

# Making ‘Cents’ of Money

**Grade Level:** Kindergarten

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**Length of Unit:** Ten 20-minute lessons

## I. ABSTRACT

Kindergarten students will cash in big with this unit that teaches them how to identify coins and the one-dollar bill as well as distinguishing between the dollar and cents signs. Students will briefly learn about the history of U.S. currency and will learn the art of exchange. Through hands-on lessons, the children will witness how money is used in their every day lives. This unit includes a comprehensive assessment to check for student understanding.

## II. OVERVIEW

### A. Concept Objectives

1. Understand that numbers are used in a variety of equivalent forms.
2. Recognize that the United States money system has structure and properties.
3. Learn how money is used in real-world situations.

### B. Content from the *Core Knowledge Sequence* - Kindergarten

1. Identify pennies, nickels, dimes, and quarters. (page 17)
2. Identify the one-dollar bill. (page 17)
3. Identify the dollar sign and the cents sign. (page 17)
4. Write money amounts using the cents sign. (page 17)

### C. Skill Objectives

1. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
2. Identify the dollar sign and the cents sign.
3. Verbally give the value of a penny, a nickel, a dime, and a quarter.
4. Write the value of a penny, a nickel, a dime, and a quarter correctly using the cents sign.
5. Indicate the value of a nickel using pennies (5 pennies).
6. Indicate the value of a dime using pennies (10 pennies).
7. Indicate the value of a quarter using pennies (25 pennies).
8. Count the value of 50 pennies (50 cents).
9. Count the value of 10 nickels (50 cents).
10. Count the value of 5 dimes (50 cents).

## III. BACKGROUND KNOWLEDGE

### A. For Teachers

1. *Connections: Grade 1* New York: Creative Publications, 1989
2. Maestro, Betsey. *The Story of Money*. New York: Clarion Books, 1993
3. “Right on the Money” *The Mailbox Primary*. Oct/Nov 1998, pages 26-34

### B. For Students

1. Students should be able to count by one’s to 100.
2. Students should be able to show one-to-one correspondence.
3. Students should be able to count by five’s to 50.

4. Students should be able to count by 10's to 50.

#### IV. RESOURCES

- A. Maccarone, Grace. *Monster Money*. New York: Scholastic, 1998.
- B. Maestro, Betsy. *The Story of Money*. New York: Clarion Books, 1993.

#### V. LESSONS

##### Lesson One: The Five W's of Money

##### A. Daily Objectives

1. Concept Objective(s)
  - a. Recognize that the United States money system has structure and properties.
  - b. Learn how money is used in real-world situations.
2. Lesson Content
  - a. Identify pennies, nickels, dimes, and quarters.
  - b. Identify the one-dollar bill.
3. Skill Objective(s)
  - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
  - b. Identify the dollar sign and the cents sign.

##### B. Materials

1. The book *Monster Money* by Grace Maccarone
2. The book *The Story of Money* by Betsy Maestro
3. One set of real currency for the teacher containing a penny, a nickel, a dime, a quarter, and a dollar bill
4. A piece of clothing or food item with a price tag on it
5. Access to a U.S. map

##### C. Key Vocabulary

1. Money – anything that is accepted by people in exchange for the things they sell or for the work they do
2. Exchange – for two or more people to willingly trade one item for another

##### D. Procedures/Activities

1. Read the book *Monster Money* by Grace Maccarone.
2. Ask the children to retell what happened in the book and emphasize the parts about the value of each coin.
3. Show the children the set of real money and tell them that it is an example of money from the United States, the country where we live. Say: *Everyone in the United States uses this money. Why do you think we need money?* Use Socratic questioning to get these possible answers:
  - a. To buy things.
  - b. To pay for work.
4. *We give money in exchange for things. For example, when you go to the toy store, you give the storekeeper money and then the storekeeper gives you the toy. This is called exchanging. You are getting the toy and that makes you happy, and the storekeeper is getting money and that makes him happy. It is a good deal for both people. We also give money in exchange for work. For example, when you go to the barber, you pay*

*money to have your hair cut. You get a hair cut and you are happy; the barber gets money and he is happy. It is a good exchange for both people. Do you think it would be a good exchange if you gave the barber one of your old toys and expected him to give you hair cut? Why not? (He wouldn't want your old toys. He couldn't do anything with the old toys.) This would not be a good exchange because one of the people is not happy with the exchange.*

5. *In order to get what you want for your money, you have to give the right amount. This means you can't go into the store and just give the grocer however much money you want and expect to leave with a cart of groceries. You have to pay the amount that the price tag lists. Show the children the item with the price tag still attached. If you want this item, you have to pay \_\_\_\_\_ dollars for it. This is why it is important for you to learn how to read price tags and how to count money so that you too can go shopping and pay the right amount for things that you want.*
6. *Our country hasn't always had money. What do you think we did before money existed? We traded for what we needed. Have you ever traded a friend something of yours for something of theirs? For example, you could trade one of your books for one of their books. Both of you would be happy because you each got a new book. Before we had money, people traded for everything including their food and their clothes. If you were a farmer and grew vegetables, you could go find a tailor who made clothes and trade her some vegetables for some clothes. Let me show you some other ways people traded. Read excerpts from the book *The Story of Money* by Betsy Maestro, focusing on the section about bartering.*
7. *After a while people got tired of carrying their goods around and trying to trade; it got too inconvenient. Also, sometimes people didn't want to trade for what you had, so you weren't able to get what you wanted immediately. Because of this, people invented money. Money started off as gold and silver coins that were very valuable. This way people knew they were worth something. But after a while we switched to more inexpensive coins and paper but the look of the money never changes. You will be learning about our country's money for the next couple of weeks. The money you learn to recognize will be the same money that people recognize throughout the United States (point to a map of the U.S.) If you want to buy something in Colorado or way over in New York, you will still use the same money because we all live in the same country and use the same money.*
8. For closure, ask the group these questions:
  - a. What is money?
  - b. Why do we need it?
  - c. Where do we use money?
  - d. How do we use money?

E. *Assessment/Evaluation*

1. Check to see if the children are giving appropriate answers to the closure questions. It is possible that they won't completely understand all the

concepts. That is fine because they will have more exposure later on. Lesson One is meant to be an introduction and to set the purpose for learning.

## **Lesson Two: Exchanging Money**

### **A. *Daily Objectives***

1. Concept Objective(s)
  - a. Recognize that the United States money system has structure and properties.
  - b. Learn how money is used in real-world situations.
2. Lesson Content
  - a. Identify pennies, nickels, dimes, and quarters.
  - b. Identify the one-dollar bill.
3. Skill Objective(s)
  - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
  - b. Identify the dollar sign and the cents sign.

### **B. *Materials***

1. Copies of Appendix A pages 1, 2, 3, 4, and 5 for each student
2. Crayons
3. 10 pennies for each students in a plastic bag (Note: Before the start of the unit, send a letter home to parents asking them to send \$2 worth of pennies, 50 cents worth of dimes, 50 cents worth of nickels, \$1 worth of quarters, and a one-dollar bill in a Ziploc baggie with their child. Tell them that this money will be returned at the end of the money unit.)
4. School supplies such as a pencil, an eraser, a glue stick, scissors, etc.

### **C. *Key Vocabulary***

1. Money – anything that is accepted by people in exchange for the things they sell or for the work they do

### **D. *Procedures/Activities***

1. Review the key points from the previous day's lesson. Ask the children: What is money? Why do we use it? Where do we use it? How do we use it?
2. Give each child a copy of Appendix A page 2. Read the bottom of the page, which says "What is money?" Ask the children to answer verbally, and then instruct them to draw a picture using crayons or to write a response to the question in the space provided.
3. Give each child a copy of Appendix A page 3. Read the bottom of the page, which says, "Why do we need money?" Discuss the questions and again have the children draw/write an answer to the question on their worksheet.
4. Continue in this manner for Appendix A pages 4 (Where do we use money?) and 5 (How do we use money?) and then let them color the front of the booklet. Line up the book in order and staple on the top margin. This should expose all the questions to create a flipbook. Invite the children to share the books with their parents that evening.

5. When everyone has finished his/her book, call the children to the circle area. Give each child a bag with 10 pennies in it. Tell the children that they will be practicing how to use money. Get the children into pairs. Instruct the pairs to walk around the room and pretend to buy classroom items. One student should offer a price for the item, keeping it under 10 pennies. For example, they would say, "This pencil costs 7 coins." Then the other student would give the requested amount to his/her partner. They then should switch roles. The teacher should demonstrate this procedure several times to make sure that everyone understands what they are doing. The focus should be on the exchange of money for goods. It is not important if the children use the words "pennies" or "cents." This will be addressed later.
  6. Re-gather the group and tell the children that you will be offering the prices for school supplies and that they are to lay out the amount of money needed in front of them on the floor. Hold up an item such as a pencil and tell them the amount, then check to make sure they are putting the correct amount of pennies in front of them.
  7. Collect the bags of pennies to be used for another lesson.
- E. *Assessment/Evaluation*
1. Do an informal assessment by watching to see if the children understand the idea of exchanging money for goods.

### **Lesson Three: Money Investigation**

- A. *Daily Objectives*
1. Concept Objective(s)
    - a. Recognize that the United States money system has structure and properties.
  2. Lesson Content
    - a. Identify pennies, nickels, dimes, and quarters.
    - b. Identify the one-dollar bill.
  3. Skill Objective(s)
    - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
- B. *Materials*
1. A magnify glass for each child
  2. A Ziploc bag of coins containing 5 pennies, 5 nickels, 5 dimes, and 2 quarters
  3. One small change purse for every 5 children
  4. One enlarged copy of Appendix B colored, cutout, laminated, and magnetized using magnetic tape
  5. Magnetic board
- C. *Key Vocabulary*
1. Coin- a piece of metal which is used as money
  2. Reeding – the rough texture around the edge of a one-dollar coin, a 50-cent piece, a quarter, and a dime to help blind people distinguish it from other similar-sized coins such as a penny or a nickel which are smooth edged

D. *Procedures/Activities*

1. Tell the children that they are going to be money detectives. Give each child a magnify glass and a bag of coins. Examine the coins with the magnify glass and by feeling each one. Tell them to think about how the coins are different from each other.
2. After the children have had time to thoroughly examine them, ask the students to sort the coins by color. Then say: please sort by size. After a while, say: *are there any other ways of sorting the coins? (faces on front, pictures on back, rough and smooth edges) Some of the coins have rough edges (dimes and quarters) and some of the coins have smooth edges (pennies and nickels). This is called reeding, and it is to help blind people tell the difference between the coins. Find a coin with a smooth edge and one with a rough edge. Close your eyes and see if you think they feel different.*
3. *These coins have many different characteristics so that you can tell them apart, just like people have different characteristics. For example, some people are tall and others are short. Just as some of the coins are small and others are big. Lets look at each of the coins and talk about their characteristics.*
4. Hold up your enlarged copy (Appendix B) of a penny. *This is a penny. Find one of your pennies and take a look at it. What makes a penny special? (It's brown. It's made of copper. It's small. It is a smooth edged. It has Abraham Lincoln on it.)* Repeat this questioning and examining for each coin. As you finish with each of the coins, attach your cutouts to a magnetized board so that they are clearly visible to the class.
5. Quiz the students by holding up a cutout and asking the class to identify it. If they have trouble, starting verbalizing some of its characteristics to help them arrive at the answer.
6. Give a child a change purse with one coin in it. Ask her/him to look at it secretly and then describe it to the class. Then ask the class to name the coin. Give each group of five children a change purse and a set of coins. Tell them to play the describing game, taking turns being the describer and the guesser.
7. When everyone has had a turn, have the students return to their coin piles.

E. *Assessment/Evaluation*

1. Play "Banker Says," which is similar to "Simon Says" by saying "Banker says hold up a penny." Watch to see if the children hold up the correct coin. Continue through all the coins until you have informally assessed all the students. Then play the game similar to Simon Says by saying, "Hold up a penny." The children who hold it up are out of the game for that round. Continue until you have only one student remaining.

**Lesson Four: The Case of the Missing Coin**

A. *Daily Objectives*

1. Concept Objective(s)
  - a. Recognize that the United States money system has structure and properties.

2. Lesson Content
    - a. Identify pennies, nickels, dimes, and quarters.
  3. Skill Objective(s)
    - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
- B. *Materials*
1. Copies of Appendix C “Wanted Poster” for each student
  2. Paper
  3. Pencils
  4. A collection of 5 pennies, 5 dimes, 5 quarter, 5 nickels
  5. Five enlarged copies of Appendix B, colored, laminated and taped to the floor about five feet apart from each other
- C. *Key Vocabulary*
1. Money – anything that is accepted by people in exchange for the things they sell or for the work they do
  2. Coin- a piece of metal which is used as money
- D. *Procedures/Activities*
1. Call the children to the circle area. Verbally review the descriptors of each coin. Hold up your magnetized cutouts one at a time and have the students call out the name of it. Then tell the students that you will call out a coin name, and they need to find the coin look-alike on the floor. They should stand by it when they find it. There may be more than one student by a certain coin, so they shouldn’t push or fight about who gets to be by a certain coin. Play this game for a while checking that each student is finding the named coin.
  2. Arrange the children into four groups. Explain that each group will be solving the “Case of the Missing Coin.” Group 1 is trying to find a missing quarter. Hand each student a copy of the Wanted Poster and a quarter and tell them to draw the quarter on the wanted poster paying close attention to its characteristics (right color, smooth or rough edge, etc.) Have the other groups continue in this manner for the dime, the penny, and the nickel.
  3. When each of the students has had a chance to complete his/her poster, tell the students they will be doing a rubbing of the coins so that everyone will know what coin they are looking for. Group 1 should take a quarter and place it under a piece of white typing paper and rub lightly with a pencil until the image appears. They should do the same with the tails-side of the coin. Then they should cut out the two images and glue them end-to-end so that they have a coin replica. The other groups should do the same with their specific coins. Take time to explain that one side of a coin is called the heads side and the other side is called the tails side. Demonstrate how to flip a coin and how to call out heads or tails. Tell them about different places where this procedure is used (football games, to solve disputes, etc)
  4. Have the students switch wanted posters and coin replicas with another group member. They should not tell the other group member what their coin assignment was, instead the other group member should try to guess

by only looking at the replica and the wanted poster. Continue switching partners until they have seen each of the four coins.

- E. *Assessment/Evaluation*
1. Check to see if the children are correctly identifying the coins while switching replicas and wanted posters.

### **Lesson Five: Pennies**

A. *Daily Objectives*

1. Concept Objective(s)
  - a. Understand that numbers are used in a variety of equivalent forms.
  - b. Recognize that the United States money system has structure and properties.
  - c. Learn how money is used in real-world situations
2. Lesson Content
  - a. Identify pennies, nickels, dimes, and quarters.
  - b. Identify the dollar sign and the cents sign.
  - c. Write money amounts using the cents sign.
3. Skill Objective(s)
  - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
  - b. Verbally give the value of a penny, a nickel, a dime, and a quarter.

B. *Materials*

1. Mini piggy banks, which are an empty and clean yogurt container (small) with lid for each student with a pre-cut 1 ½ inch slit in the lid (to be done by the teacher with an Exacto knife)
2. One bag of varying number of pennies for each student (up to 20 pennies)
3. Appendix B large magnetized coin cutouts (1 of each coin and 10 of just pennies)
4. Access to a magnetized board
5. Pencils
6. Paper

C. *Key Vocabulary*

1. Cents – a coin representing a value of money

D. *Procedures/Activities*

1. Briefly review the previously learned coins with the class using the large magnetized coins.
2. After identifying the coins, tell the children that each coin is worth a certain amount. *I am going to teach you a song about the value of three different coins. I will sing it once for you and then you will repeat it line by line until you know the song. This is how it goes:* (sing to the tune of “Are you Sleeping?”) “Pennies are 1 cent; pennies are 1 cent. Nickels are five; nickels are five. Dimes are 10 cents; dimes are 10 cents. Pennies, nickels, dimes. Pennies, nickels, dimes.”
3. *We are going to study pennies today.* Hold up the penny cut out. *We know from our song that a penny is worth one cent* (write a 1 on the board). *This is the lowest amount of money you can have in our country. We are going to learn to count pennies today. If a penny is worth one*

*cent, how much money would I have if I had just one penny? Place a penny cutout on the magnetized board. What if I had two pennies; how much money would I have? Continue putting up pennies on the board until you get to ten, prompting the children to count by ones to arrive at a total of 10 cents.*

4. *Ten pennies is 10 cents. Write 10 cents on the board. This is how we write the value of coins; we use this symbol that looks like a “c” with a line through it. Point to the cents symbol. The reason we do this is because if we just wrote “10” nobody would know that we were talking about money. So when we count up coins such as pennies, nickels, dimes, and quarters we have to write the value with a cents sign. Point to the cents sign. Can you say “cents sign?” Lets count how many cents we have on the board again. Erase the 10 cents that you wrote previously and count the pennies again. How would I write 10 cents? Write 10 cents on the board again.*
5. *Continue counting pennies as a whole group, mixing up the number of pennies placed on the magnetized board. Have students come to the board and write the value of each set followed by the cents sign.*
6. *Call the students to their individual work areas. Hand each student a bag of coins and a mini piggy bank. Ask the students to gently spill out their pennies onto the desktop and then count the pennies into the bank. When they have a total, they should write that total on a sheet of paper using the cents sign. Then they will pass their bank to another person and have that person check to see if they counted correctly and if they wrote the correct total on their sheet of paper. The students should continue to trade banks and count coins for 10 minutes or until the teacher has had time to monitor each student’s counting skills.*

E. *Assessment/Evaluation*

1. *We are going to take a pretend trip on the city bus. To ride the city bus, you have to pay a bus fare and that bus fare has to be in exact change. This means you have to have just the right amount of money in order to get a ride on the bus. We see this in our every day lives because you really do have to pay to get on the city bus so that the bus drivers can be paid for driving you around and so that they can pay for gas for the bus. Line up the chairs two-by-two in a row so that there are enough seats for everyone in the class. The bus fare is 13 cents. Please get 13 cents out of a piggy bank and line up by me to pay for your bus fare. Count the children’s pennies and either allow them to sit down on the “bus” if the change is correct or send them back to their seats to try again if the change is incorrect. Make a list of students who need extra help with this skill.*

**Lesson Six: Nickels**

A. *Daily Objectives*

1. **Concept Objective(s)**
  - a. Understand that numbers are used in a variety of equivalent forms.

- b. Recognize that the United States money system has structure and properties.
    - c. Learn how money is used in real-world situations.
  - 2. Lesson Content
    - a. Identify pennies, nickels, dimes, and quarters.
    - b. Identify the dollar sign and the cents sign.
    - c. Write money amounts using the cents sign.
  - 3. Skill Objective(s)
    - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
    - b. Identify the dollar sign and the cents sign.
    - c. Verbally give the value of a penny, a nickel, a dime, and a quarter.
    - d. Write the value of a penny, a nickel, a dime, and a quarter correctly using the cents sign.
    - e. Indicate the value of a nickel using pennies (5 pennies).
    - f. Count the value of 10 nickels (50 cents).
- B. *Materials*
  - 1. Appendix B 10 magnetized cutouts of nickels and 5 penny cutouts
  - 2. A mini piggy bank for each student
  - 3. A bag of various amounts of nickels for each student (not exceeding 10 nickels)
  - 4. A bag of five pennies and one nickel for each student
  - 5. Classroom items with price tags in denominations of 5 and not exceeding 50 cents
- C. *Key Vocabulary*
  - 1. Cents – a coin representing a value of money
- D. *Procedures/Activities*
  - 1. Call the children to the magnetized board. Begin by singing the Pennies, Nickels, Dimes Song. Review the value of a penny.
  - 2. *Today we are going to focus on nickels. Nickels are worth five cents. Who remembers how many pennies it takes to make 5 cents? Write 5 cents on the board. It takes 5 pennies. Place the cutouts on the board. Pennies are worth less than nickels. One nickel is worth 5 cents, so it takes five pennies to equal just one nickel. Hand the students the bag with five pennies and one nickel in it. Please stack the pennies into a penny tower that is 5 deep. Demonstrate stacking the pennies on top of one another. Place the nickel besides the pile. This shows you that it takes 5 pennies to equal one nickel because nickels are worth 5 cents.*
  - 3. Collect the bags of money and return the focus to the magnetized board. *We are going to learn to count nickels today. Do you remember when we learned to count by 5's? (Refresh their memory by providing the context of where they learned to count by 5's i.e. at calendar time, etc.) Let's see if we remember how to count by 5's to 50. If you have many in the class who aren't getting it, review the skill. Now let's count these nickels. Indicate the 10 that are placed on the magnetized board. We will count by 5's because every nickel is worth 5 cents. Count out loud as a group and then write the value on the board.*

4. Review the concept of a cents sign. Practice counting various amounts of nickels as a group or as individual volunteers.
  5. Call the students to their work areas and give them a mini bank and a bag of nickels. Just as before, the students should dump the coins out on the desk and count them into their banks. They should then write the amount on a sheet of paper and then trade with a classmate to check each other's work. Continue in this manner until it is clear that all the students are getting the idea.
- E. *Assessment/Evaluation*
1. *We are going to play store today to practice counting with nickels. I have put price tags on these items (have them arranged on a desk or on the floor) and each of you can come and pick one item up and then go back to your desk and figure out how much money it costs. You will need to come pay me for the item, and I will check to see if you have the right amount of money. We see stores in our every day life. Your parents have to pay every time they go to the grocery store, clothing store, hardware store, or any other kind of store. Make a list of the students who are struggling with the concept. Later, offer the classroom store as a center where the students can practice their money skills with each other.*

**Lesson Seven: Dimes**

A. *Daily Objectives*

1. Concept Objective(s)
  - a. Understand that numbers are used in a variety of equivalent forms.
  - b. Recognize that the United States money system has structure and properties.
  - c. Learn how money is used in real-world situations.
2. Lesson Content
  - a. Identify pennies, nickels, dimes, and quarters.
  - b. Identify the dollar sign and the cents sign.
  - c. Write money amounts using the cents sign.
3. Skill Objective(s)
  - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
  - b. Identify the dollar sign and the cents sign.
  - c. Verbally give the value of a penny, a nickel, a dime, and a quarter.
  - d. Write the value of a penny, a nickel, a dime, and a quarter correctly using the cents sign.
  - e. Indicate the value of a dime using pennies (10 pennies).
  - f. Count the value of 5 dimes (50 cents).

B. *Materials*

1. Appendix B magnetized cutouts of 5 dimes, 2 nickels, 10 pennies
2. A mini bank for each student
3. A bag of 15 pennies, 1 nickel, and 1 dime for each student
4. A bag of various numbers of dimes (not exceeding 5)

C. *Key Vocabulary*

1. Cents – a coin representing a value of money

D. *Procedures/Activities*

1. Call the children to the magnetized board. Begin by singing the Pennies, Nickels, Dimes Song. Review the value of a penny and a nickel.
2. *Today we are going to focus on dimes. Dimes are worth ten cents. Who remembers how many pennies it takes to make 5 cents? Write 5 cents on the board. It takes 5 pennies. Who remembers how many pennies it takes to make 10 cents? It takes 10 pennies. Place the cutouts on the board. Pennies are worth less than nickels and dimes. One dime is worth 10 cents, so it takes ten pennies to equal just one dime. Hand the students the bag with 15 pennies, one nickel, and one dime in it. Please stack the pennies into a penny tower that is 5 deep and place the nickel right beside it, just as you did yesterday. This shows you that it takes 5 pennies to equal one nickel because nickels are worth 5 cents each. Now stack the pennies 10 deep and place the dime beside it. This shows you that it takes 10 pennies to equal one dime because dimes are worth 10 cents each.*
3. Collect the money bags and return the focus to the magnetized board. *We are going to learn to count dimes today. Do you remember when we learned to count by 10's? (Refresh their memory by providing the context of where they learned to count by 10's i.e. at calendar time, etc.) Let's see if we remember how to count by 10's to 50. If you have many in the class who aren't getting it, review the skill. Now let's count these dimes. Indicate the 5 that are placed on the magnetized board. We will count by 10's because every dime is worth 10 cents. Count out loud as a group and then write the value on the board.*
4. Review the concept of a cents sign. Practice counting various amounts of dimes as a group or as individual volunteers.
5. Call the students to their work areas and give them a mini bank and a bag of dimes. Just as before, the students should dump the coins out on the desk and count them into their banks. They should then write the amount on a sheet of paper and then trade with a classmate to check each other's work. Continue in this manner until it is clear that all the students are getting the idea.

E. *Assessment/Evaluation*

1. *Today, you are going to have to pay a fee to get on the playground for recess. The fee is 30 cents. Go to your tables and count out 30 cents in dimes and come pay me so that you can get on the playground. We see this in our every day lives when your parents have to pay to get into amusement parks or other fun places. This is how the amusement parks make money by charging a fee to everyone who wants to come to their park. Make a list of the students who aren't getting the concept and provide extra tutoring when there is time.*

**Lesson Eight: Quarters**

A. *Daily Objectives*

1. Concept Objective(s)
  - a. Understand that numbers are used in a variety of equivalent forms.

- b. Recognize that the United States money system has structure and properties.
    - c. Learn how money is used in real-world situations.
  - 2. Lesson Content
    - a. Identify pennies, nickels, dimes, and quarters.
    - b. Identify the dollar sign and the cents sign.
    - c. Write money amounts using the cents sign.
  - 3. Skill Objective(s)
    - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
    - b. Identify the dollar sign and the cents sign.
    - c. Verbally give the value of a penny, a nickel, a dime, and a quarter.
    - d. Write the value of a penny, a nickel, a dime, and a quarter correctly using the cents sign.
    - e. Indicate the value of a quarter using pennies (25 pennies).
- B. *Materials*
  - 1. Appendix B magnetized cutouts of 2 quarters, 2 dimes, 5 nickels, and 25 pennies
  - 2. A bag of coins containing 2 quarters, 40 pennies, 1 nickel, and 1 dime for each student
  - 3. A snack for each child
  - 4. A bag of varying amounts of coins for each student but keeping each bag contained to one type of coin; for example, one bag might have 5 dimes in it; another might have 20 pennies in it. Still another might have 10 nickels in it
  - 5. A mini bank for each child
  - 6. Paper
  - 7. Pencils
- C. *Key Vocabulary*
  - 1. Cents – a coin representing a value of money
- D. *Procedures/Activities*
  - 1. Call the children to the magnetized board. Review the value of a penny, nickel, and dime.
  - 2. *Today we are going to focus on quarters. Quarters are worth 25 cents. Who remembers how many pennies it takes to make 5 cents? Write 5 cents on the board. It takes 5 pennies to make a nickel. Place the cutouts on the board. Who remembers how many pennies it takes to make 10 cents? Write 10 cents on the board. It takes 10 pennies to make a dime. Place the cutouts on the board. Now, who knows how many pennies it would take to make 25 cents? Write 25 cents on the board. It takes 25 pennies to equal a quarter. Place cutouts on the board.*
  - 3. Hand the students the bag with 2 quarters, 40 pennies, 1 nickel, and 1 dime in it. *Please stack the pennies into a penny tower that is 5 deep. Demonstrate stacking the pennies on top of one another. Place the nickel besides the pile. This shows you that it takes 5 pennies to equal one nickel because nickels are worth 5 cents. Please stack the pennies into a penny tower 10 deep and place the dime by it. This shows you that it takes 10*

*pennies to equal one dime. Now stack the pennies 25 deep and place the quarter by that pile. This shows you that it takes 25 pennies to make one quarter.*

4. Collect the bags of money and return the focus to the magnetized board. *We are going to learn to count 2 quarters today. To count quarters, you have to count by 25's. This may seem hard at first but you will remember it in time. Now let's count these quarters.* Indicate the 2 that are placed on the magnetized board. Count out loud as a group and then write the value on the board. Review the concept of a cents sign.
  5. Call the students to their work areas and give them a mini bank and a bag of coins. Tell them that everyone is going to have different coins in their bags but they are to count the money into their banks just as before. They should then write the amount on a sheet of paper and then trade with a classmate to check each other's work. Continue in this manner until it is clear that all the students are getting the idea.
- E. *Assessment/Evaluation*
1. *Today, we are going to pay a price for our snack. The price for a snack is 25 cents. There are a couple of ways you can pay this amount. Come forward when you think you have the correct amount. We pay for our food in every day life by going to the grocery store and by paying at restaurants. Make a list of the students who aren't getting the concept and give them extra help when time allows.*

### **Lesson Nine: One-Dollar Bill**

- A. *Daily Objectives*
1. Concept Objective(s)
    - a. Recognize that the United States money system has structure and properties.
  2. Lesson Content
    - a. Identify the one-dollar bill.
    - b. Identify the dollar sign and the cents sign.
  3. Skill Objective(s)
    - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
    - b. Identify the dollar sign and the cents sign.
- B. *Materials*
1. A one-dollar bill for each student
  2. A bag of 100 pennies, 10 dimes, 20 nickels, and 4 quarters for each student
  3. Copies of Appendix D (menu) for each student
  4. A pre-made cents sign on paper made out of green food coloring and glue (Mix a little green food coloring into a bottle of glue and squeeze it on to the paper to make a large cents sign. Let it dry completely and it becomes 3-D.)
  5. A pre-made dollar sign made on paper with green food coloring and glue
- C. *Key Vocabulary*
1. Dollar – one unit of United States' paper currency

D. *Procedures/Activities*

1. *Today we are going to study the one-dollar bill. Hold up the dollar bill. How is this different than the other money we have look at? A dollar bill is not a coin; it is made of paper. We have several bills that are made of paper but have different values, just like we have many different kinds of coins with different values. Let's review: how much is a penny worth? A nickel? A dime? A quarter? A one-dollar bill is worth more than all of those coins. Give each of the kids a dollar bill. Look at the dollar. What characteristics does it have? (green, George Washington is on it, it says 1 dollar on it, etc).*
2. *Give the children the bags of coins. Today we are going to sing a new money song. I'll sing the song through once and when I ask for a certain coin or dollar I want you to pick it up out of your pile and hold it up. There are other actions to the song that I will teach you as we go along. The song is sung to the tune of "Where is Thumbkin?" It goes: "Where is penny? Where is penny? Here I am! (hold up a penny in the right hand) Here I am! (hold up penny in the left hand) How are you today, Sir? (act like the left hand is speaking to the right hand) Very well I thank you. (act like the right hand is speaking to the left hand) Run away. (put the left hand behind your back) Run away. (put the right hand behind your back)" Repeat sequence for the nickel, the dime, the quarter, and the one-dollar bill.*
3. *Now let's see how much a dollar is equal to using our bags of coins. A dollar is worth four quarters because each quarter is worth 25 cents. Please four quarters into a tower. A dollar is worth 10 dimes because each dime is worth 10 cents. Please stack your 10 dimes into a tower. A dollar is worth 20 nickels because nickels are worth 5 cents. See if you can stack your 20 nickels into a tower or just put them in a pile. Lastly, a dollar is worth 100 pennies because pennies are only worth 1 cent. Let's make a pile of 100 pennies. Now can we how much a dollar is worth in each of the coins that we have learned about.*
4. *We count dollars much like we count pennies because we count by one's. Let's count to see how many dollars we have as a group. Now let's write that amount on the board. When we write dollar amounts we use a dollar sign, which looks like a capital S with a line through it. I'm going to show you the two money signs we've learned. Here is the cents sign. I have made it out of glue and let it dry so that you could feel what a cents sign feels like. Come up and trace your finger around the cents sign. Do the same with the dollar sign.*
5. *Let's practice using the dollar sign. Call three students to come to the front with their dollars. Let's count how much money they have together. How would we write that? Continue picking random numbers of students and practice writing the dollar amounts on the board as a group.*
6. *Now we are going to practice writing dollar and cents signs. How would I write 5 cents? 5 dollars? 2 cents? 2 dollars? Have the students take*

turns coming to the board and practice writing a dollar or cents amount that you give them orally.

E. *Assessment/Evaluation*

1. *We are going to pretend we are eating in a restaurant. Here are your menus. Hand a menu to each student. Look at the pictures and decide what you want to order. Then look in your bag of money and find the right amount to give me when you order. Make a list to see who still needs extra help. Have the children continue the game, playing the parts of the waitress and the restaurant patron.*

**Lesson Ten: Using Centers for Review and Assessment**

A. *Daily Objectives*

1. Concept Objective(s)
  - a. Understand that numbers are used in a variety of equivalent forms.
  - b. Recognize that the United States money system has structure and properties.
  - c. Learn how money is used in real-world situations.
2. Lesson Content
  - a. Identify pennies, nickels, dimes, and quarters.
  - b. Identify the one-dollar bill.
  - c. Identify the dollar sign and the cents sign.
  - d. Write money amounts using the cents sign.
3. Skill Objective(s)
  - a. Identify a penny, a nickel, a dime, a quarter, and a one-dollar bill.
  - b. Identify the dollar sign and the cents sign.
  - c. Verbally give the value of a penny, a nickel, a dime, and a quarter.
  - d. Write the value of a penny, a nickel, a dime, and a quarter correctly using the cents sign.
  - e. Indicate the value of a nickel using pennies (5 pennies).
  - f. Indicate the value of a dime using pennies (10 pennies).
  - g. Indicate the value of a quarter using pennies (25 pennies).
  - h. Count the value of 50 pennies (50 cents).
  - i. Count the value of 10 nickels (50 cents).
  - j. Count the value of 5 dimes (50 cents).

B. *Materials*

1. A table with classroom items that have price tags on them and enough bags of money (containing 20 pennies, 10 nickels, 5 dimes, 2 quarters, and a one-dollar bill) for 1/3 of the class
2. A table with menus on it and enough bags of money (containing the same as above) for 1/3 of the class
3. An extra adult helper (classroom aide or parent)
4. Enough copies of Appendix E #1, #2, and #3 (Bingo cards) for 1/3 of the class
5. Bingo markers such as beans, buttons, etc.
6. A hat or box with various coins and some one-dollar bills in it

7. An assessment station, which is a desk with a chair for the teacher and one for the student, a copy of Appendix F for each student, a picture or drawing of a cents sign, a picture or drawing of a dollar sign, and a bag of money containing 1 penny, 1 nickel, 1 dime, 1 quarter, and 1 dollar bill

C. *Key Vocabulary*

1. Dollar – one unit of United States’ paper currency
2. Cents – a coin representing a value of money
3. Money – anything that is accepted by people in exchange for the things they sell or for the work they do
4. Coin- a piece of metal which is used as money

D. *Procedures/Activities*

1. Set up the room in centers. Center #1 is the shopping center. Place price-tagged items on a table with enough bags of money for 1/3 of the class. Explain that at this center the children will be pretending to buy the items with their money. One student is to play the shopkeeper and check to see if the money presented is correct. They should rotate the role of shopkeeper among all the students at the center.
2. Center #2 is the restaurant center. Place menus on the table and enough bags of money for 1/3 of the class. Explain that at this center the children will be placing pretend orders and paying for their food to a waitress, which is one of the group members. They should rotate the role of waitress among all the students.
3. Center #3 is the money bingo center. Place the copies of Appendix E (bingo cards) and a hat or box filled with various coins and a few dollar bills on a table. Have the adult helper pull from the hat a coin or one or more dollars. The students are to place markers on the correct value of the coin or dollar pulled from the hat. The first one to bingo gets to keep a nickel (or whatever prize you dictate).
4. While the students spend 10 minutes at each center (you can use a timer to indicate when to rotate) you can pull individual students over to the assessment station. Go through the assessment with them checking to see that they can identify a penny, a nickel, a dime, a quarter, and a one-dollar bill. Also check to see if they can identify a dollar and a cents sign. Send the assessment home for parents to see or put it in their student portfolio.

E. *Assessment/Evaluation*

1. Assess activities at centers

## VI. **HANDOUTS/WORKSHEETS**

- |    |                |                         |
|----|----------------|-------------------------|
| A. | Appendix A #1: | What is Money Book page |
| B. | Appendix A #2: | What is Money Book page |
| C. | Appendix A #3: | What is Money Book page |
| D. | Appendix A #4: | What is Money Book page |
| E. | Appendix A #5: | What is Money Book page |
| F. | Appendix B:    | Coin Cutouts            |
| G. | Appendix C:    | Wanted Poster           |
| H. | Appendix D:    | Menu                    |

- I. Appendix E: Bingo Cards
- J. Appendix F Assessment

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**Appendix A#2-Making Cents of Money**

**What is money?**

# **Why do we need money?**

**Appendix A#4-Making Cents of Money**

**Where do we use money?**

## **Appendix A#5-Making Cents of Money**

**How do we use money?**

## Appendix B-Making Cents of Money



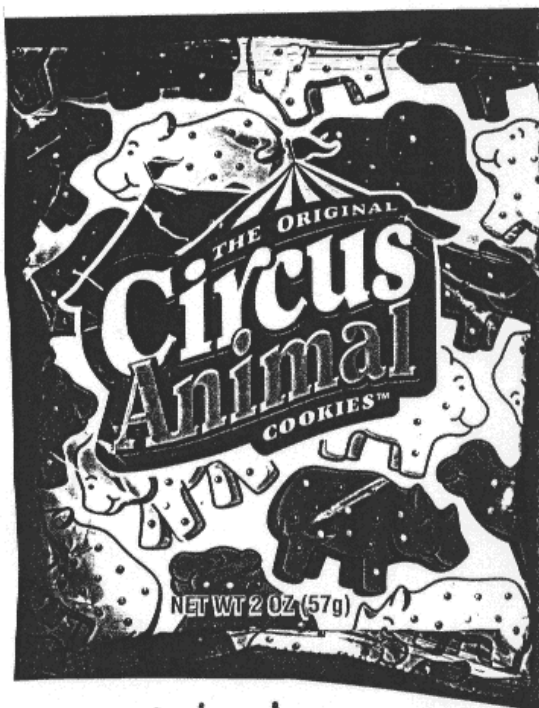
**Appendix C-Making Cents of Money**

**Coin Wanted:**

Appendix D-Making Cents of Money



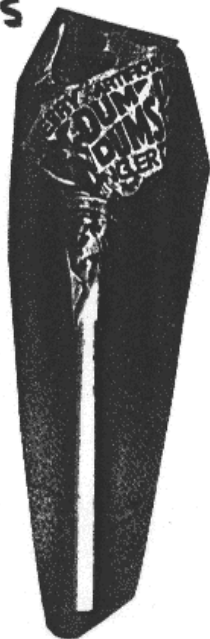
Candy bar  
\$1



Animal Crackers  
25¢



Sweet tarts  
5¢



Sucker  
1¢



Tootie Roll  
10¢

Appendix E-Making Cents of Money

1¢	5¢	10¢	\$1
15¢	25¢	3¢	\$3
2¢	1¢	\$1	10¢
\$2	15¢	25¢	5¢

10¢	1¢	25¢	\$2
\$1	5¢	\$3	15¢

## Appendix F-Making Cents of Money

Student's Name \_\_\_\_\_

- |                                  |     |    |
|----------------------------------|-----|----|
| 1. Identifies a penny.           | Yes | No |
| 2. Identifies a nickel.          | Yes | No |
| 3. Identifies a dime.            | Yes | No |
| 4. Identifies a quarter.         | Yes | No |
| 5. Identifies a one-dollar bill. | Yes | No |
| 6. Identifies a dollar sign.     | Yes | No |
| 7. Identifies a cents sign.      | Yes | No |

Notes: