

B2

Attainment's Money Station



Curriculum Guide

**Teach Money Skills
with Standards-based Activities**

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Money Station

Introduction

Welcome to the **Money Station**, a kit filled with interesting and fun activities that will appeal to students who need basic instruction in money skills. The Curriculum Guide includes many worksheets and activities that are designed to spark student interest in money concepts, and is organized to give teachers instant access to materials that reinforce classroom teaching and provide supplemental activities for independent work. Since many students learn through the manipulation of objects, activities found in Money Station use a variety of hands-on materials that help students master money concepts.

The **Money Station** includes more than activities and reproducible worksheets. Skill sets have been organized by difficulty and are carefully sequenced from easy to difficult. Each skill set addresses the standards developed by the National Council of Teachers of Mathematics for students in kindergarten through third grade. Since the implementation of statewide assessments, teachers must recognize that all students need to achieve mathematical skills and competencies. Materials in the Money Station can help students master those important math concepts.

Contents of the Money Station include:

- ✦ **Money Station Curriculum Guide**, containing: Mathematical Standards used to design the materials, Skill Set Objectives and Benchmarks, An Informal Assessment for Money Skills, A sample IEP Goal page, Money Games and Reproducibles
- ✦ **Coins and Bills**
- ✦ **\$1.00 Coin Counter** in a flipbook format
- ✦ **\$10.00 Bill Counter** in a flipbook format
- ✦ **Coin Cubes**
- ✦ Win/Mac **CD-ROM** containing the Curriculum Guide, to print out worksheets from your computer

Learning to identify and use money in real life situations can be rewarding and fun, but it's also difficult for many students. That's because teaching money requires many different skills such as coin identification, coin values, counting coins, making purchases and counting change. Because of these numerous tasks, all of which build upon each other, it's often hard for a student to acquire the concepts needed to become proficient in money handling skills. In addition, with computerized cash registers, charge cards and check writing, students don't always get the opportunity to handle money in the "real world." With its emphasis on hands-on money activities, the Money Station gives students the practice necessary to generalize money skills beyond a classroom setting.

All activities and worksheets are sequenced to create student interest and stimulate learning. When learning is meaningful and engaging, students tend to become more involved and motivated. The Money Station is designed to provide that motivation.

Materials in the Money Station

Hands-on Coins and Bills

Coins—4 sheets of die cut coins to punch out.

Bills—270 paper bills—45 each of \$1.00, \$5.00, \$10.00, \$20.00, \$50.00, and \$100.00 denominations.

This hands-on money gives students the opportunity to practice money skills: Identification, counting, paying and making change. Through instruction and practice, students can generalize these money skills to daily life. The actual size “coins” and reduced size “bills” (printed smaller than actual bills to comply with federal restrictions) provide meaningful practice.

Although the “money” in the Money Station “bank” is as realistic as possible, it’s important for students to understand it is NOT real money. It should never be used in situations where real money is required.

\$1.00 Coin Counter and \$10.00 Bill Counter

These spiralbound flip books are designed to help students learn how to make purchases and change using the least amount of coins and bills. The left or top page of each book gives examples of coins or bills to use when making a purchase; the right or bottom page gives examples of how to count back change. The left column of each shows the least amount of money needed, while the other columns give equivalent examples. For example, if a student gives the correct change but doesn’t use the least amount of coins or bills, he can match the ones in the left column to reduce his total. The eventual goal is to always use the least quantity of coins or bills for transactions.

Both Counters can also be used to teach equivalent change. For example, if a student counts out dimes and nickels to exchange for a quarter, he can check his work by looking at the \$1.00 Coin Counter.

Coins and bills are shown with either fronts or backs so students can learn to identify both sides. Quarters show only fronts since the different backs may be confusing.

\$1.00 Coin Counter

This flipbook helps teach counting coins and making change by giving examples of each on facing pages. **Counting Coins**, on each left hand page, goes up in five cent increments per page to one dollar, while the right hand **Counting Change Back** page counts down from one dollar in increments of five cents. For example, if the student makes a purchase of \$.65, he can check his answer by looking at the Counting Coins \$.65 page to see if he is using the least amount of coins. Or, if a dollar is paid for a purchase of \$.65, the opposite Counting Change Back page will show which coins would be given back in change.

\$10.00 Bill Counter

This flipbook is similar to the \$1.00 Coin Counter and is used in the same manner. The **Counting Dollars** pages on the top count up to ten dollars in increments of \$.25, while the **Counting Change Back** pages on the bottom count down from \$10.00 in increments of \$.25. This book is for the student who is more advanced in money concepts.

Coin Cubes

The Money Station includes two coin cubes that students can use in a variety of activities and games, shown on pages 77—84.

Money Station Curriculum Guide

Reproducible Worksheets

Money Station Curriculum Guide includes 62 reproducible worksheets for activities and games, with photocopy rights so you can make copies for all your students. These worksheets are designed to help each student identify and use money, with simple instructions, clear graphics and easy-to-read text. The upper left hand corner of each worksheet pictures coins used in the activity. Money Station allows your students practice solving the problems using appropriate coins and bills.

Worksheets are sequenced so that you can reinforce money concepts, from identifying coins to counting back the correct change. Students can use the \$1.00 Coin Counter, the \$10.00 Bill Counter or the paper money (coins and bills) to verify their worksheet answers.

Many Skill Sets have reproducibles you can use to design worksheets to meet the needs of individual students.

Each worksheet identifies its Skill Set name at the bottom. Some worksheets require teacher or student to cut out specific coins printed on the bottom of the page for use during the activity. These coins may be either placed in the answer space(s) on the worksheet, or actually glued or pasted into the answer space(s) as part of the activity. Some activities, like Coin Review, page 43, use the coins provided in the Money Station. Some other activities, like Purchases under \$10.00, page 66, use the \$1.00 Coin Counter and \$10.00 Bill Counter for students to verify their answers. Worksheet answers begin on page 123 at the end of the Guide.

\$10.00 Coin Counter

This Money Station Curriculum Guide reproducible is similar in concept to the \$10.00 Bill Counter, except it uses only the dollar coin, instead of the dollar and five dollar bills. **Counting Coins**, on the left side, counts up to ten dollars in increments of \$.25, while **Counting Change Back**, on the right hand side, counts down in from \$10.00 increments of \$.25. This booklet is for the student who is more advanced in money concepts.

Money Station CD-ROM

This Win/Mac CD-ROM contains the entire Money Station Curriculum Guide. Use Adobe Acrobat, included on the CD, to reference the Guide or to print out worksheets from your computer.

Mathematical Standards in the Money Station

There is an increased emphasis on statewide standards and a demand for teachers to address them in their classrooms. All students are expected to take and pass state tests in order to progress towards educational goals found in state standards. The activities and reproducibles in the Money Station address the standards, established by the National Council of Teachers of Mathematics, and are designed so they can be taught in all math classrooms across the country.

Each skill set is based upon one or more standards that were written by the National Council of Teachers of Mathematics. For the convenience of the teacher the standards in each skill set are listed below.

Skill Set One: Identifying Coins and Naming Bills to Ten Dollars

NUMBER SENSE AND OPERATIONS:

1. Construct number meanings through real-world experiences and the use of physical materials.
2. Develop a number sense.
3. Interpret the multiple uses of numbers encountered in the real world.

ALGEBRA:

1. Sort, classify, and order objects by size, number, and other properties.

MATHEMATICAL CONNECTIONS:

1. Use of mathematics in our daily lives.

Skill Set Two: Stating the Values of Coins and Bills to Ten Dollars

NUMBER SENSE AND OPERATIONS:

1. Construct number meaning through real-world experiences and the use of physical materials.
2. Develop a number sense.
3. Interpret the multiple uses of numbers encountered in the real world.

ALGEBRA:

1. Sort, classify, and order objects by size, number, and other properties.

MATHEMATICAL CONNECTIONS:

1. Use of mathematics in our daily lives.

Skill Set Three: Counting Like Sets of Coins and Bills to Ten Dollars

NUMBER SENSE AND OPERATIONS:

1. Construct number meaning through real-world experiences and the use of physical materials.
2. Develop a number sense.
3. Connect number words and numerals to quantities they represent using various physical models and representations.

ALGEBRA:

1. Sort, classify, and order objects by size, number, and other properties.

Skill Set Four: Counting Coins and Bills of Different Values to Ten Dollars

NUMBER SENSE AND OPERATIONS:

1. Counting with an understanding and recognition of “how many” in sets of objects.
2. Connect number words and numerals to quantities they represent using various physical models and representations.

ALGEBRA:

1. Sort, classify, and order objects by size, number, and other properties.

Skill Set Five: Making Equivalent Change

NUMBER SENSE AND OPERATIONS:

1. Develop a number sense.
2. Understand our numeration system by relating, grouping, and place-value concepts.

MATHEMATICAL CONNECTIONS:

1. Use mathematics in daily lives.

Skill Set Six: Making Purchases

MATHEMATICS AS PROBLEM SOLVING:

1. Acquire confidence in using mathematics meaningfully.

MATHEMATICAL CONNECTIONS:

1. Students use mathematics in their daily lives.

Skill Set Seven: Verifying Change

NUMBER SENSE AND OPERATIONS:

1. Count with an understanding and recognize “how many” in sets or objects.

MATHEMATICS AS PROBLEM SOLVING:

1. Formulate problems from everyday and mathematical situations.

MATHEMATICAL CONNECTIONS:

1. Recognize and use connections among mathematical ideas.

Skill Set Eight:

Writing Money Amounts using standard money symbols

NUMBER SENSE AND OPERATIONS:

1. Use mathematics in our daily lives.

NUMBER SENSE AND NUMERATION:

1. Interpret the multiple use of numbers in the real world.

Objectives for Skill Sets and Money Activities

Each skill set has a final objective, written in measurable skills so it can be used on IEPs. The objectives are written so that the final objective for each set is stated and the benchmarks (or short-term objectives) are written under the major objective. Page numbers next to objectives or benchmarks let you quickly find materials needed to teach skills which help students master an objective or benchmark.

Objectives three and four have alternative short-term objectives and benchmarks for students who need smaller steps in order to learn counting money of different amounts. The last three objectives have a suggested teaching sequence for those students who may need smaller steps to learn how to make purchase and count-to-count change.

For a student who is less skilled, the teacher may have to use one of the short-term objectives and task analyze that objective in order to develop an appropriate educational program for the student.

Skill Set One: The student will identify and name coins and bills to ten dollars. (Pgs. 21– 29)

Short-term objectives or benchmarks:

1. Will identify and name a penny. (Pg. 21)
2. Will identify and name a nickel. (Pg. 22)
3. Will identify and name a dime. (Pg. 23)
4. Will identify and name a quarter. (Pg. 24)
5. Will identify and name a half dollar. (Pg. 25)
6. Will identify and name a dollar coin. (Pg. 26)
7. Will Identify and name bills to ten dollars. (Pg. 27)

Skill Set Two: The student will state the value of coins and bills to ten dollars. (Pgs. 30– 37)

Short-term objectives and benchmarks:

1. Will state the value of a penny. (Pg. 30)
2. Will state the value of a nickel. (Pg. 31)
3. Will state the value of a dime. (Pg. 32)
4. Will state the value of a quarter. (Pg. 33)
5. Will state the value of a half dollar. (Pg. 34)
6. Will state the value of a dollar coin. (Pg. 35)
7. Will state the value of bills to ten dollars. (Pg. 36)

Skill Set Three: The student will count sets of like coins and bills to ten dollars. (Pgs. 38– 48)

Short-term objectives or benchmarks:

1. Will count like sets of coins to ten cents. (Pg. 38)
2. Will count like sets of coins to thirty cents. (Pg. 39)
3. Will count like sets of coins to one dollar. (Pgs. 40–45)
4. Will count coins to five dollars. (Pg. 46)
5. Will count like sets of bills to ten dollars. (Pg. 47)
6. Will count like sets of bills to one hundred dollars (Teacher-made worksheet)

The last benchmark is for students who are more skilled in counting money.

Skill Set Four: The student will count sets of coins and bills with different values to ten dollars. (Pgs. 49– 59)

Short-term objectives or benchmarks:

1. Will count set of pennies and nickels to thirty cents. (Pgs. 49 and 54)
2. Will count set of pennies, nickels, and dimes to one dollar. (Pgs. 50 and 55)
3. Will count set of pennies, nickels, dimes and quarters to one dollar. (Pgs. 51 and 55)
4. Will count sets of pennies, nickels, dimes, quarters, and half-dollars to one dollar. (Pgs. 52 and 55)
5. Will count sets of coins and bills to five dollars. (Pg. 56)
6. Will count set of coins and bills to ten dollars. (Pgs. 57)
- Will count sets of coins and bills to one hundred dollars. (Pg. 58 and Teacher-made worksheet)

The last benchmark is for students who are more skilled in counting money.

Skill Set Five: When given a set of coins and bills to ten dollars the student will be able to exchange the set for a single coin/bill of the same value* . (Pgs. 60–61, 80–81)

Short-term objectives or benchmarks:

1. Will count sets of pennies and nickels to exchange for a dime. (Pgs. 60)
2. Will match sets of coins and bills that equal a five and ten dollar bill. (Pgs. 61)

For additional coins and bills, use the game-like activities on pages 82–84.

* To teach this skill, add one coin at a time. Start with pennies and nickels until firm, then add each coin value using dimes, quarters, half dollars, dollar coins/bills, five dollar bills and finally ten dollar bills.

Skill Set Six: When given a set of coins/bills, the student will count the money and make purchases that do not exceed the amount given.*

(Pgs. 62–67)

Short-term objectives or benchmarks:

1. Will count the amount and make purchase less than one dollar. (Pg. 62–63)
2. Will count the amount and make purchases less than five dollars. (Pgs. 64–65)
3. Will count the amount and make purchases less than ten dollars. (Pgs. 66–67)

* To teach this skill start with change using pennies, and introduce a new coin when the student's skill is firm.

Skill Set Seven: After making a purchase the student will be able to count and verify change to ten dollars.*

(Pgs. 68–73)

Short-term objectives or benchmarks:

1. Will make a purchase and count change to one dollar. (Pgs. 68–69)
2. Will make a purchase and count change to five dollars. (Pgs. 70 and 72)
3. Will make a purchase and count change to ten dollars. (Pgs. 71 and 73)

* Use the same procedure as suggested in skill set six, start counting change back using pennies first, and add other one at a time coins when the concept is firm.

Skill Set Eight: When given a set of coins/bills the student will count the money and write the amount using the required money symbols. (Pgs. 71–76)

Short-term objectives or benchmarks:

1. Will count coins and write the amount using the cent sign. (Pg. 75)
2. Will count coins and write the amount using the dollar sign and decimal point. (Pg. 76)
3. Will count coins and write the amount using both the cent sign and the dollar sign and decimal point. (Pg. 74)

Money Skills Assessment

Before starting instruction, it's helpful for the teacher to know what skills a child already possesses. This assessment, pgs. 11–19, should be administered to students on an individual basis. It can be used as a pre-test to determine what skills should be taught and/or as a post-test to assess skills that have been learned after instruction has taken place.

The assessment is organized by individual skills sets. The entire assessment does not have to be used; only those skills, which the teacher has already targeted, need to be tested.

Skill Set One

Name _____ Date _____

Part One: Identifies and names coins/bills to ten dollars

Directions: Place a group of coins and bills in front of the student. Be sure that the student can identify both the front and back of coins or bills. Point to the entire group and say: "Find the _____."

Coin/Bill	Skill	Side	Skill Mastered
1. Penny	Identifies penny in a group of coins/bills	head	
Penny	Identifies penny in a group of coins/bills	tail	
2. Nickel	Identifies a nickel in a group of coins/bills	head	
Nickel	Identifies a nickel in a group of coins/bills	tail	
3. Dime	Identifies a dime from a group of coins/bills	head	
Dime	Identifies a dime from a group of coins/bills	tail	
4. Quarter	Identifies a quarter from a group of coins/bills	head	
Quarter	Identifies a quarter from a group of coins/bills	tail	
5. Half dollar	Identifies a half dollar from a group of coins/bills	head	
Half dollar	Identifies a half dollar from a group of coins/bills	tail	
6. Dollar coin	Identifies a dollar coin from a group of coins/bills	head	
Dollar coin	Identifies a dollar coin from a group of coins/bills	tail	
7. Dollar bill	Identifies a dollar bill from a group of coins/bills	front	
Dollar bill	Identifies a dollar bill from a group of coins/bills	back	
8. Five dollar bill	Identifies a five dollar bill from a group of coins/bills	front	
Five dollar bill	Identifies a five dollar bill from a group of coins/bills	back	
9. Ten dollar bill	Identifies a ten dollar bill from a group of coins/bills	front	
Ten dollar bill	Identifies a ten dollar bill from a group of coins/bills	back	

Teacher Comments:

Skill Set One

Name _____ Date _____

Part Two: Knows the names of coins/bills

Directions: Place a set of coins/bills in front of the student, point to a coin/bill and say: "What coin is this?"

Coin/Bill	Skill	Circle side	Mastered
1. Penny	Can name a penny from a group of coins/bills	head	
Penny	Can name a penny from a group of coins/bills	tail	
2. Nickel	Can name a nickel from a group of coins/bills	head	
Nickel	Can name a nickel from a group of coins/bills	tail	
3. Dime	Can name a dime from a group of coins/bills	head	
Dime	Can name a dime from a group of coins/bills	tail	
4. Quarter	Can name a quarter from a group of coins/bills	head	
Quarter	Can name a quarter from a group of coins/bills	tail	
5. Half dollar	Can name a half dollar from a group of coins/bills	head	
Half dollar	Can name a half dollar from a group of coins/bills	tail	
6. Dollar coin	Can name a dollar coin from a group of coins/bills	head	
Dollar coin	Can name a dollar coin from a group of coins/bills	tail	
7. Dollar bill	Can name a dollar bill from a group of coins/bills	front	
Dollar bill	Can name a dollar bill from a group of coins/bills	back	
8. Five dollar bill	Can name a five dollar bill from a group of coins/bills	front	
Five dollar bill	Can name a five dollar bill from a group of coins/bills	back	
9. Ten dollar bill	Can name a ten dollar bill from a group of coins/bills	front	
Ten dollar bill	Can name a ten dollar bill from a group of coins/bills	back	

Teacher Comments:

Skill Set Three

Name _____ Date _____

Counts sets of like coins/bills to ten dollars

Directions: Place a group of like coins (i.e. nickels) and say: "Count these coins."

Skill	Coins/bills (write quantities)	Skill Mastered
1. Counts sets of like coins to ten cents	___ pennies ___ nickels	
2. Counts sets of like coins to thirty cents	___ pennies ___ nickels ___ dimes	
3. Counts sets of like coins to one dollar	___ pennies ___ nickels ___ dimes	
	___ quarters ___ half dollars	
4. Counts sets of coins/ bill to five dollars	___ pennies ___ nickels ___ dimes	
	___ quarters ___ half dollars	
	___ dollar coins	
	___ dollar bills	
5. Counts sets of coins/bill to ten dollars	___ pennies ___ nickels ___ dimes	
	___ quarters ___ half dollars	
	___ dollar coins	
	___ dollar bills	
	___ five dollar bills	
6. Counts sets of bills to one hundred dollars	___ one dollar bills	
	___ five dollar bills	
	___ ten dollar bills	
	* ___ twenty dollar bills	

*Counting twenty dollar bills is for the student who is more skilled in counting money.

Teacher Comments:

Skill Set Four

Name _____ Date _____

Counts sets of different coins to ten dollars

Directions: Place a group of coins with different values and say: "Count these coins."

Skill	Coins/bills (write quantities)	Skill Mastered
1. Counts sets of pennies and nickels to thirty cents	____pennies ____nickels	
2. Counts sets of pennies, nickels, and dimes to one dollar	____pennies ____nickels ____dimes	
3. Counts sets of pennies, nickels, dimes, quarters to one dollar	____pennies ____nickels ____dimes ____quarters	
4. Counts sets of pennies, nickels, dimes, quarters, half dollar to one dollar	____pennies ____nickels ____dimes ____quarters ____half dollars	
5. Counts sets of coins and bills to five dollars	____pennies ____nickels ____dimes ____quarters ____half dollars	
	____dollar coins ____dollar bills	
	____five dollar bill	
6. Counts sets of coins and bills to ten dollars	____pennies ____nickels ____dimes ____quarters ____half dollars	
	____dollar coins ____dollar bills	
	____five dollar bills	
	____ten dollar bill	

Teacher Comments:

Skill Set Five

Name _____ Date _____

Can count a set of coins/bills that equal a single coin/bill of the same value

Directions: Place a group of coins in front of the student and say: "Count out the coins/bills; how many of these coins/bills do you need to equal a _____."

Coins Used (Write number in the blank)	Skill	Skill Mastered
1. ___ pennies ___ nickels	coins equal a dime	
2. ___ pennies ___ nickels	coins equal a dollar	
___ dimes ___ quarters ___ half dollars		
3. ___ pennies ___ nickels	coins/bills equal a five dollar bill	
___ dimes ___ quarters ___ half dollars		
___ dollar coins ___ dollar bills		
4. ___ pennies ___ nickels	coins/bills equal a ten dollar bill	
___ dimes ___ quarters ___ half dollars		
___ dollar coins ___ dollar bills		
___ five dollar bills		

Teacher Comments:

Skill Set Six

Name _____ Date _____

Can count money and make a purchase that does not exceed the amount given

Directions: Tell the student that they are going on a shopping trip to make a purchase. Give the student an amount of money and lay out several price tags of things to buy. Make sure that some of the items cannot be purchased. Say: "Count your money and buy the item you can with the money in your hand."

Write Amount Used	Skill	Skill Mastered
1.	Counts money and makes purchases under one dollar	
2.	Counts money and makes purchase under five dollars	
3.	Counts money and makes purchases under ten dollars	

Teacher Comments:

Skill Set Seven

Name _____ Date _____

Can verify change

Directions: Tell student that you are a customer and he/she is the clerk. Purchase an item and give the student a coin/bill. The student needs to count the change back from the purchase price.

Write Cost of Item	Skill	Skill Mastered
1.	Verifies change back to one dollar	
2.	Verifies change back to five dollars	
3.	Verifies change back to ten dollars	

Teacher Comments:

Anytown USA

Form 1-10
Page 4 of 10

Individualized Education Program for: *Bonnie Banks*

Annual Goal is measurable to ensure that the student is involved and can progress in the generalized curriculum and meets the other educational needs that result in the student's disability. (Present levels of performance must include information with each annual goal. See page _ of _.)

Upon Review: ___ Goal Met ___ Goal Not Met

Goal: Bonnie will be able to count sets of coins with different values to one dollar.

Benchmarks or short-term objectives:

Will count sets of like coins to one dollar.

Will count sets of pennies and nickels to one dollar.

Will count sets of pennies, nickels, and dimes to one dollar.

Will count sets of pennies, nickels, dimes, and quarters to one dollar.

Will count set of pennies, nickels, dimes, quarters, and half dollars to one dollar.

Procedure for measuring student's progress towards the annual goal:

Informal assessment, work samples of daily work, quizzes and tests

Procedure for informing parents of student annual goal and student progress. Will be done by: _____
(Parents will be informed as often as parents of non-disabled students.)

Inserts at each report card period.

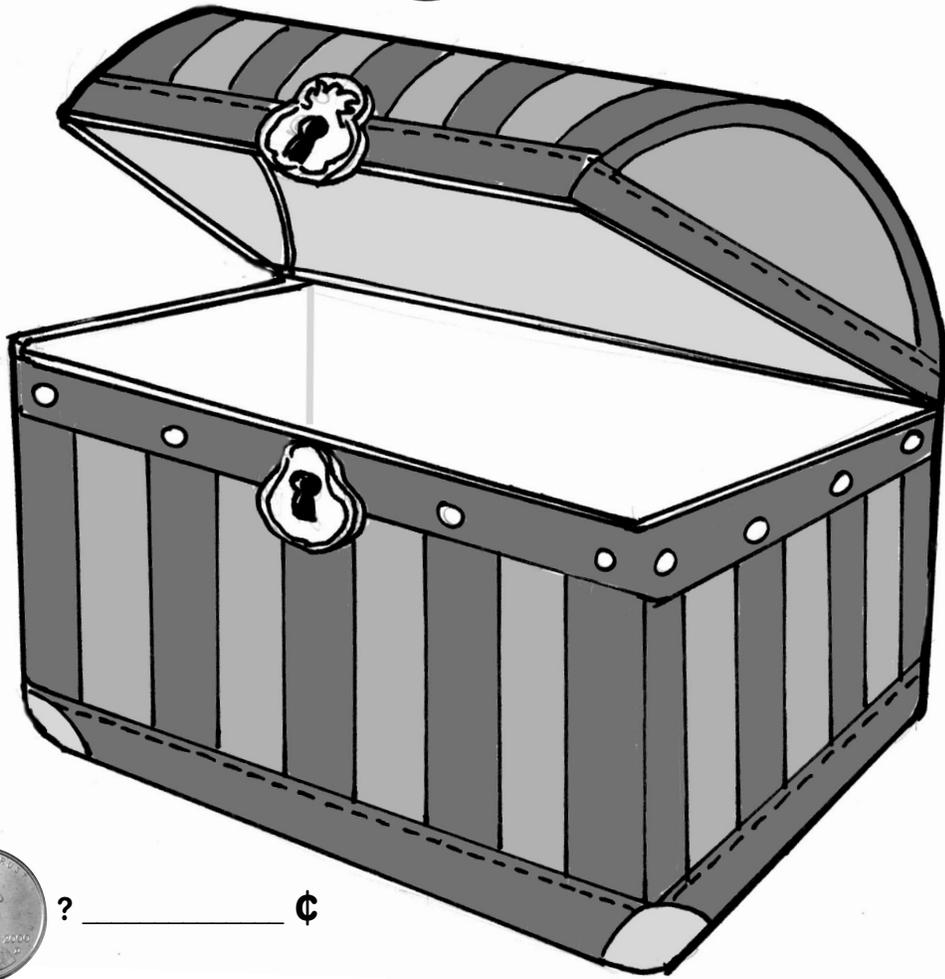


Name _____

Date _____

Treasure Chest

Directions: Put all the  in the treasure chest.



How many  ? _____ ¢



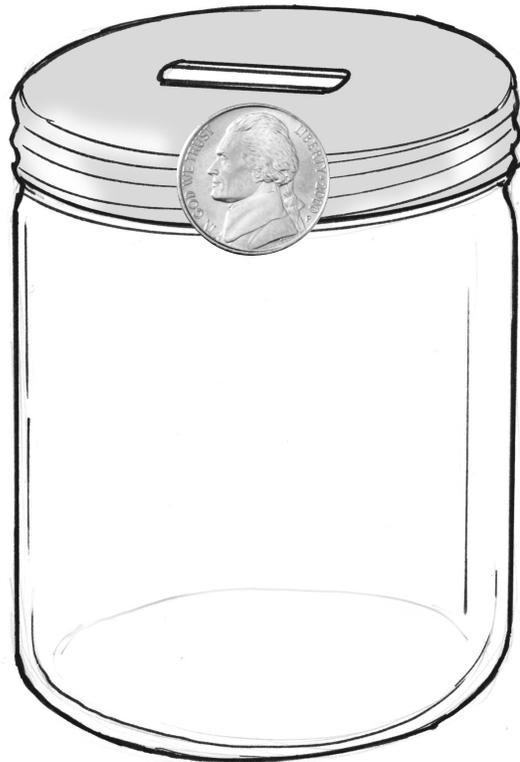


Name _____

Date _____

Coin Identification

Directions: Paste all  in the penny jar and  in the nickel jar.



How many  ? _____ ¢

How many  ? _____





Name _____

Date _____

Cash Drawer

Directions: Help the bank teller put the correct coins in the drawer.

How many  ? _____ ¢

How many  ? _____

How many  ? _____



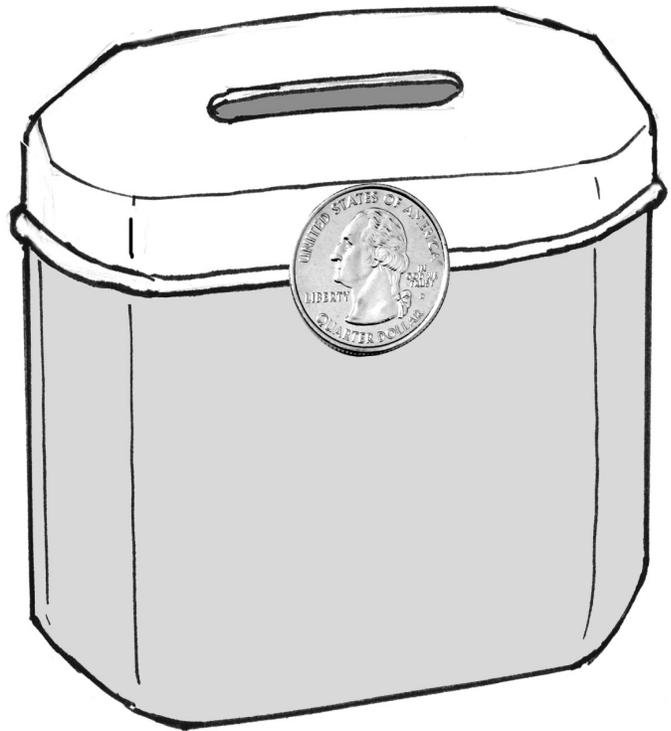
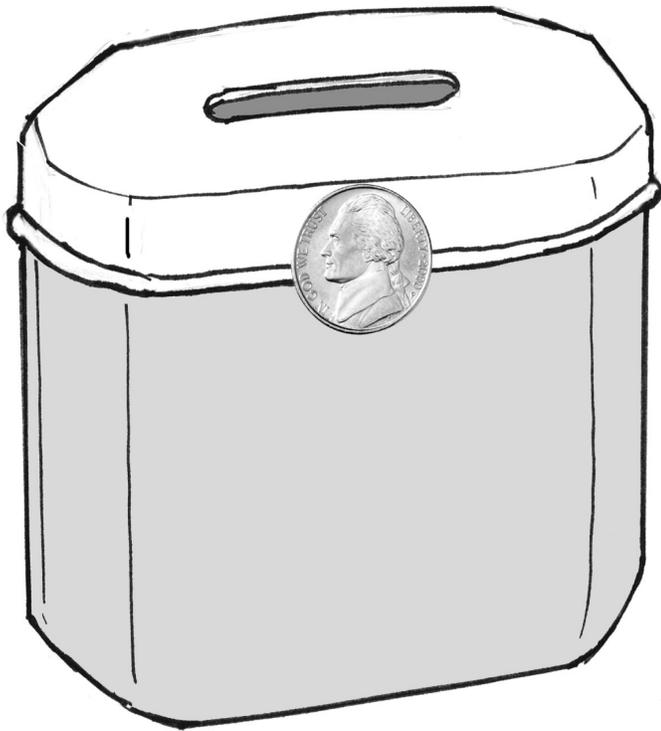


Name _____

Date _____

Which Coin Is It?

Directions: Sort the pennies and nickels. Put them in the correct banks.



How many  ? _____

How many  ? _____





Name _____

Date _____

Heads and Tails

Directions: Draw a line to match the heads and tails of the coins.

