

Wells Fargo Hands on Banking® & Jump\$tart® National Standards Alignment



| Jump\$tart® National Standard | HOB Kids | HOB Teens | HOB Young Adults |
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| Financial Responsibility and Decision Making | | | |
| Standard 1: Take responsibility for personal financial decisions | Budgeting: Section 1, Additional Activities. Savings and Checking: Sections 5, 6. Credit and You: Section 1. | You and Your Money: Sections 2,3. Budgeting: Entire Section. Savings and Checking: Entire Section. Credit and You: Entire Section. | 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, 5. Library Resource Articles. |
| Standard 2: Find and evaluate financial information from a variety of sources | You and Your Money: Sections 1, 3. Additional References Section. | You and Your Money: Sections 2, 3. Additional References Section. | Getting Started: Lesson 3, 6. Spending Smart: Lessons 3, 4, 5. All About Credit: Lessons 3, 4, 5. School & \$: Lessons 3, 4, 5. Library Resource Articles. |
| Standard 3: Summarize major consumer protection laws. | n/a | n/a | Getting Started: Lesson 7. Library Resource Articles. |
| Standard 4: Make financial decisions by systematically considering alternatives and consequences. | The Meaning of Money: Section 1. Budgeting: Sections 1, 2. Savings and Checking Guide Section 2. Credit and You Section 1. | Budgeting: Sections 1, 2. Savings and Checking Accounts: Section 1. Credit and You: Sections 1, 2. Smart Investing: Sections 1, 2. | 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. |
| Standard 5: Develop communication strategies for discussing financial issues. | n/a | Budgeting: Section 1. Additional References Section. | Getting Started: Library Resource Articles. Spending Smart: Library Resource Articles. Save, Invest, & Build Wealth: Library Resource Articles. All About Credit: Library Resource Articles. School & \$ Library Resource Articles. |
| Standard 6: Control personal information. | Savings and Checking Guide: Section 2. | Savings and Checking Guide: Sections 1, 3. | Getting Started: Lessons 4, 5, 6, 7. Spending Smart: Lesson 3. All About Credit: Lessons 3, 4. Library Resource Articles. |



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| Jump\$tart® National Standard | HOB Kids | HOB Teens | HOB Young Adults |
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| Income and Careers | | | |
| Standard 1: Explore career options | You and Your Money: Section 2. Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2. | You and Your Money: Sections 3. | Earning \$: All Lessons. School & \$: Lesson 2. Library Resource Articles. |
| Standard 2: Identify sources of personal income | You and Your Money: Section 2. Budgeting Sections 1, 2. Savings and Checking Guide: Section 2. | You and Your Money: Section 3. Checking and Savings: Section 1. | Earning \$: All Lessons. School & \$: Lesson 2. Library Resource Articles. Getting Started: Lessons 4, 5. Library Resource Articles. |
| Standard 3: Describe factors affecting take-home pay | n/a | n/a | Earning Money: Lesson 3. Resource Library Articles. |
| Planning and Money Management | | | |
| Standard 1: Develop a plan for spending and saving. | You and Your Money: Section 2. Budgeting: Sections 1, 2. Savings and Checking Guide: Section 2. | You and Your Money: Sections 2, 3. Savings and Checking Section 1. Sections Smart Investing: Sections 1. | Getting Started: 2, 4, 5. Spending Smart: Entire topic. Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles. |
| Standard 2: Develop a system for keeping and using financial records | Budgeting: Section 2. Savings and Checking Guide Sections 1,3,5,6. Credit and You: Additional Activities. | Budgeting: Sections 1, 2. Savings and Checking Guide: Sections 1,2, 3. Credit and You Sections 1, 2. Additional Activities. | Getting Started: Lesson 2, 6, 7. Earning Money: Lesson 3. Spending Smart: Lesson 2. Save, Invest, and Build Wealth: Lessons 1, 2, 5. All About Credit: Lessons 3, 4, 5. School & \$: Lessons 3, 4, 5. Resource Library Articles. |
| Standard 3: Describe how to use different payment methods | Savings and Checking: Entire Unit. Credit and You: Entire Unit. | Savings and Checking: Entire Unit. Credit and You: Entire Unit.. | Getting Started: Lessons 4, 5. Spending Smart:: Lesson 3. All About Credit: Lessons 2, 5, 7. School & \$: Lessons 3, 5. Resource Library Articles. |



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| Planning and Money Management cont'd . . . | | | |
| Standard 4: Apply consumer skills to purchase decisions. | You and Your Money: Sections 1, 2. Budgeting: Section 1. Credit and You: Section 1 | You and Your Money: Sections 2, 3. Budgeting: Sections 1, 2. Credit and You: Section 1, Additional Activities. | Getting Started: Lesson 2. Spending Smart: Entire Topic. About Credit: Lessons 2, 5, 6, 7. |
| Standard 5: Consider charitable giving. | n/a | n/a | Resource Library Articles. |
| Standard 6: Develop a personal financial plan. | You and Your Money: Sections 1, 2. Budgeting: Sections 1, 2. | You and Your Money: Section 2. Budgeting: Entire Unit. Savings and Checking: Sections 1, 2. Smart Investing: Section 1. | Getting Started: Lessons 2, 3, 4, 6. Spending Smart: Lesson 2, 3. Save, Invest, and Build Wealth: Lessons 1, 2, 5. Resource Library Articles. |
| Standard 7: Examine the purpose and importance of a will. | n/a | n/a | n/a |
| Credit and Debt | | | |
| Standard 1: Identify the costs and benefits of various types of credit. | Credit and You: Entire Unit | Credit and You: Entire Unit | All About Credit: Entire Topic. Resource Library Articles. |
| Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights. | Credit and You: Entire Unit | Credit and You: Entire Unit | All About Credit: Lessons 3, 4. Resource Library Articles. |
| Standard 3: Describe ways to avoid or correct debt problems. | Credit and You: Entire Unit. Additional Activities. | Credit and You: Entire Unit. Additional Activities. | All About Credit: Lessons 3, 4. Resource Library Articles. |
| Standard 4: Summarize major consumer credit laws. | n/a | n/a | Resource Library Articles. |



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| Jumpstart [®] National Standard | HOB Kids | HOB Teens | HOB Young Adults |
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| Risk Management and Insurance | | | |
| Standard 1: Identify common types of risks and basic risk management methods. | Budgeting: Section 1, Additional Activities. Savings and Checking: Section 5, Section 6. Credit and You: Section 1 | Budgeting: Section 2, Additional Activities. Savings and Checking: Section 3. Credit and You: Section 1. | Getting Started: Lessons 6, 7. Save, Invest, and Build Wealth: Entire Topic. All About Credit: Lessons 1, 7. School & \$: Lessons 4, 5. Resource Library Articles. |
| Standard 2: Explain the purpose and importance of property and liability insurance protection. | n/a | n/a | Resource Library Articles. |
| Standard 3: Explain the purpose and importance of property and liability insurance protection. | n/a | n/a | Resource Library Articles. |
| Saving and Investing | | | |
| Standard 1: Discuss how saving contributes to financial well-being. | Savings and Checking Guide: Sections 1, 2, 3. | Savings and Checking Guide: Section 1. | Getting Started: Lessons 4, 5, 6. Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles. |
| Standard 2: Explain how investing builds wealth and helps meet financial goals. | n/a | Smart Investing: Section 1. Additional Activities. | Save, Invest, and Build Wealth: Entire Topic. Resource Library Articles. |
| Standard 3: Evaluate investment alternatives. | n/a | Smart Investing: Sections 1, 2. Additional Activities. | Save, Invest, and Build Wealth: Lessons 3, 4, 5. Resource Library Articles. |
| Standard 4: Describe how to buy and sell investments. | n/a | Smart Investing: Sections 1, 2. Additional Activities. | Save, Invest, and Build Wealth: Lesson 4. Resource Library Articles. |
| Standard 5: Explain how taxes affect the rate of return on investments. | n/a | n/a | Resource Library Articles. |
| Standard 6: Investigate how agencies that regulate financial markets protect investors. | n/a | n/a | Resource Library Articles. |

