

LESSON TITLE: Making 'Cents' of Money

ESTIMATED TIME: 2.5 hrs

LESSON OBJECTIVES:

- Students will recognize and read the following vocabulary: money; penny; nickel; dime; quarter & dollar:
- Students will understand and be able to write the money value associated with US coins and the one dollar bill.
- Students will use the expressions 'How many' and 'I have' to communicate information about money.

Essential Vocabulary:	Materials Needed:
<ul style="list-style-type: none"><li>• money</li><li>• penny</li><li>• nickel</li><li>• dime</li><li>• quarter</li><li>• dollar</li><li>• cents</li><li>• How many...</li><li>• I have</li></ul>	<ul style="list-style-type: none"><li>• Money Slideshow</li><li>• US Coins &amp; One Dollar Bill Tracing Worksheet</li><li>• Money Tracing Worksheet</li><li>• Sharpie marker</li><li>• Between 125 and 200 US coins</li><li>• 20 -30 1 dollar bills in play money (Monopoly money works well.)</li><li>• A set of index cards with student names</li><li>• 15 to 20 random items, the funnier the better</li></ul>



WARM UP (15 minutes):

- Display the first slide of the 'Money Slideshow' on the projection screen. Point to the photo and say 'money.' Have students repeat. Now, say, "money, money." Have students repeat by saying, "money, money." Continue this process until you and the students have said the vocabulary word, 'money' five times in a row. (To have fun with this activity, you can change the intonation of your voice each time you say the word 'money'.)
- Write the word 'money' on the board. Make sure to write each letter slowly using conventional stroke order. Say each letter as you are writing the word. Now, point to each letter and spell 'm-o-n-e-y' again. Have students repeat. For example, you would say, "M-O-N-E-Y." The students would then say, "M-O-N-E-Y."
- Now, pass out the 'Money Tracing Worksheet' to each student. When you are passing out the worksheets, make sure to say the expression, "Here you go." (This expression will be used by students later in the lesson.)
- Take a worksheet and in front of the class, point to the word 'name'. Say your name, and write it on the line using a Sharpie marker.
- Next, trace the word 'money' on the worksheet 3 times with the Sharpie marker. Show the class. Now, say to students, "Write money." As you say the expression, make the gesture for writing.
- As students start writing, facilitate with each student to confirm pronunciation and provide guidance with letter writing. (Make sure students write their names on the worksheet and not your name. This is a common mistake that happens with demonstrating at this level 😊.)
- **Teacher Tip:** There are many free apps to help student practice writing letters. 'Letter Quiz Lite' is one example. See the Appendices section for more app recommendations.



### INTRODUCTION (20 minutes):

*Prior to the following activity, fill your pockets or a purse with LOTS of change and fake dollar bills.*

- Start taking the money out of your pocket or purse and put it on a desk in the front of the classroom for everyone to see. Say, "Money." Have the class repeat after you.
- Leave a small amount of money on your desk and distribute the rest of the money to each student. As you give the students money, say the expression, "Here you go." Encourage students to say, "Thank you."
- Go to Slide 2 of the slideshow. Point to the picture of the penny and say, "penny." Have students repeat. Say penny 2 times and have students repeat two times. Continue the process until the students have said penny 5 times in a row. Now say, "A penny - 1 cent."
- Go to your pile of the money. In an animated way, look for a penny. When you find one, hold it up and say, "Penny." Find another penny. Say, "Two pennies." Continue until all pennies in the pile have been accounted for. Say to students, "Find pennies."
- As students find pennies, facilitate and provide support as needed. Help students to put the pennies in a separate pile on their desks.
- Continue the above process for Slide 3 (nickel), Slide 4 (dime), Slide 5 (quarter), and Slide 6 (dollar). As students are doing the activity, encourage the repetition of the money terms as much as possible.



### PRESENTATION (30 minutes):

- Go to Slide 7 of the slideshow. Read the first question to the students, "How many pennies do you have?" Then walk over to your pile of money and count the number of pennies you have aloud. When finished say, "I have 7 pennies."
- On the board, draw a simple chart like the following:

Student Name	Pennies	Nickels	Dimes	Quarters	Dollars

- Take your index cards with your students' names on them. Choose three cards from the pile and write the students names picked on the chart.
- Ask the first student, "How many pennies do you have?" Have the student count and respond. Write their answer on the chart. Then ask the second and third students how many pennies they have. Write their answers on the chart. (It is likely that the student will likely just say the number. This is okay. Students will work on the pronunciation of the expression "I have" later on in the lesson.) Continue through this process for the rest of the coins still referencing Slide 7. For 'quarters' and 'dollars' have students write the numbers on the chart themselves. When you hand them the marker to write the answer, say "Here you go." 😊
- Confirm with students that a penny = \$.01. Use the chart and work together to figure out the amount associated with the corresponding number of pennies for the three students listed on the chart. For example, if one of the students on the chart had 6 pennies that would equal \$.06.



### GUIDED PRACTICE (30 minutes):

Prior to this activity, have students download the app, 'Visual Currency Calculator' on their smart phones.

- Distribute the 'US Coins & One Dollar Bill' tracing worksheet.
- Project the tracing worksheet onto a digital board for the class to see.
- Along with the class, point to each coin image and one dollar bill on the worksheet, then trace the value of the money value in numerals.
- Be sure to emphasize that the decimal and dollar sign are just as important to express the money value.
- Put students into small groups of mixed levels. As students form groups, have them take the money they have used during the previous activity. Each group will combine all their money together.
- Students will work together to add up how much money they have by denomination. For example, if students have 10 pennies, they have \$.10. If they have 5 nickels they would have \$.25.
- Demonstration will be essential to successfully communicating the above directions.
- While they are working, visit each group and introduce the 'Visual Currency Calculator'. Have students open the app on their phones and show by example how the app can be used to add values together. Encourage students to use the app to double check see how much money they have!

**Teacher tip:** Some students may be new to recognizing the dollar symbol or a decimal point. You may want to spend extra time emphasizing how in the US, the decimal point and dollar symbol are important to convey the value.



### COMMUNICATIVE PRACTICE (20 minutes):

Prior to the following activity, you will need to collect all the play money from students and put it in several bags. You will also need to set up the tables/desks so that students can work in pairs.

- It is time to get the students talking! Reference Slide 8 of the slideshow. Students will be learning how to say the following sentences:
  - "How many (pennies/nickels/dimes/quarters/dollars) do you have?"
  - "I have \_\_\_\_\_ (pennies/nickels/dimes/quarters/dollars)."
- To teach students how to say the sentences, say the following:
  - Teacher: "How"
  - Student: "How"
  - Teacher: "How many"
  - Student: "How many"
  - Teacher: "How many pennies"
  - Student: "How many pennies"
  - . . . continue this process for each sentence to help students become familiar with pronunciation and intonation.
- Now, distribute the bags to the students and through demonstration, show them that they need to take 10 coins and a few dollars from the bag. As students take the money, have them count.
- Have one of the higher-level students come to the front of the class with his/her money. Ask the student the following:
  - "How many nickels do you have?" – Student responds: "I have .... nickels."
  - "How many pennies do you have?" – Student responds: "I have .... pennies."
  - "How many dimes do you have?" – Student responds: "I have .... dimes."
  - "How many quarters do you have?" – Student responds: "I have .... quarters."

- Now, have the student face the other direction and “steal” 3 coins. When the student turns back around, ask the four questions above again. They need to guess what money you “stole” by pointing to the coin and saying the coin’s name.
- Have students work with partners to do the activity. (For tips on how to group students, reference our Appendices in this toolkit.)
- As students are working, facilitate with each group.

**Teacher Tip:** *When teaching vocabulary and expressions with lower-level students, chunking and constant repetition are key. The more the students hear and say the word, the more likely they will remember it and pronounce it correctly. Don’t worry about pronouncing items perfectly, especially the final –s sound.*



#### APPLICATION (30 minutes):

- It is time for some negotiating! Arrange 15 to 20 random items (\*see note at end of section) on a table in the front of the class. (Have enough items for half of your students.) Have half of your students come and choose an item. (A fun way to select students in lower-levels is to assign each student with one of two recently learned vocabulary words. For example, student A – cat, student B – dog, student C – cat, Student D – dog, etc. Then have all of the ‘cats’ come to the front to pick an item.)
- The students that did not get an item will take the money they were using in the group activity.
- Choose a different higher-level student with an item come to the front of the class. Role play the following:
  - You: (Look at the item and use physical gestures to show you want it.) “I have 3 quarters.”
  - Student: “Okay. *Here you go.*” (You give the student 3 quarters and the student gives you the item.)
- Now do one more role play:
  - You: (Look at the item again and gesture you want it.) “I have 3 quarters.”
  - Student: “No.”
  - You: “I have 3 quarters. I have 2 dimes.”
  - Student: “Okay. *Here you go.*”
- Now, go up to another student with money. Gesture that you want to ‘sell’ your item to him or her. Continue with the role play until students start to understand.
- Once students grasp the concept of the activity, have the ‘cat’ students partner with the ‘dog’ students and begin the negotiations. This will likely take students a little bit to warm up to. Make sure to role play with the students to encourage communication.

*\*For this activity, ‘random items’ have been chosen rather than specific vocabulary. The reason being is that the focus of the lesson is for students to learn about money. If you were to introduce new vocabulary at this point, things could very quickly become overwhelming for the students. Depending on the class level and dynamics, you may want to use recently-learned vocabulary or introduce new vocabulary if appropriate.*



#### EVALUATION:

- Money Worksheet & Money Tracing Worksheet assessment
- Whole class and group work observation



#### EXTENSION:

- For the following activity, you will need real coins, blank paper, and color pencils.
  - Have your students work in groups of three.
  - Using the handful of coins that was given earlier, have students mix up the coins in the middle of the group.
  - Now have each group place the blank paper on top of the coins to cover them completely.
  - The students in the group will take turns coloring on top of a random coin.
  - Once the coin impression appears with the coloring, the student will have to say the coin value aloud. The rest of the group will evaluate the answer.
  - The students will take turns until all the coins under the paper are colored.
- Have students watch the following video to reinforce coin vocabulary and values.  
<https://youtu.be/pnXJGNo08v0>
- Teach students the terms 'heads' and 'tails'. Play the game together.
- Have students use the 'Visual Currency Calculator', a free app to better understand money value.

#### CORE LESSON COMPONENTS:

##### BASIC COMMUNICATION:

- Use the expressions 'how many' and 'I have' for communication.

##### COLLEGE/WORKFORCE PREP:

- Work with others to accomplish a task.

##### DIGITAL PREP:

- Use a smart phone to enhance learning.

##### 21<sup>ST</sup> CENTURY SKILLS

- Critical Thinking Skills
- Collaboration & Leadership
- Agility & adaptability
- Initiative & entrepreneurship
- Oral communication
- Written Communication
- Access & analyze information
- Have & use curiosity & imagination
- Play, passion & purpose beyond the classroom

##### ONLINE RESOURCES:

- Starfall.com
- Letter song showing stroke order: <https://youtu.be/KGZFmW3uPJE> (This song is a great way to get students up and moving!)
- Money song - <https://youtu.be/pnXJGNo08v0>

## ADAPTATIONS:

### Warm Up:

- High Tech: Have students access Starfall.com via their phone or computer to review the sounds associated with the letters in the word 'money'.
- No Tech: The slide can be printed out and distributed to each student.
- Multi-level: For lower-level students that need more assistance with writing letters, they can access the app, 'Letter Quiz Lite' on their smart phone to help reinforce stroke order.

### Introduction:

- High Tech: N/A
- No Tech: A hard copy of Slides 2- 6 can be distributed to students.
- Multi-level: For higher-level students in the class, also provide them with 5, 10 and 20 dollar bills in play money to incorporate into the class activities.

### Presentation:

- High Tech: If you have access to an interactive board, create the chart in a word processing program that everyone can see. Students can then write their answers directly on the interactive board.
- No Tech: A hard copy of Slide 7 can be distributed to students.
- Multi-level:
  - Bullet 5: For higher-level classes, have students add up the money value for all coins.

### Guided Practice:

- High Tech: N/A
- No Tech: Bullet 6: rather than using the Visual Currency Calculator, use actual calculators instead.
- Multi-level: Provide higher-level students with additional money to add up. Encourage higher-level students to pronounce the total dollar amounts for each group. If the activity seems overwhelming for lower-level students, have them work on counting the money aloud and sorting the money by denomination.

### Communicative Practice:

- High Tech: N/A
- No Tech: A printout of the Slide could be made available to students.
- Multi-level: Introduce additional vocabulary to higher-level students. For example, in Bullet 5, you could teach the expression, "Where is my 'penny?'" for example. For lower-level students, allow them to communicate in one or two word expressions if needed. The primary goal is basic communication 😊.

### Application:

- Hi Tech: N/A
- No Tech: N/A
- Multi-level
  - Bullet 1: Instead of using 'random items' you can introduce higher-level classes to new vocabulary themes such as fruits, vegetables, school supplies, etc.