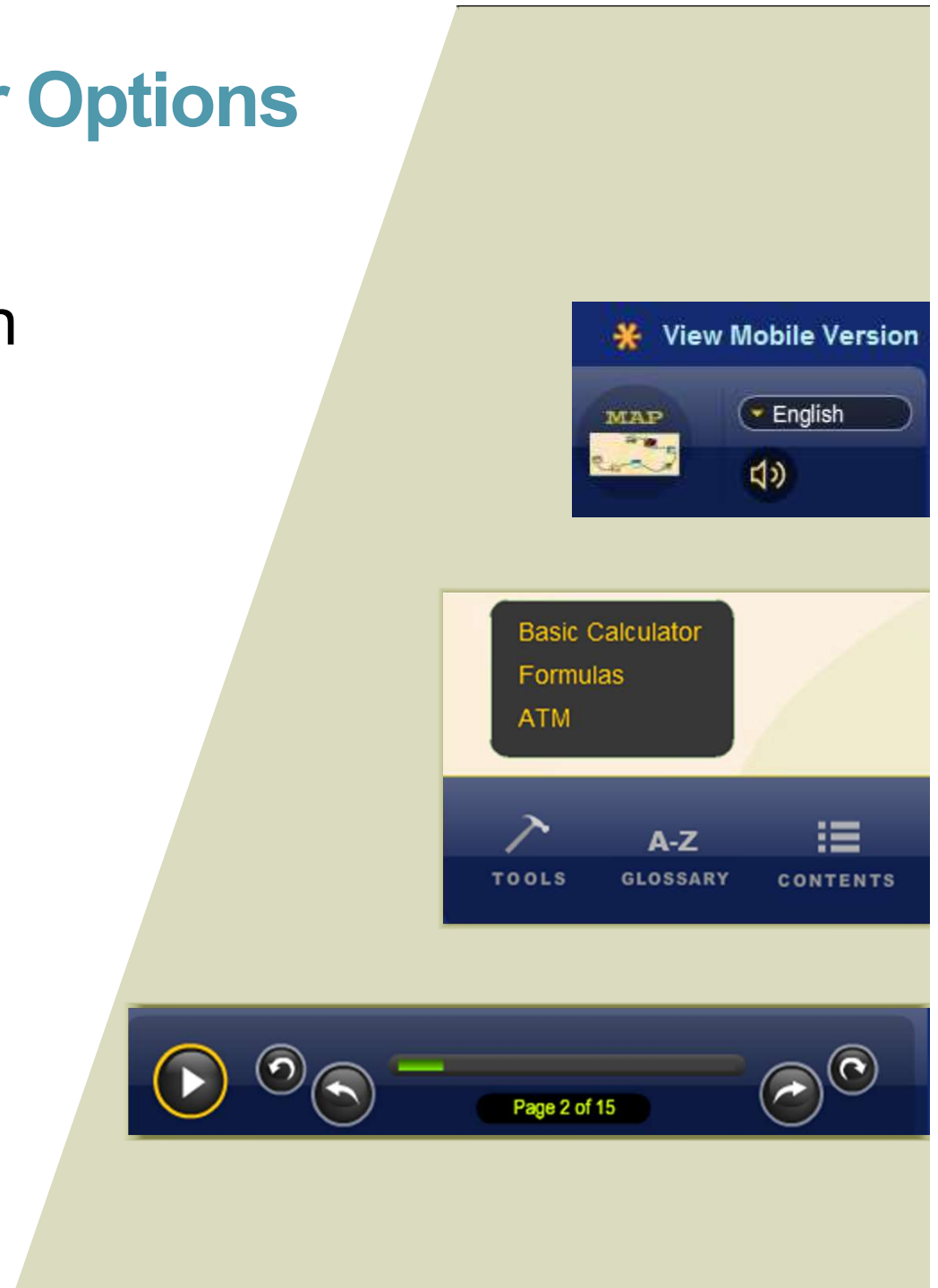
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Wrap-up



Hands on Banking is.....

- Free, fun, interactive, non-commercial
- Fully bilingual – English and Spanish
- Available online or through printed Instructor Guides
- Education standards-based
- Important information for all ages and stages
- Designed for individual or classroom use



Questions?

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