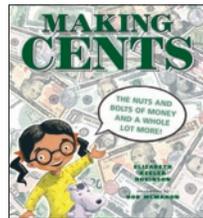


A Teachers' Guide for

# MAKING CENTS

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Grades K-3, Ages 5-8

## ABOUT THE BOOK

*Making Cents* is an introduction to American money starting with the values of different coins and bills and what they look like. Using facts and a storyline related through illustrations, readers learn about the value of money — how to earn it, save it, and make it count toward a goal.

## PRE-READING

Ask students . . .

Why is money important?

Do you receive an allowance, or money for doing chores at home?

Do you have a savings account at the bank?

Are you saving money to buy something? If so, what is it, and how long have you been saving?

## READING

### Comprehension

Name three ways the kids earn money for their clubhouse.

How many nickels are equal to a one-dollar bill? How many dimes are equal to a five-dollar bill?

Which of these buildings does NOT appear on the U.S. paper currency pictured in *Making Cents*?

White House   Treasury Building   Washington Monument   Independence Hall

### Vocabulary

*Making Cents* contains words that may be new to students. Ask them for definitions of the following words and to use each in a sentence. Are there other words that are new to the class? Add them to the list.

Corrugated                      Exchange

Value                              Fiver

Cents

# ACROSS THE CURRICULUM

## LANGUAGE ARTS

The English language has many proverbs, idioms, and sayings relating to money. Students can choose three from the list below and research the meaning of each. Ask students to include the person's name if the saying is attributed to an individual. For instance:

"A penny saved is a penny earned.  
Saving money is hard work, so saving money instead of spending it is like earning money."

—Benjamin Franklin

"Don't take any wooden nickels."

"Money can't buy happiness."

"The other side of the coin"

"Money doesn't grow on trees."

"Pay top dollar"

"Put your money where your mouth is."

"Save some money for a rainy day."



## MATH

(See "Online Resources" at the end of this guide, where you can download worksheets of play money.)

Have the students sort their play money into piles of similar coins. Lead the students to determine the total value of each pile by counting together—count the penny pile by ones, the nickel pile by fives, and the dime pile by tens.

Call out a monetary amount (for instance, "\$2.46") and ask students to put aside that amount of money. Discuss the different combinations used to create the same amount of money. Who used the most coins/bills? Who used the fewest? Continue to call out different amounts.

## Money BINGO

Make as many Money BINGO cards as needed for the class, based on the model shown. Each player also needs fake coins to play — pennies, nickels, dimes, and quarters. Draw coins and call out the name of the coin: "penny," "dime," etc. Players place the named coin on the correct denomination on the card; if a nickel is called, cover 5¢ on the card with a play nickel coin. As in traditional BINGO, the first player to cover all denominations across, down or diagonally, wins.

\*\*\* When handing out the BINGO cards, explain that the coin pictured in the center of the card is a new one-dollar coin. The U.S. Mint began a new series of dollar coins in 2008 featuring portraits of the presidents.

If using the geography activity described below based on the *50 State Quarters® Program*, you can also reinforce math skills by having students answer math questions based on the map and quarters.

- What is the total value of the New England states?
- How much money is west of the Mississippi River?
- What is the total value of all states that border oceans?
- Subtract the total value of states that border lakes from the total value of states that border oceans.

## ART

Let students design money for their school. Begin by talking with them and showing pictures of money used in different countries and the symbols used on paper money and coins. What symbols do students want to represent their school and community? Let the group decide whether they want paper money and/or coins for their school currency, and of what denominations. Then have each student draw his or her ideas. Post their work in the classroom.

## GEOGRAPHY

*The 50 State Quarters® Program* offers unique opportunities for using money in geography and history extensions. To reinforce U.S. geography, students can place state quarters on the corresponding state on a U.S. wall map. Use Velcro buttons to attach.

*\*\*\* 2008 is the final year of the ten-year 50 State Quarters® Program. Quarters for Oklahoma, Arizona, New Mexico, Alaska and Hawaii will be issued throughout 2008. See [www.usmint.gov/mint\\_programs/50sq\\_program/index.cfm?action=schedule](http://www.usmint.gov/mint_programs/50sq_program/index.cfm?action=schedule) for the release schedule.*

## RELATED CONCEPTS

### Teaching About Charitable Giving

Talk about the concept of charitable giving and its importance. Ask for examples from the students' own experiences and add some of your own. Explain to the class that they are going to contribute money to a charity of their choice and that they will work to raise the money. The children may decide to give locally to an animal shelter; a homeless shelter; or maybe their own school library needs funds for books. There are also many kid-friendly organizations to support, such as Heifer International, the Make-A-Wish Foundation, the Special Olympics, and Defenders of Wildlife.



## STANDARDS

### NCTE/IRA Standards for the English Language Arts

**Standard 1** — Students read a wide range of print and nonprint texts to build an understanding of texts, of themselves, and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the workplace; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.

**Standard 3** — Students apply a wide range of strategies to comprehend, interpret, evaluate, and appreciate texts. They draw on their prior experience, their interactions with other readers and writers, their knowledge of word meaning and of other texts, their word identification strategies, and their understanding of textual features (e.g., sound-letter correspondence, sentence structure, context, graphics).

**Standard 5** — Students employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.

**Standard 6** — Students apply knowledge of language structure, language conventions (e.g., spelling and punctuation), media techniques, figurative language, and genre to create, critique, and discuss print and nonprint texts.

See [www.ncte.org/about/over/standards/110846.htm](http://www.ncte.org/about/over/standards/110846.htm)

## NCTM Principles and Standards for School Mathematics

### Number and Operations Standard

- Understand numbers, ways of representing numbers, relationships among numbers, and number systems
- Understand meanings of operations and how they relate to one another
- Compute fluently and make reasonable estimates

### Data Analysis and Probability Standard

- Formulate questions that can be addressed with data, and collect, organize, and display relevant data to answer them

### Problem Solving Standard

### Communication Standard

### Representation Standard

## National Standards for Art Education

**Standard 1** — Understanding and applying media, techniques, and processes

### Achievement Standard:

#### Students

- know the differences between materials, techniques, and processes
- describe how different materials, techniques, and processes cause different responses
- use different media, techniques, and processes to communicate ideas, experiences, and stories
- use art materials and tools in a safe and responsible manner

See [www.education-world.com/standards/national/arts/visual\\_arts/k\\_4.shtml](http://www.education-world.com/standards/national/arts/visual_arts/k_4.shtml)

## ONLINE RESOURCES

Web sites where you can easily print coins and bills for various money activities:

[www.moneyinstructor.com/play.asp](http://www.moneyinstructor.com/play.asp)

[freestuff4kids.net/2007/02/12/printable-play-money/](http://freestuff4kids.net/2007/02/12/printable-play-money/)

The Author's Note in the back of *Making Cents* mentions two valuable websites where students can learn more about American currency. These sites are [www.moneyfactory.gov](http://www.moneyfactory.gov) (Bureau of Printing and Engraving), and [www.usmint.gov](http://www.usmint.gov) (U.S. Mint).

Other sites of interest are:

[www.frbsf.org/education/fedville/](http://www.frbsf.org/education/fedville/)

[americanhistory.si.edu/collections/numismatics/](http://americanhistory.si.edu/collections/numismatics/)

A virtual exhibit of the National Numismatic Collection (NNC) of the Smithsonian Institution)

## OTHER RESOURCES

[www.learningtogive.org/](http://www.learningtogive.org/)

Learning To Give educates youth about the importance of philanthropy and offers lesson plans and other educational resources for teachers, parents, and community leaders.

[www.ncee.net/](http://www.ncee.net/)

The National Council on Economic Education (NCEE) is a nationwide network that leads in promoting economic literacy with students and their teachers.