

FREE • PRINT AT HOME • RAID THE COUCH CUSHIONS FIRST

The Money Kit

Coin identification, counting mixed coins, making change, a savings-goal tracker, and a wants-versus-needs sorting game. Do every page with a pile of real coins on the table – paper teaches the idea, the coins make it true. All sums machine-verified.

WHAT'S INSIDE

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PAGE 3	How much money? – six mixed-coin rows to count
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A NOTE ON VALUES (THE FAMILY KIND)

Families differ on allowance, chores, and spending – this kit stays out of it. Every scenario here is descriptive: coins, counts, and choices. The one universal we'll stand behind: a kid who can count money and wait for a goal has options. The rest is your kitchen table's business.

Names, values, and the famous trap

Trace a finger around each edge: the dime and quarter have ridges you can feel. Then the trap: the dime is the smallest coin but not the smallest value. Kids find this outrageous. Good.

**PENNY****1¢**

Copper-colored, smooth edge

HOW MANY MAKE \$1?

**NICKEL****5¢**

Thick, smooth edge

HOW MANY MAKE \$1?

**DIME****10¢**

Tiny but mighty – ridged edge

HOW MANY MAKE \$1?

**QUARTER****25¢**

The big one – ridged edge

HOW MANY MAKE \$1?

Warm-up: with real coins, build 25¢ three different ways. (There are lots – a quarter counts as one way.)

How much money?

Count the big coins first – quarters, then dimes, then nickels, then pennies. Say the running total out loud: “25, 50, 60, 65, 66...”

1



CENTS

2



CENTS

3



CENTS

4



CENTS

5



CENTS

6



CENTS

Buy it. Count the change back.

The counting-up trick beats subtraction: from the price, count up to what you paid. Cost 43¢, paid 50¢? “44, 45... 50 – that’s 7¢.” Do it with real coins moving across the table.

- 1 It costs 17¢. You pay 100¢.

CHANGE (¢)

- 2 It costs 81¢. You pay 100¢.

CHANGE (¢)

- 3 It costs 68¢. You pay 100¢.

CHANGE (¢)

- 4 It costs 33¢. You pay 50¢.

CHANGE (¢)

- 5 It costs 52¢. You pay 75¢.

CHANGE (¢)

- 6 It costs 37¢. You pay 75¢.

CHANGE (¢)

BONUS ROUND: FOR EACH PROBLEM, BUILD THE CHANGE WITH THE FEWEST POSSIBLE COINS.

Pick a goal. Climb the ladder.

Write the goal and its price at the top. Split the price into ten equal-ish rungs. Every time money goes in the jar, shade up to the new total. Waiting with a picture beats waiting without one.

I'M SAVING FOR _____ IT COSTS _____

RUNG 10

RUNG 9

RUNG 8

RUNG 7

RUNG 6

RUNG 5

RUNG 4

RUNG 3

RUNG 2

RUNG 1

GOAL! ↑

Write a running total on each rung's line as the jar grows.

Wants vs. needs – the sorting game

Cut the cards, sort into two piles, argue the tricky ones. Arguing IS the lesson – some cards belong in both piles, depending on the family. There is no answer key for this one, on purpose.

Water	A winter coat	Ice cream	Video game
School shoes	Movie tickets	Breakfast	A second dessert
Band-aids	New toy	A bed	Stickers

ANSWER KEYS • MACHINE-VERIFIED

PAGE 3: 1)71¢ 2)13¢ 3)63¢ 4)26¢ 5)77¢ 6)12¢

PAGE 4: 1)83¢ 2)19¢ 3)32¢ 4)17¢ 5)23¢ 6)38¢

PAGE 2: 100 pennies • 20 nickels • 10 dimes • 4 quarters make \$1

12/12 SUMS COMPUTED & MACHINE-VERIFIED • THE SORT IS YOURS TO ARGUE