

Dear Teachers,

The following pages have been designed with you in mind. Flip through this book to find exciting, hands-on ideas for introducing and reinforcing money skills with a pocket chart! (LER 2206) Pocket Chart Math - Basic Money Skills has been developed to provide creative teaching ideas and reproducible activities to support the use of a pocket chart. Suggested activities are designed to attract all types of learners. They encourage listening, speaking, observing and manipulating words and values, to teach children about coin and bill identification and values, counting up, making change, and much more. In addition, this book contains 192 ready-to-use cards to aid you in teaching about money. The cards display illustrations, numerals, and words to use within each lesson, and are color-coded for handy organization. A Cards-At-A-Glance chart shows what is pictured on each card, and is located in the back of the book for easy reference. Also included is a Reading List to help you build a classroom library filled with children's literature about money concepts.

This book quickly becomes a compact storage file! Tear out the sheets of cards along the perforated lines. Laminate the cards for extra durability, cut them, and store them in the pocket provided on the back cover of the book. As you use them, tear out the blackline master pages for photocopying, then use the folder pocket on the inside front cover for storage.

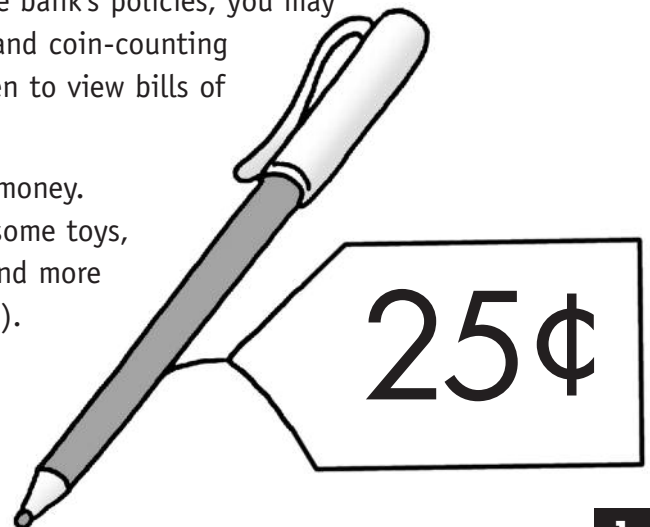
Pocket Chart Math

Basic Money Skills

Introduction Strategies












1. Talk about the concept of money. Why do we need it? How do we earn money? Where do we keep our money? Explain that money has existed in many different forms throughout history, including rocks, gold, and jewelry. People in many different cultures used to use these items, as well as goods such as clothing, cattle, and wagons as "money," by trading these things for other items that they needed.

2. As a class, look through newspapers, magazines, and advertisements, for prices of specific types of items. For example, ask students to clip out advertisements, coupons, and promotions for pizza. Post the pizza advertisements on a bulletin board, and talk about the differences between the ads. Which advertiser offers the best price for a pizza? How does adding extra ingredients to a pizza affect its price? Between what range of prices does a certain size of pizza fall (for example, perhaps a 12" pizza will range in price from \$7.00 to \$16.00, depending on the advertisement). Ask students to speculate about why there is a range of prices for such similar items (for example, a 12" pizza)?
3. Take a field trip to a local bank. Depending on the bank's policies, you may be able to view the safety deposit boxes, vaults, and coin-counting machines. Perhaps it would be possible for children to view bills of all denominations, too!
4. Hold a play auction in your classroom using play money. Auction off items of varying value (a sweatshirt, some toys, inexpensive items like pens, foods, and posters, and more expensive items, like small appliances or a bicycle). Allow students to bid on the items in traditional auction fashion, and "pay" for the items using a starting allowance of play money. Discuss the actual costs of each item after bidding is over.



Teaching Notes: Coin Identification

Cards needed: (red ☀️)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
|  |  |  |  |  |  |  |  |
|  |  |  | 1¢ | 5¢ | 10¢ | 25¢ | 50¢ |
| \$1.00 | penny | nickel | dime | quarter | | | |
| half-dollar | dollar coin | COINS | | | | | |



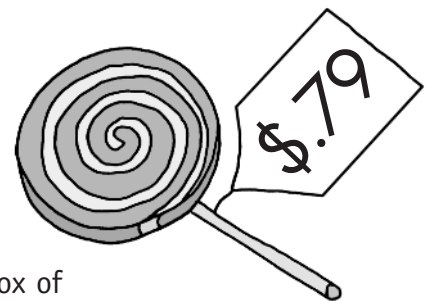
Presenting the concept:

Place the *COINS* header card at the top of the pocket chart. Place the picture cards shown above in the pocket chart horizontally, leaving space below each one for word and number cards to be inserted. Place the word and number cards on a flat surface below the pocket chart. Ask student volunteers to choose a word or number card, and place it in the pocket chart below the picture card with which it corresponds. For example, below the *penny* picture card, the word *penny* and the number *1¢* should be placed. Repeat until the chart is filled with cards. Note: You can use the decimal representations of the numeric coin values (e.g. *\$.01*, *\$.05*, etc.) in this lesson too!

The gold-colored Sacagawea dollar coin will eventually replace the silver-colored Susan B. Anthony dollar coin in U.S. currency. We have included multiple *dollar coin* word cards to label either of these dollar coins. Be sure to explain to your students that these two dollar coins have the same value, and can both be referred to as *dollar coins*.

Follow-up activity:

Try a real-life application of coin values! Bring several inexpensive items (worth less than a dollar) into class. Some suggestions include: new pens or pencils, a notebook, a can of soda, an apple, a candy bar, a bag of balloons, a box of crayons, a spool of thread, a pack of gum, a flower pot, a packet of seeds, and a light bulb. Hold up the items, one at a time, and ask the class to estimate the value of each item. What would they expect each item to cost? Extend the activity by displaying each estimated (or actual cost) in the pocket chart using the coin picture cards. For example, if the pack of gum is worth 29¢, place a quarter and four pennies into the chart.



Name _____

Activity 1

Coin Match-Up

Directions: Draw a line to connect each coin picture to its printed name and coin value. The first one is done for you.



dollar coin

\$.10



half-dollar

25¢



dollar coin

\$1.00



nickel

\$.50



dime

5¢



penny

\$1.00



quarter

\$.01

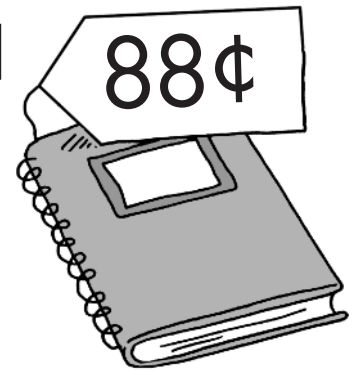
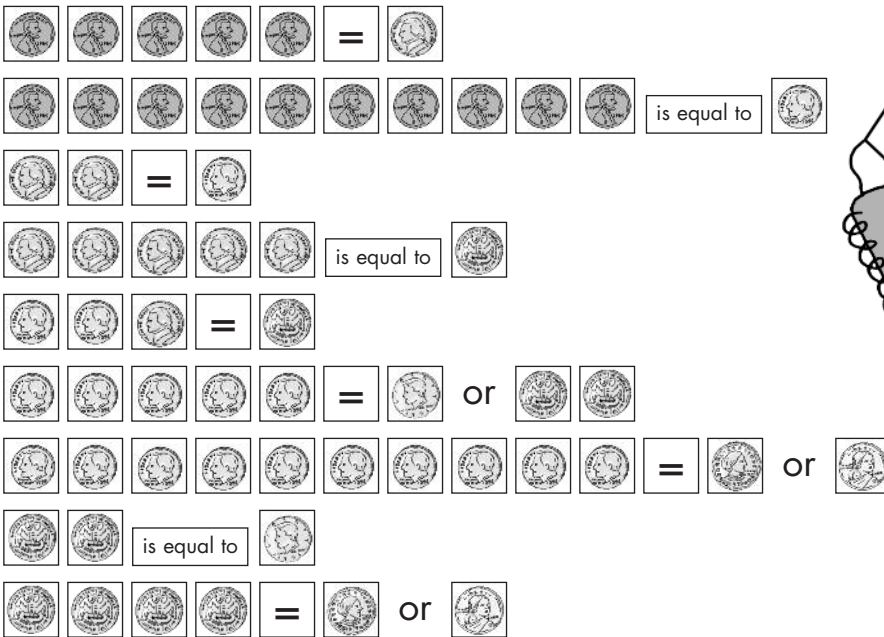
Teaching Notes: Coin Equivalences

Cards needed: (yellow ☀️)



Presenting the concept:

Build money sentences using a pocket chart to show coin equivalences. Start by building a sentence that shows that five pennies are equal to one nickel. Place five penny cards horizontally on the left side of a pocket. Place the = card to the right of the pennies. Then ask a student to properly complete the sentence by placing the appropriate coin after the = card (a nickel). Ask the student to describe the equivalence verbally. For example: "Five pennies equal one nickel." In this fashion, build the money sentences listed below.



Follow-up activity:

Place a coin at the top of the pocket chart, and ask student volunteers to assemble combinations of smaller coins that are equal to the coin at the top of the chart. For example, if you place a quarter at the top of the chart, students could place two dimes and one nickel below it (or five nickels; one dime and three nickels; ten pennies, one dime, and one nickel, etc.). Note: Due to restricted card quantities, you may not be able to make every combination of coins (for example, showing that 25 pennies are equal to one quarter is not possible).

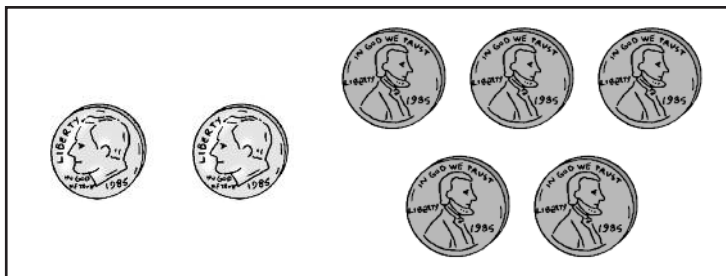
Name _____

Activity 2

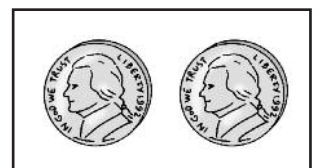
Coin Connection

Directions: Draw a line from Column One to Column Two, connecting two coins or groups of coins with the same value. Write the value of the pair on the line you draw. The first one is done for you.

Column One



Column Two



50¢

Teaching Notes: Bill Identification

Cards needed: (orange ☀️)



| | | | | | |
|--------|--------|---------|---------|---------|----------|
| \$1.00 | \$5.00 | \$10.00 | \$20.00 | \$50.00 | \$100.00 |
|--------|--------|---------|---------|---------|----------|

BILLS

Presenting the concept:

Place the *BILLS* header card at the top of the pocket chart. Place one of each of the bill cards in the pocket chart horizontally, leaving space below each one for number cards to be inserted. Place the dollar amount (number) cards shown above on a flat surface below the pocket chart. Ask for student volunteers to choose a number card and place it in the pocket chart below the picture card with which it corresponds. For example, below the *dollar bill* picture card, the student should place the number card showing \$1.00. Repeat until the chart is filled with cards.

Follow-up activity:

Teach your students the value of a buck! Clip pictures of expensive items (or invite your students to do so) from magazines or newspapers. Some suggestions include: appliances, tools, bicycles, electronics, and computers. Hide the advertised prices of the items (or clip it off, but write it down so you remember). Post the pictures or pass them around the classroom, and ask the class to estimate the value of each item. What would they expect each item to cost? Have students record their estimations, and then reveal the actual advertised prices of each item. See whose guess is the most accurate. You could even use the pocket chart to post the price of each item using the number cards, decimal points, and the dollar signs. You may find that many students are surprised by the actual costs of many items! Note: Use a dry-erase marker to write your students' price guesses on the blank price tag cards included with this book!

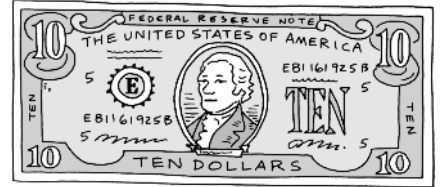
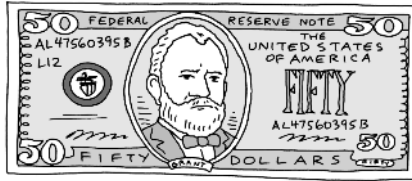
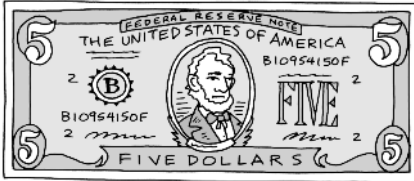


Name _____

Activity 3

Bill ID

Directions: Write the value of each bill on the lines under the pictures.
Then complete the addition problems below.



\$

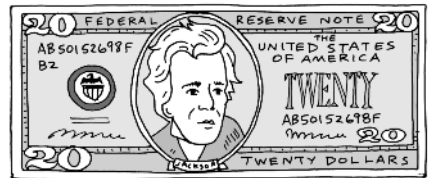
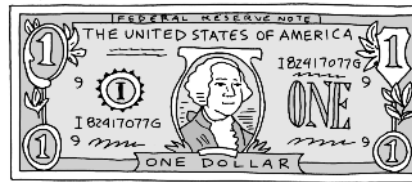
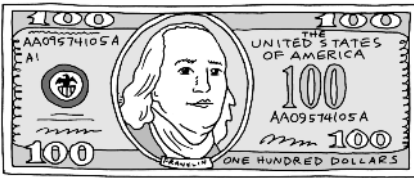
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\$

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\$

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\$

.

\$

.

\$

.

1.



+



+



= \$

.

2.



+



+



= \$

.

Teaching Notes: Bill Equivalences

Cards needed: (green ☺)



Presenting the concept:

Post a bill at the top of the pocket chart (all denominations will work, except \$1.00). Below the posted bill, invite students to use cards showing bills of smaller denominations to create equivalences. For example, if you post a \$10.00 bill at the top of the chart, students may arrange ten \$1.00 bills below it, or one \$5.00 bill and five \$1.00 bills. Build equivalences for all bills (except \$1.00). Note: It will not be possible to build all potential equivalences, due to the limited number of cards included with this book.

Follow-up activity:

Pass out the bill cards among the students in your class. Advise them to look at the bills on both sides of their two-sided card. This will expand their options as they participate in the activity. Begin by calling out a bill denomination (five dollars, ten dollars, twenty dollars, fifty dollars, or one-hundred dollars). Ask students to assemble in groups so that the combination of the bills printed on each group's cards equals the denomination you called out to the class. For example, if you called out "ten dollars," a group consisting of five students holding \$1.00 bill cards, and one student holding a \$5.00 bill card could assemble. Repeat the activity by calling out additional bill denominations. If you feel students are ready, call out non-standard monetary amounts (\$6.00, \$11.00, etc.) and have students assemble to make those amounts.



Name _____

Activity 4

Bill Count

Directions: On each line, write the amount of money shown.

1.



= \$ _____

2.



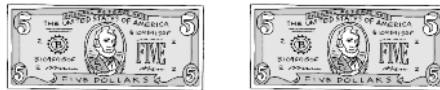
= \$ _____

3.



= \$ _____

4.



= \$ _____

5.



= \$ _____

6.



= \$ _____

7.



= \$ _____

Teaching Notes: Calculating Coin Values

Cards needed: (blue ☀️)



| | | | | | | | |
|---|---|---|---|---|---|--------------|---|
| | | | | . | 0 | is more than | |
| 1 | 2 | 3 | 4 | 5 | 6 | is less than | |
| 7 | 8 | 9 | < | > | = | is equal to | |
| | | | | | | equals | |
| | | | | | | \$ | ¢ |

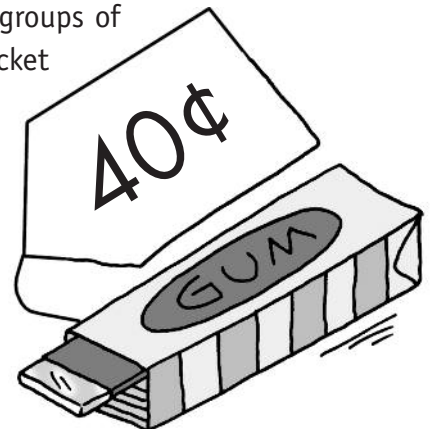
Presenting the concept:

Place a few coin cards (with a total value less than \$1.00) in the pocket chart (for example, two pennies, a nickel, and a dime). Place the numeral cards on a flat surface in front of the pocket chart. Position the \$ or ¢ (and the . if you're using the \$ card) in the pocket chart below the coin cards. Leave spaces in the appropriate places between these cards, so students simply have to position numeral cards after counting the coins. Note: You will need to decide if you would like students to use a dollar sign with a decimal point (\$.48) when numerically representing amounts less than \$1.00, or simply just the cents sign (48¢).

Instruct a student to calculate the value of the coins shown in the pocket chart, and place the correct numeral cards below the coin cards to indicate the value of the coins shown. Verify with the rest of the class that the numeric value is correct. Then replace the coins in the pocket chart with a new combination of coins, and ask for a new volunteer to determine the value.

Follow-up activity:

Place a group of coins (with a total value less than \$1.00) in the left side of the pocket chart. Place another group of coins (with a total value less than \$1.00) in the right side, leaving space in the middle of the chart between the two groups of coins. Place the <, >, and = cards in the bottom of the pocket chart (you can use the equivalence word cards shown above, too). Ask students (individually or as a class) to determine the value of both groups of coins. Then ask the student(s) to select the appropriate symbol card to place between the two groups of coins. Use the card to show which group of coins has more value, or that the groups have the same value. Repeat the exercise using different groupings of coins.



Name _____

Activity 5

Bunches of Coins

Directions: Compare the two groups of coins, and write $<$, $>$, or $=$ on the line.









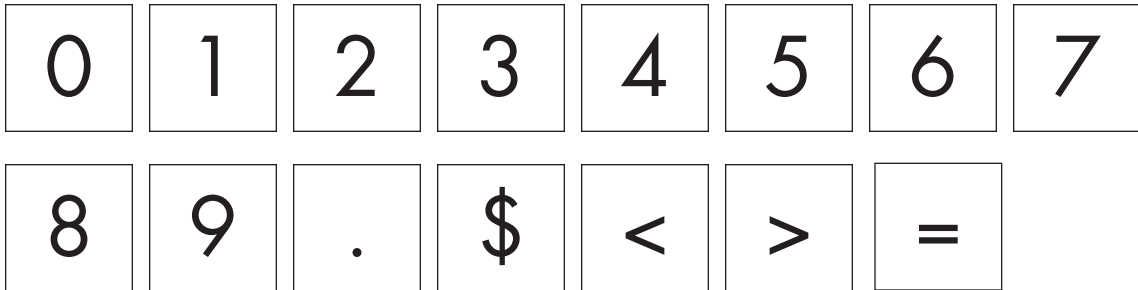






Teaching Notes: Calculating Bill & Coin Values

Cards needed: (purple ☀)



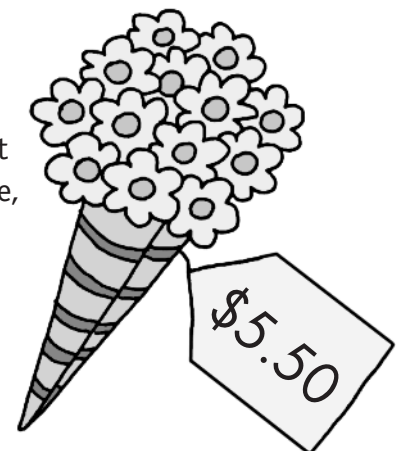
Presenting the concept:

Place a few bill and coin cards in the pocket chart (for example, two \$1 bills, one nickel, and one dime). Place the numeral cards on a flat surface in front of the pocket chart. Position the \$ and the . in the pocket chart below the coin and bill cards. Leave spaces in the appropriate places between the \$ and . cards, so students simply have to position numeral cards after counting the money.

Instruct a student to calculate the value of the bills and coins shown in the pocket chart, and place the correct numeral cards in the chart to indicate the value of the money shown on the cards. Verify with the rest of the class that the numeric value has been posted in the chart correctly, then replace the bills and coins in the pocket chart with a new combination of bills and coins, and ask for a new volunteer to determine the value.

Follow-up activity:

Place a group of bills and coins in the left side of the pocket chart. Place another group of bills and coins in the right side, leaving space in the middle of the chart between the two groups of money cards. Place the <, >, and = cards in the bottom of the pocket chart. Ask students (individually or as a class) to determine the value of both groups of coins. Then ask the students(s) to select the appropriate equivalence symbol card to place between the two groups of money cards. Use the card to show that one group has more value, or that the groups have the same value. Repeat the exercise using different groupings of money cards.



Name _____

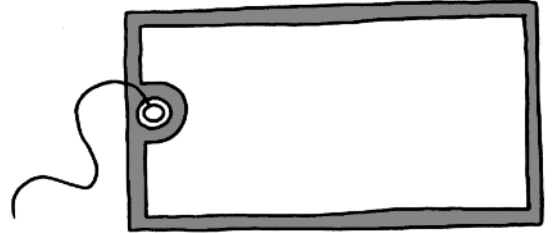
Activity 6

Bunches of Bills

Directions: Determine the value of each group of bills, and write it in the price tag.



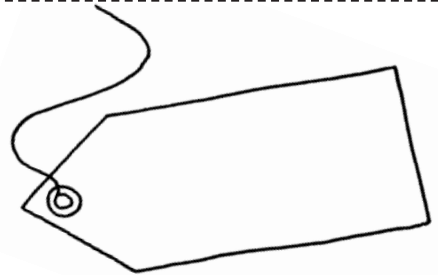
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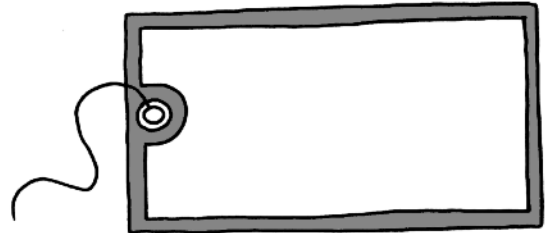
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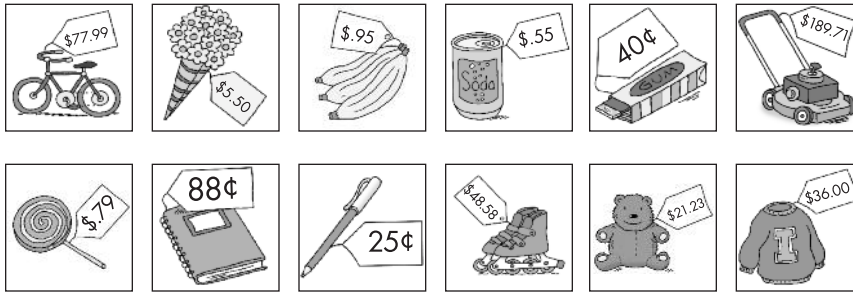


=



Teaching Notes: Story Problems

Cards needed: (pink ☀️)



all coins and bills:



Presenting the concept:

By now, students should be able to demonstrate an understanding of the value held by each coin and bill, and calculate the values of different combinations of bills and coins. It's time to work on applying this knowledge with story problems and everyday situations. Place the picture cards shown above into the pocket chart. Place the coin and bill cards in piles according to denomination (pennies in a pile, \$1.00 bills in a pile, etc.) on a flat surface near the pocket chart. Ask a student to select a picture card from the pocket chart. The item on the card he or she selects is the item he or she is interested in "buying." Ask the student to select coin and bill cards to show the amount of money needed to "purchase" the item on the card. Then ask him or her to post the money cards in the pocket chart next to the picture card. Repeat this activity for each picture card.

Another way to practice this skill is to pass out the twelve picture cards, one per student, and do the above activity, in reverse. In the pocket chart, place groupings of coin and bill cards that correspond to the price tags of the items on the picture cards. For example, place three *quarter* cards and four *penny* cards in the pocket chart to represent the lollipop picture card, because the lollipop in the picture is priced at \$.79. After placing the money cards in the pocket chart, ask the students who are holding picture cards to count the money in the chart. Students should then decide if the amount of money matches the price tag on the picture card they are holding. The student with the matching picture card should place it in the pocket chart next to the grouping of money for the class to see. Rearrange the money cards (and/or remove them) to form the amount of money shown on a different picture card. Repeat this activity for the price tag on each picture card. Note: Blank price tag cards can be customized using a dry-erase marker! Write your own prices onto the price tags and wipe them off to change them!

Follow-up activity:

Create a pretend shopping center in your classroom. Find items that have prices printed on them (greeting cards, magazines and books, food items like candy, gum, or mints, newly purchased clothing or shoes, or packages of seeds or buttons). Or purchase inexpensive adhesive stickers and mark your own items by making price tags yourself. Arrange the items on a table or shelf, and put the money cards in piles according to denomination. Allow students to browse and select an item or two to "purchase," then invite them to post in the pocket chart the money cards they would need to make the purchase. For more advanced practice, give each student a money card, and allow them to select an item from the store. Work on making change by asking students to subtract the cost of the item from the amount of money they have. Post the "change" in the pocket chart, or show the entire subtraction problem in the chart by using the numeral cards and the +, -, and = cards.



Name _____

Activity 7

Story Problems

Directions: Read each story problem. Look at the costs of the items on this page, and compute the total for each purchase by adding up the costs.

1. Dan bought a notebook and two new pens from the school store. How much money did he need for these purchases?

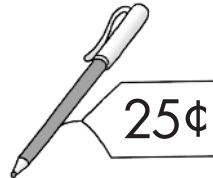
$$\begin{array}{r}
 \$ \quad . \quad \text{(notebook)} \\
 \$ \quad . \quad \text{(pen)} \\
 + \$ \quad . \quad \text{(pen)} \\
 \hline
 = \$ \quad . \quad \text{total}
 \end{array}$$

2. Sally bought a new sweatshirt and a bouquet of flowers for her mother's birthday. How much money did she spend?

$$\begin{array}{r}
 \$ \quad . \\
 + \$ \quad . \\
 \hline
 = \$ \quad . \quad \text{total}
 \end{array}$$

3. At the store, Anna bought a bunch of bananas, a can of soda pop, and a pack of gum. How much was her total?

$$\begin{array}{r}
 \$ \quad . \\
 \$ \quad . \\
 + \$ \quad . \\
 \hline
 = \$ \quad . \quad \text{total}
 \end{array}$$



Look at the money shown below. Write the name of the person who spent that amount on the lines.

1. _____



2. _____



3. _____



Reading List

- Aldo Ice Cream
Johanna Hurwitz
Morrow, New York: 1991
- Alexander Who Used to be Rich Last Sunday
Judith Viorst
Atheneum, New York: 1978
- Annie's Pet
Barbara Brenner
Bantam Books, New York: 1989
- Arthur's Funny Money
Lillian Hoban
Harper & Row, New York: 1991
- The Berenstain Bears' Trouble With Money
Stan & Jan Berenstain
Random House, New York: 1983
- The Church Mice in Action
Graham Oakley
Atheneum, New York: 1982
- Hanukkah Money
Uri Shulevitz
Greenwillow Books, New York: 1978
- Just Like Jasper
Nick Butterworth
Little, Brown, Boston: 1989
- Martin and the Tooth Fairy
Bernice Chardict/Grace MacCarone
Scholastic, New York: 1991
- The Money Tree
Sarah Stewart
Farrar, Straus, & Giroux, New York: 1991
- Mrs. Owl and Mr. Pig
Jan Wahl
Lodestar, New York: 1991
- Ntombi's Song
Jenny Seed
Beacon Press, Boston: 1988
- The Purse
Kathy Caple
Houghton Mifflin, Boston: 1986
- Rachel and Obadiah
Brinton Turkle
Dutton, New York: 1978
- Sheep in a Shop
Nancy Shaw
Houghton Mifflin, Boston: 1991

Cards-At-A-Glance

Cards are shown as front-to-back pairs.

| | | | | | | | |
|--|--|--|-------|---|---|---|----|
| | | | + | | 2 | 9 | |
| | | | \$.05 | | 5 | . | |
| | | | 5¢ | | 6 | 1 | |
| | | | - | | 7 | 2 | |
| | | | 0 | | 0 | 3 | |
| | | | \$.25 | | 9 | 4 | |
| | | | 25¢ | | 8 | 5 | |
| | | | 0 | | < | 6 | |
| | | | 1¢ | | - | 7 | |
| | | | \$.01 | | + | 8 | |
| | | | \$.10 | | = | 9 | |
| | | | 10¢ | | = | 0 | ¢ |
| | | | | | > | 1 | . |
| | | | \$.50 | | < | 2 | . |
| | | | 50¢ | | = | 3 | \$ |
| | | | | | = | 4 | ¢ |
| | | | 1 | | | 5 | ¢ |
| | | | 0 | | | 6 | > |
| | | | 4 | | | 7 | \$ |
| | | | 3 | 0 | | 8 | \$ |

| | |
|---------|--------------|
| BILLS | quarter |
| COINS | half-dollar |
| penny | dollar coin |
| nickel | dollar coin |
| dime | dollar coin |
| \$1.00 | \$100.00 |
| \$5.00 | \$50.00 |
| \$10.00 | \$20.00 |
| penny | is less than |
| nickel | is more than |

| | | | |
|---------|-------------|---------|----------|
| equals | is equal to | \$1.00 | \$100.00 |
| dime | how much? | \$5.00 | \$50.00 |
| quarter | how many? | \$10.00 | \$20.00 |