

A SECOND SUBJECT • THE SAME TWENTY MINUTES

Money & Markets

This is a complete sample week of the Money & Markets add-on for Grade 3. It works exactly like the math packet: five short daily sheets, pencil and paper, big type, and room to show thinking.

Three of the days are money math – counting, making change, comparing, unit price – computation that pulls its weight in the regular math sequence too. One day introduces the idea of the week (this week: scarcity and choices), and the last day is a story problem that puts the whole week to work at a lemonade stand.

At the back: the parent pages – a machine-verified answer key, notes on what to look for in the open questions, and the same two-minute Friday check-in that shapes next week's packet.

THIS WEEK AT A GLANCE

DAY 1	Counting money & making change
DAY 2	Adding & comparing money
DAY 3	The idea of the week: scarcity – when you can't buy everything
DAY 4	Unit price & smart shopping
DAY 5	The lemonade stand – the week's story
PARENT PAGES	Answer key • what to look for • the Friday check-in
PREVIEW	One page from the Grades 6–8 track

NAME _____

DATE _____

MONEY & MARKETS • 1 SHEET

Counting money & making change

Coins first, then change. Change is just subtraction wearing a price tag.

A • HOW MUCH MONEY IS THIS?

- 01

2 quarters, 1 dime, and 3 pennies =
- 02

3 quarters and 2 nickels =
- 03

1 dollar bill, 1 quarter, and 2 dimes =
- 04

4 dimes, 3 nickels, and 2 pennies =

B • MAKE THE CHANGE

- 05

You buy a pencil for 65¢ and pay with \$1.00.
- 06

You buy a sticker for 42¢ and pay with 50¢.
- 07

You buy juice for \$1.25 and pay with \$2.00.
- 08

You buy an eraser for 78¢ and pay with \$1.00.
- 09

You buy a snack for \$2.60 and pay with \$3.00.
- 10

You buy a card for \$1.15 and pay with \$1.25.

SHOW YOUR THINKING

NAME _____

DATE _____

MONEY & MARKETS • 1 SHEET

Adding & comparing money

Add it like plain numbers, keep the decimal honest. Then decide which pile is bigger – and say why.

A • ADD THE MONEY

- 01 \$1.20 + \$0.35 =
- 02 \$2.45 + \$1.30 =
- 03 \$0.85 + \$0.65 =
- 04 \$3.10 + \$2.90 =
- 05 \$1.75 + \$1.75 =

B • WHICH IS MORE? CIRCLE IT, THEN SAY WHY

- 06

3 quarters

 or

8 dimes

WHY? _____
- 07

\$1.05

 or

99¢

WHY? _____
- 08

6 nickels

 or

2 quarters

WHY? _____

C • STORY PROBLEMS

- 09 Jun has \$2.35. He spends \$1.10 on a snack. How much does he have left?
- 10 Mia has \$1.60. She earns 75¢ more for walking the dog. How much does she have now?

SHOW YOUR THINKING

NAME _____

DATE _____

MONEY & MARKETS • 1 SHEET

THE IDEA OF THE WEEK

Scarcity – when you can't buy everything

Scarcity is a big word for a small feeling you already know: there is not enough money (or time, or cookies) for everything you want. So you choose. The thing you give up has a name too – economists call it your opportunity cost.

SAM AT THE SCHOOL FAIR – \$3.00 IN HIS POCKET

Ferris wheel ride	\$1.50
Popcorn	\$1.00
Sticker	50¢
Lemonade	75¢
Ring toss	\$1.25

01 Add up everything Sam wants. Can he buy it all with \$3.00? Show your adding.

YES / NO

02 Pick what YOU would buy with Sam's \$3.00. Write your list and its total. You may not go over \$3.00.

03 Look at your list. What did you give up? Why was your choice worth it?

SHOW YOUR THINKING – ADDING, LISTS, OR A PICTURE

NAME _____

DATE _____

MONEY & MARKETS • 1 SHEET

Unit price & smart shopping

The price of ONE thing tells you which deal is actually the deal.

A • WHAT DOES ONE COST?

- 01

One pencil costs 30¢. How much do 3 pencils cost?
- 02

A pack of 4 pencils costs \$1.00. How much is ONE pencil in the pack?
- 03

2 apples cost 80¢ together. How much is 1 apple?
- 04

Stickers come 5 for \$1.50. How much is 1 sticker?

B • WHICH IS THE BETTER DEAL?

- 05

Small juice: \$1.20 for 2 cups. Large juice: \$2.00 for 4 cups. Figure out the price of ONE cup each way. Which is the better deal?
- SMALL, PER CUP

LARGE, PER CUP

BETTER DEAL?

C • SHOPPING WITH A BUDGET

- 06

You have \$2.00. Erasers cost 45¢ each. How many can you buy, and how much is left over?
- 07

A notebook costs \$1.35 and a pen costs 60¢. What is the total? How much change from \$2.00?
- 08

You are saving for a \$5.00 kite and have \$3.25 so far. How much more do you need?

SHOW YOUR THINKING

NAME _____

DATE _____

MONEY & MARKETS • 1 SHEET

The lemonade stand

Lena opens a Saturday lemonade stand. She spends her own money on supplies: lemons for \$2.00, sugar for \$1.00, and paper cups for \$1.50. She sells lemonade for 50¢ a cup, and by the end of the day she has sold 12 cups.

01 How much did Lena spend on supplies altogether?

ANSWER _____

02 How much money did she take in from selling 12 cups at 50¢ each?

ANSWER _____

03 Did she end the day with more money than she spent? How much more? (That extra money is called profit.)

ANSWER _____

04 Next Saturday, Lena raises her price to 75¢ – but only 8 people buy. How much does she take in now? Compare it to question 2. What do you notice?

ANSWER _____

05 If you were Lena, what price would you charge next week? There is no single right answer – but you must give a reason.

Every computed answer below was machine-verified before typesetting. Open questions (□) have guidance, not keys.

DAY 1 Counting money & making change

- | | | | | |
|---------|---------|------------|---------|---------|
| 01) 63¢ | 02) 85¢ | 03) \$1.45 | 04) 57¢ | 05) 35¢ |
| 06) 8¢ | 07) 75¢ | 08) 22¢ | 09) 40¢ | 10) 10¢ |

DAY 2 Adding & comparing money

- | | | | | |
|-------------|------------|----------------|------------|------------|
| 01) \$1.55 | 02) \$3.75 | 03) \$1.50 | 04) \$6.00 | 05) \$3.50 |
| 06) 8 dimes | 07) \$1.05 | 08) 2 quarters | 09) \$1.25 | 10) \$2.35 |

DAY 3 Scarcity — when you can't buy everything

- | | | |
|-----------------|-----|-----|
| 01) \$5.00 — no | 02) | 03) |
|-----------------|-----|-----|

DAY 4 Unit price & smart shopping

- | | |
|-----------------------------|-------------------------|
| 01) 90¢ | 02) 25¢ |
| 03) 40¢ | 04) 30¢ |
| 05) 60¢ • 50¢ — large | 06) 4 erasers, 20¢ left |
| 07) \$1.95 total, 5¢ change | 08) \$1.75 |

DAY 5 The lemonade stand

- | | |
|-------------------------|-------------------------|
| 01) \$4.50 | 02) \$6.00 |
| 03) yes — \$1.50 profit | 04) \$6.00 — same as Q2 |
| 05) | |

WHAT TO LOOK FOR IN THE OPEN QUESTIONS (□)

DAY 3, Q2–Q3

You are listening for the idea of a trade-off: naming the thing given up, not just the thing chosen. Any list that adds to \$3.00 or less, correctly added, counts. If your child says choosing was hard — that IS the lesson.

Scarcity makes choosers of us all.

DAY 5, Q4–Q5

The surprise is that a higher price did not mean more money, because fewer people bought. Don't push toward a "correct" price — push for a reason. "75¢, same money for less squeezing" and "50¢, more customers come back" are both excellent Grade 3 economics.

35/35 COMPUTED ANSWERS MACHINE-VERIFIED • 3 OPEN QUESTIONS BY DESIGN

TWO MINUTES • SHAPES NEXT WEEK'S PACKET

Same routine as the math packet. For each skill, mark how it came back: smooth, bumpy, or skipped. Bumpy skills return next week wearing a different outfit; smooth skills rotate onto the review schedule.

SKILL	SMOOTH	BUMPY	SKIPPED
Counting coins and bills	☐	☐	☐
Making change	☐	☐	☐
Adding money amounts	☐	☐	☐
Comparing amounts	☐	☐	☐
Unit price (what does ONE cost?)	☐	☐	☐
Concept: scarcity and choices	☐	☐	☐
The Friday story problem	☐	☐	☐

ANYTHING ELSE? (OPTIONAL)

COMING AFTER LAUNCH • ONE SAMPLE PAGE

Money & Markets grows up with your child. The Grades 6-8 track is a standalone weekly packet – personal finance and business fundamentals with real computation behind them. Here is the flavor of one day.

A • READ THE PAYCHECK

Jordan earns \$120 mowing lawns this month. A simple flat tax of 10% is set aside.

TAX WITHHELD TAKE-HOME PAY

B • MONEY THAT GROWS – FILL IN THE TABLE

You put \$100.00 in an account that grows 10% each year. Complete the table – each year: balance + 10% of balance.

YEAR	STARTING BALANCE	ENDING BALANCE
1	\$100.00	\$110.00
2	\$110.00	
3		

Thinking question: in year 3 the account grew by more dollars than in year 1, even though the rate never changed. Why?

C • UNIT ECONOMICS, FOR REAL THIS TIME

A bracelet business spends \$18.00 on cord and beads and makes 12 bracelets. Each sells for \$4.00. Then: what price makes profit \$0 – and why would anyone ever want to know that?

COST PER BRACELET REVENUE PROFIT