

Wells Fargo Hands on Banking® & CEE® National Content Standards Alignment



CEE® National Content Standard	HOB Kids	HOB Teens	HOB Young Adults
<p>Standard 1: Scarcity Students will understand that: Productive resources are limited. Therefore, people can not have all the goods and services they want; as a result, they must choose some things and give up others.</p>	<p>You and Your Money: Section 1 Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2. Credit and You: Section 1.</p>	<p>Budgeting: Sections 1,2. Savings and Checking Accounts: Section 1. Credit and You: Sections 1, 2. Smart Investing: Sections 1, 2.</p>	<p>Getting Started: All Lessons. Spending Smart: All Lessons. Save, Invest, & Build Wealth: All Lessons. All About Credit: All Lessons. School & \$: Lessons 3, 5. Library Resource Articles.</p>
<p>Standard 2: Decision Making Students will understand that: Effective decision making requires comparing the additional costs of alternatives with the additional benefits. Many choices involve doing a little more or a little less of something: few choices are “all or nothing” decisions.</p>	<p>Budgeting: Section 1, Additional Activities. Savings and Checking: Sections 5, 6. Credit and You: Section 1.</p>	<p>You and Your Money: Sections 2,3. Budgeting: Entire Section Savings and Checking: Entire Section. Credit and You: Entire Section.</p>	<p>Getting Started: Lessons 1, 2, 4, 6. Spending Smart: Lessons 1, 2, 3. Save, Invest, & Build Wealth: All Lessons. All About Credit: All Lessons. School & \$: Lessons 3, 4, 5. Library Resource Articles.</p>
<p>Standard 3: Allocation Students will understand that: Different methods can be used to allocate goods and services. People acting individually or collectively must choose which methods to use to allocate different kinds of goods and services.</p>	<p>You and Your Money: Sections 2,3.</p>	<p>You and Your Money: Sections 1,2.</p>	<p>Getting Started: Lesson 3. Earning Money: Lesson 4. Resource Library Articles.</p>
<p>Standard 4: Incentives Students will understand that: People usually respond predictably to positive and negative incentives.</p>	<p>The Meaning of Money: Section 1. Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2. Credit and You: Section 1.</p>	<p>Budgeting: Sections 1, 2. Savings and Checking Accounts: Section 1. Credit and You: Sections 1, 2. Smart Investing: Sections 1, 2.</p>	<p>Getting Started: All Lessons. Spending Smart: All Lessons. Save, Invest, & Build Wealth: All Lessons. All About Credit: All Lessons. School & \$ Lessons 3, 5. Library Resource Articles.</p>



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<p>Standard 5: Trade Students will understand that: Voluntary exchange occurs only when all participating parties expect to gain. This is true for trade among individuals or organizations within a nation, and among individuals or organizations in different nations.</p>	<p>You and Your Money: Sections 1, 2. Budgeting: Sections 1. Credit and You: Section 1.</p>	<p>You and Your Money: Sections 2, 3. Budgeting: Sections 1, 2. Credit and You: Section 1, Additional Activities.</p>	<p>Getting Started: Lesson 2. Spending Smart: Entire Topic. All About Credit: Lessons 2, 5, 6, 7. Earning Money: Lesson 4.</p>
<p>Standard 6: Specialization Students will understand that: When individuals, regions, and nations specialize in what they can produce at the lowest cost and then trade with others, both production and consumption increase.</p>	<p>You and Your Money: Section 1,2. Budgeting Section 1. Credit and You: Section 1.</p>	<p>You and Your Money: Sections 2, 3. Budgeting: Sections 1, 2. Credit and You: Section 1, Additional Activities.</p>	<p>Getting Started: Lesson 2. Spending Smart: Entire Topic. All About Credit: Lessons 2, 5, 6, 7. Earning Money: Lesson 4.</p>
<p>Standard 7: Markets & Prices Students will understand that: A market exists when buyers and sellers interact. This interaction determines market prices and thereby allocates scarce goods and services.</p>	<p>You and Your Money: Section 2,3. Budgeting: Section 2.</p>	<p>You and Your Money: Sections 1,2.</p>	<p>Getting Started: Lesson 3. Earning Money: Lesson 4. Resource Library Articles.</p>
<p>Standard 8: Role of Prices Students will understand that: Prices send signals and provide incentives to buyers and sellers. When supply or demand changes, market prices adjust, affecting incentives.</p>	<p>You and Your Money: Sections 1, 2. Budgeting: Section 1. Credit and You: Section 1.</p>	<p>You and Your Money: Sections 2, 3. Budgeting: Sections 1, 2. Credit and You: Section 1, Additional Activities.</p>	<p>Getting Started: Lesson 2. Spending Smart: Entire Topic. All About Credit: Lessons 2, 5, 6, 7.</p>
<p>Standard 9: Competition & Market Structure Students will understand that: Competition among sellers usually lowers costs and prices, and encourages producers to produce what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.</p>	<p>You and Your Money: Section 1. Budgeting: Section 2. Additional Activities and Handouts.</p>	<p>You and Your Money: Section 2. Budgeting: Sections 1, 2. Additional Activities and Handouts.</p>	<p>Spending Smart: Entire Topic. Resource Library Articles.</p>



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<p>Standard 10: Institutions Students will understand that: Institutions evolve and are created to help individuals and groups accomplish their goals. Banks, labor unions, markets, corporations, legal systems, and not-for-profit organizations are examples of important institutions. A different kind of institution, clearly defined and enforced property rights, is essential to a market economy.</p>	<p>You and Your Money: Section 3.</p>	<p>You and Your Money: Section 1.</p>	<p>Getting Started: Lessons 3,4.</p>
<p>Standard 11: Money & Inflation Students will understand that: Money makes it easier to trade, borrow, save, invest, and compare the value of goods and services. The amount of money in the economy affects the overall price level. Inflation is an increase in overall prices that reduces the value of money.</p>	n/a	n/a	<p>Save, Invest, & Build Wealth: Lesson 3.</p>
<p>Standard 12: Interest Rates Students will understand that: Interest rates, adjusted for inflation, rise and fall to balance the amount saved with the amount borrowed, which affects the allocation of scarce resources between present and future uses.</p>	<p>Credit and You: Section 1.</p>	<p>Credit and You: Entire Section.</p>	<p>All About Credit: Lessons 5, 6. Save, Invest, & Build Wealth: Lessons 2, 3. Resource Library Articles.</p>
<p>Standard 13: Income Students will understand that: Income for most people is determined by the market value of the productive resources they sell. What workers earn depends, primarily, on the market value of what they produce.</p>	<p>You and Your Money: Section 2.</p>	<p>You and Your Money: Section 3.</p>	<p>Earning Money: Entire Topic.</p>



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<p>Standard 14: Entrepreneurship Students will understand that: Entrepreneurs take on the calculated risk of starting new businesses, either by embarking on new ventures similar to existing ones or by introducing new innovations. Entrepreneurial innovation is an important source of economic growth.</p>	<p>You and Your Money: Section 2.</p>	<p>You and Your Money: Section 3.</p>	<p>Earning Money: Lesson 4.</p>
<p>Standard 15: Economic Growth Students will understand that: Investment in factories, machinery, new technology, and in the health, education, and training of people stimulates economic growth and can raise future standards of living.</p>	<p>You and Your Money: Section 2.</p>	<p>You and Your Money: Section 3. Smart Investing: Sections 1, 2.</p>	<p>Earning Money: Lesson 1. Save, Invest, & Build Wealth: Lessons 4, 5. Resource Library Articles.</p>
<p>Standard 16: Role of Government & Market Failure understand that: There is an economic role for government in a market economy whenever the benefits of a government policy outweigh its costs. Governments often provide for national defense, address environmental concerns, define and protect property rights, and attempt to make markets more competitive. Most government policies also have direct or indirect effects on people's incomes.</p>	n/a	n/a	n/a
<p>Standard 17: Government Failure Students will understand that: Costs of government policies sometimes exceed benefits. This may occur because of incentives facing voters, government officials, and government employees, because of actions by special interest groups that can impose costs on the general public, or because social goals other than economic efficiency are being pursued.</p>	n/a	n/a	n/a



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Standard 18: Economic Fluctuations

n/a

n/a

n/a

Students will understand that: Fluctuations in a nation's overall levels of income, employment, and prices are determined by the interaction of spending and production decisions made by all households, firms, government agencies, and others in the economy. Recessions occur when overall levels of income and employment decline.

Standard 19: Unemployment & Inflation

n/a

n/a

n/a

Students will understand that: Unemployment imposes costs on individuals and the overall economy. Inflation, both expected and unexpected, also imposes costs on individuals and the overall economy. Unemployment increases during recessions and decreases during recoveries.

Standard 20: Fiscal & Monetary Policy

n/a

n/a

n/a

Students will understand that: Federal government budgetary policy and the Federal Reserve System's monetary policy influence the overall levels of employment, output, and prices.

