“I’ve Got the Skills to Pay the Bills”

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PROGRAM OVERVIEW

“I’ve Got the Skills to Pay the Bills” was developed to help students learn how money is used in everyday life. At my school I teach math to all 3rd grade students, which is approximately 105 students. The students learning abilities are below level, on level, and above level in every class.

Students were given the opportunity to use bills and coins to show different amounts demonstrated. They completed a coin rubbing activity using real coins. The teacher showed them pictures of things they could buy at the store with the price indicated on the picture. Students then had to use the coins provided to show the amount. The teacher discussed that there was more than one way to show the amount. The students also learned how to count back change.

In today’s society, we rely heavily on technology and the capabilities of computers handling everyday tasks. But, unfortunately there have been times when computers have made mistakes. For example, cashiers rely on the computer to tell them the amount of change during transaction, but there have been times when that process has failed.

My goal was to teach students to be able to count back change without the help of a computer. Although a very challenging skill, with a lot of practice and hands-on experience most students grasped the concept.

The program took approximately two weeks. Each lesson took approximately 30-60 minutes depending on how well the students grasped the concept. I ended the unit allowing students to participate in Money Centers. They enjoyed the opportunity to use what they had learned to apply toward each center.

I believe that providing students with real and “play money” allowed them to understand how to show different amounts and make change. Also, providing them with everyday products they see in the store gives them an idea how much different items may cost and how to pay for them.

OVERALL VALUE

“I’ve Got the Skills to Pay the Bills” is a great opportunity for kids to use hands-on experiences in relating the use of money in everyday life. It allows students to use coins and bills to demonstrate monetary amounts and make appropriate change. Teachers would want to adapt the program because it gives students a chance to use higher level thinking abilities in order to “Problem Solve,” without the use a calculator.

LESSON PLAN TITLES

- Counting on with money
- Adding bills and coins
- Making change using bills and coins
- Making change by subtracting
- Money Centers

MATERIALS

Materials for each lesson are listed with each lesson plan. Overall materials budget including pricing and vendors follows the lesson plans.

ABOUT THE DEVELOPER

Jennifer Blanton has a B.S. in Elementary Education from U.S.F. in Lakeland & an A.S. in Early Childhood.

She has been teaching 3rd grade for five years. She is on the PBS (Positive Behavioral Support) team and involved with Pasta for Pennies.

★★★★
Lesson Plan No 1: Counting on with Money

**SUBJECTS COVERED**
Math

**GRADES**
Third

**OBJECTIVES**

**Goal:** Familiarize students with value of coins and bills.

**Objective:** Students will find value of money ($5 and $1 bills, half-dollars, quarters, dimes, nickels, and pennies.)

**SUNSHINE STATE STANDARDS**

MA.A.1.2.1.3.3
The student reads, writes, and identifies decimal notation in the context of money.

MA.A.1.2.4.3.3
The student knows that two numbers in different forms are equivalent or non-equivalent, using whole number,... and decimals in the context of money.

**MATERIALS**
- Compass Learning
- Bills and Coins
- Paper (6-Fold Graphic Organizer)
- Pencil

**DIRECTIONS**

**Building Background:**

Teacher will have students work in pairs to create a Bubble Map about what they know about Money.

Then the teacher will show a short clip from Compass Learning about Money (includes coins, bills, and their values, how to count on…, and includes Key Vocabulary.) Teacher will provide students with a piece of blank paper. The teacher will demonstrate how to fold it into sixths.

Teacher will then provide each student with a penny, nickel, dime, quarter, and half dollar. She will review each coin and their value with the class. Then the teacher will display different pictures of products purchased at the store and their cost. Students will then rub their coins to show the total amount of product displayed. Teacher will display a total of 6 products so that students can show value of each in the boxes provided.

**EVALUATION/ASSESSMENT**

Teacher will then ask students to explain the different ways to show the amount of the item purchased. She will have them group their coins starting with the coin with the greatest value to the least value.
**SUBJECTS COVERED**
Math

**GRADES**
Third

**OBJECTIVES**
**Goal:** Familiarize students with the process of adding money using numbers.
**Objective:** Students add money using digits.

**SUNSHINE STATE STANDARDS**
MA.A.1.2.1.3.3
The student reads, writes, and identifies decimal notation in the context of money.
MA.A.3.2.3.3.1
The student solves real-world problems involving addition of whole numbers using an appropriate method.

**MATERIALS**
- Book: Alexander Who Used to Be Rich Last Sunday
- Pencil
- Bills and Coins
- Paper (4-Fold Graphic Organizer)

**DIRECTIONS**
**Building Background:**
Teacher reads aloud: Alexander Who Used to Be Rich Last Sunday. (Teacher will ask students to write down money amounts mentioned in the story on post-it notes and display them.)

Teacher will hand out a blank sheet of paper and demonstrate how to fold it into fourths. Teacher will then display different bills and coins on the Elmo (Projector). Students will have to write down the amount displayed in each box.

Teacher will continue to display different amounts until all 4 boxes are completed. Teacher reinforces the strategy to count bills with greatest value first and then the coins with the greatest value.

**EVALUATION/ASSESSMENT**
See attached Counting Coins and Bills Worksheet.

![Children working on a math activity with money]
Lesson Plan No 3: Making Change and Using Bills and Coins

**SUBJECTS COVERED**
Math

**GRADES**
Third

**OBJECTIVES**

**Goal:** Familiarize students with counting on rather than using subtraction.

**Objective:** Make change by counting on.

**SUNSHINE STATE STANDARDS**

M.A.1.2.4.3.2
The student identifies equivalent forms of numbers.

MA.A.1.2.1.3.3
The student reads, writes, and identifies decimal notation in the context of money.

MA.A.1.2.4.3.3
The student knows that two numbers in different forms are equivalent or non-equivalent, using whole number,....and decimals in the context of money.

**DIRECTIONS**

**Building Background:**
Teacher will show a short clip on Compass Learning (Making Change).

Teacher will then explain to students how she worked at Checker’s as a cashier and was required to count back customers change. Teacher will demonstrate how to count on to make change. She will call on a student and give them some bills. Then she will display product (ex. Cereal box) with a ticket on it. She will then explain to student, who is the cashier, how to count on to make change. (ex. Cereal box:$2.79. Teacher gives student $5.00. Student should give back one penny and two dimes. Student should say here is $2.80, $2.90, $3.00. Her change was 21 cents.) Teacher continues to choose different students as cashiers and displays different products with tickets so that the students have a better understanding.

Teacher then puts students in pairs. The teacher displays items with ticket prices on them. One student is designated as the cashier while the other is the customer. The customer will give the cashier an amount for the product and the cashier is to count back their change.

**EVALUATION/ASSESSMENT**

Teacher walks around and monitors each student. If students are having difficulty with the concept, teacher will reinforce the skill.

**MATERIALS**

- Compass Lab
- Bills and Coins
- Paper
- Pencil

2009 - 2010 IDEA CATALOG OF EXCELLENCE
SUBJECTS COVERED
Math

GRADES
Third

OBJECTIVES
Goal: Familiarize students with the process of adding money using numbers.
Objective: Students subtract money using digits.

SUNSHINE STATE STANDARDS
MA.A.1.2.1.3.3
The student reads, writes, and identifies decimal notation in the context of money.
MA.A.3.2.3.3.1
The student solves real-world problems involving addition of whole numbers using an appropriate method.

MATERIALS
- At the Store Word Problems
- Paper (10-Fold Graphic Organizer)
- Pencil

DIRECTIONS
Teacher hands students a sheet of blank paper. She demonstrates how to fold their paper into tenths. Then she introduces key vocabulary (dollar sign and decimal point). She uses the At the Store Word Problems one at a time on the Elmo. Teacher goes over the first few problems with the whole class. She explains step by step how to subtract using money. The greatest amount goes on top. The amount needs to be lined up by place value.

After going over the first few problems with the class, the teacher then displays one problem at a time. She then calls on different students to explain how they go the answer they did. They have to explain each step. Teacher continues to call on a variety of students until the problems are completed.

EVALUATION/ASSESSMENT
See attached Rubric for Evaluation and Assessment information.
See attached Problem Solving (Using Money) Worksheet.
“I’ve Got the Skills to Pay the Bills” Jennifer Joy Blanton
Lesson Plan No 5: Money Centers

■ SUBJECTS COVERED
Math

■ GRADES
Third

■ OBJECTIVES
Goal: Familiarize students with a variety of hands on Money Centers.

Objective: Students will learn how to incorporate different money amounts into their everyday lives.

■ SUNSHINE STATE STANDARDS
MA.A.1.2.1.3.3
The student reads, writes, and identifies decimal notation in the context of money.

MA.A.3.2.3.3.1
The student solves real-world problems involving addition of whole numbers using an appropriate method.

■ MATERIALS
• Independent Math Center Money
• Shop & Learn Pet Store Math Game
• Money Listening Center
• Solve & Show Math Kit Money
• Money Flash Cards
• Show Different Amounts Computer Game

■ DIRECTIONS
Teacher displays a variety of bills and coins and discusses the values of each. Then teacher explains how to complete each Money Center. Students are then divided amongst the Money Center. They are to follow the directions given to complete each center.

■ EVALUATION/ASSESSMENT
Teacher walks around and works with students at each center. Teacher will ask students a variety of questions depending on which center they are working on.
Materials Budget

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<th>SUPPLIER</th>
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<th>COST</th>
<th>QUANTITY</th>
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Teacher’s Name: Jennifer Joy Blanton
School: Eagle Lake Elementary

Subtotal: $200.10

Tax if applicable

Shipping if applicable

TOTAL BUDGET AMOUNT: $200.10
# Money Rubric

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<th>Score (How many points earned)</th>
<th>Approach to the Problem</th>
<th>Explanation</th>
<th>Understanding</th>
<th>Point Value</th>
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<td>Able to solve problem using important parts to find solution.</td>
<td>Demonstrates clear understanding on how to solve problem.</td>
<td>Excellent understanding of problem. Very detailed work.</td>
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<td>3</td>
<td>Able to begin problem but leaves out important parts of the solution.</td>
<td>Explanation lacks details.</td>
<td>Understands the problem.</td>
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<td>2</td>
<td>Begins, but fails to complete the problem.</td>
<td>Explanation is unclear.</td>
<td>Minimal understanding of problem.</td>
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<td>1</td>
<td>Unable to generate any strategies to solve problem.</td>
<td>Explanation is confusing.</td>
<td>Attempts, but does not have an understanding of problem.</td>
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At the Toy Store

Solve the problems.

A. Jim bought a balloon and a book. How much money did he spend?

B. Ann had two dimes. She bought a pail. How much change did she get?

C. Gerry bought a box of crayons. He gave the store clerk a quarter. How much change did he get?

D. Maria bought two books. How much money did she spend?

E. Kelly bought the two most expensive toys. How much did they cost altogether?

F. David has a quarter and a nickel. He wants to buy two different toys. What toys can he get?

G. Pat wants to buy a book. He has a quarter. How many pennies does he need?

H. Laura bought a toy rabbit. She paid the exact amount with 4 coins. Draw the coins she used.

I. Kirk has three nickels. Which toy can he buy?

J. Shelly wants to buy three different toys. What is the least amount she can spend?

Try This! List two toys from above that you would like to buy. Draw the coins you would use to pay for them.
Counting Coins and Bills

Write each value.

1.

2.

3. 2 five-dollar bills, 2 one-dollar bills

4. 6 one-dollar bills, 3 quarters

5. 1 five-dollar bill, 2 one-dollar bills, 2 dimes, 3 pennies

6. 3 ten-dollar bills, 1 one-dollar bill, 2 quarters, 1 nickel

Count the money. Write each amount.

1.

2.

3.
Members of the Parker family save their money in jars. Circle the correct amount for the money in each jar.

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Problem Solving

Using Money

Solve.

1. Shelly gave the clerk $2.00 to pay for a birthday card that costs $1.59. What coins could Shelly have received for change?

2. Jules bought a game for $8.68. He gave the clerk a $10 bill. What coins and bills could Jules have received for change?

3. Greta received 6 coins change from a $5 bill. She made a $4.37 purchase. Three of the coins were pennies. What were the other three coins?

4. Ron spent $5.75 playing video games and $1.25 on a basketball-shooting game. Geraldo bought an all-day pass for $8.00. Who will receive more change back from a $10 bill? Explain.

Create Your Own

5. Suppose you want to buy a painting set for $3.74. Decide how much you will give the clerk, and what change you will receive.