



Hands on Banking®
El futuro en tus manos®

This user-friendly program can help you take charge of your financial future with money skills you need for life! Whether you're a parent, a student, or a mature adult; a homeowner or a business owner; a first-time employee or a recent retiree; you'll find the knowledge and skills you need to manage money to your best advantage.

- Easy-to-learn tips and tools for smart money management
- Available free on the Internet, CD-ROM, and printed curriculum
- In English and Spanish for adults and students

How can we help?

Our commitment

Since 1852, Wells Fargo has been a part of communities across America, helping people and their hometowns to prosper. The Hands on Banking® program continues that long tradition today by helping people to succeed through financial education.

Hands on Banking

Get started. Log on now!

handsonbanking.org
elfuturoentusmanos.org

To request a free CD-ROM, email:
HOBCL@wellsfargo.com

WELLS
FARGO

Hands on Banking®
El futuro en tus manos®

A financial education program that's free and fun!



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Together we'll go far



Get the know-how to achieve your financial goals

The Hands on Banking® program offers money essentials everyone can use—the basics of responsible money management:

- How to be a smart shopper
- Save more money
- Build and manage your credit
- Buy a home and a car
- Invest wisely and build wealth
- Plan for retirement
- Avoid fraud and identity theft, and more.

Plus, a glossary of financial terms, library of reference articles, and lots of helpful links.

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Ideal for educators

Easy-to-use Instructor Guides give you everything you need to share this valuable program with groups of any size. Lessons for students are packed with fun activities and easy to integrate into the classroom; they're aligned with national and state educational standards for mathematics, English language arts, financial literacy, and economics. Plus, the *Hands on Banking* program contains no commercial content.

Discover the keys to financial independence

The knowledge and skills young adults and teens need to become financially self-sufficient. Learn how to:

- Create your own spending plan
- Manage your student loans
- Search for a job
- Rent an apartment
- Establish credit
- Avoid too much credit card debt, and much more

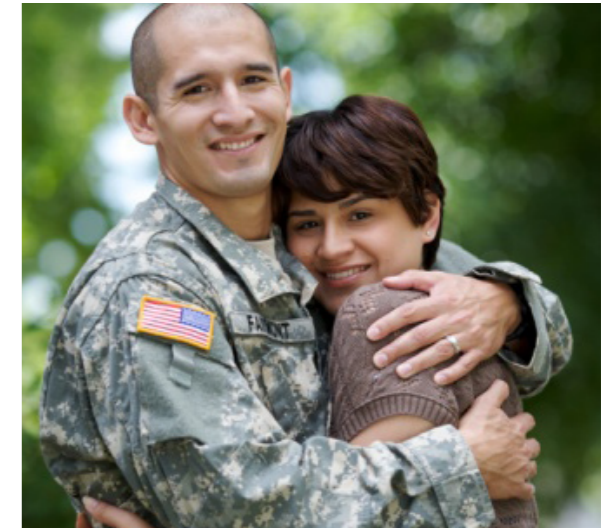


Benefits for business owners

Here are the financial fundamentals for starting, managing, and growing your own small business. Increase your money management know-how, avoid financial pitfalls, and improve your bottom-line results. Share the *Hands on Banking* program with your employees as a no-cost employee benefit! Solid financial skills can help them to create a brighter, more secure financial future for themselves and their families.

Learn how to:

- Create your business plan
- Manage your company expenses
- Expand your customer outreach



Resources for servicemembers

Personal finance guidance for members of the military. Helpful steps to take before, during, and after deployment; how to maintain good credit, the basics of taxes; and more.

Learn how to:

- Create your own financial team
- Establish and manage credit
- Plan financial preparation for deployment