A Dollar a Penny, How Much and How Many?
By Brian P. Cleary, Illustrated by Brian Gable, Millbrook Press 2012
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LESSON DESCRIPTION
Students listen to a story in rhyme about cats as they learn to identify, count and combine pennies, nickels, dimes, quarters and some paper money. They play a game where they identify goods and services. They play a game where they match pictures of goods that rhyme. They play a game where they identify pictures of spending and saving activities. They learn to identify money in words, symbols and coin pictures.

GRADE LEVEL
K-2

ESSENTIAL QUESTION
How much money do I have?

CONCEPTS

<table>
<thead>
<tr>
<th>Coins</th>
<th>Rhyming words</th>
<th>Spending</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods</td>
<td>Saving</td>
<td>Value of Money</td>
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<tr>
<td>Paper Money</td>
<td>Services</td>
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</table>

CONTENT STANDARDS
Common Core State Standards
English Language Arts Standards, Reading Literature Grades K through 2

- Key Ideas and Details
  RL.k.1, RL.1.1, RL2.1: Ask and answer such questions as who, what, where, why and how to demonstrate understanding of key details in a test.

- Craft and Structure
LESSON PLAN | A Dollar a Penny, How Much and How Many?

RL.K.4, FL 1.4, RL.2.4: Describe how words and phrases (e.g., regular beats, alliteration, rhymes, repeated lines) supply rhythm and meaning in a story, poem, or song.

- Integration of Knowledge and Ideas
  RL.K.7. RL.2.7; Use information gained from the illustrations and words in a print or digital text to demonstrate understanding of its characters, setting or plot.

Common Core State Standards: Mathematical Practice
Measurement and Data
- Work with Time and Money
  CCSS.MATH.CONTENT.2.MD.C.8: Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies, using $ and ¢ symbols appropriately. Example: If you have 2 dimes and 3 pennies, how many cents do you have?

OBJECTIVES

Students will be able to:
- Recognize words that rhyme with one another
- Distinguish between paper and coin money
- Identify the correct combination of coins to buy goods and services
- Understand the value of money with its ability to buy goods and services
- Match the names of coins and paper money with their purchasing power in cents
- Identify goods and services
- Identify spending and saving behaviors

TIME REQUIRED

Two 45-minute periods

MATERIALS

- A Dollar a Penny, How Much and How Many? By Brian B. Cleary
- SMART board slides (optional)
- Copies of Activity 1: Goods or Services (one copy per student)
- Copies of Activity 2: Rhyming Goods. Print the pages on card stock or paste printed images on construction paper. Make enough so that individuals or groups can have three to four pairs to match.
- Visuals 1-4 Which Coin do I Need?
- Copies of Activity 5: A Dollar’s Worth of Coins (one copy per student)
- Copies of Activity 6: Spending or Saving (one copy per student)
- Copies of Assessment (one copy per student)
PROCEDURES

1. Introduce the story by holding up the book and reading the title. Ask the following:
   - What do you think the story might be about? (Answers will vary)
   - Explain that this book is about money. Ask, what is money used for? (Answers will vary, to buy things, to save)

2. Define money as anything used to buy and sell goods and services.

3. We spend our money on goods or services.
   - Explain that goods are tangible objects that satisfy people’s wants and services are actions that satisfy people’s wants. An example of a good would be a ball. An example of a service would be an ice cream truck selling ice cream in your neighborhood.

4. To check for understanding, distribute Activity 1: Good or Service to each student.
   - Have students draw a line from each picture to the correct label; Good (ice cream, sweater, bike; or Service. (dental services, police protection, repair services)

5. Read the title of the book. Ask, do you notice anything special about the words in the title of the book? (Answers will vary—some of the words sound alike)
   - Point out that some of the words in the title of the book rhyme. Explain that rhyming words sound alike. Penny and money start with different letters, but the ends of the words sound alike.
   - What are some words that rhyme with ball? (tall, call, all)
   - What are some words that rhyme with mice? (nice, spice, rice)
   - Tell the students to listen for rhyming words as you read them this book Read pages 4 and 5. What rhyming words do you hear? (use and shoes, planes and chains)

6. To check for understanding, distribute Activity 2: Rhyming Goods cards.
   - Children can play in small groups with their peers or with an adult, depending on their level of need.
   - Give each group three to four pairs of rhyming pictures that have been shuffled. Place the cards on a table, picture side down. Just like any memory game, the children take turns turning over two cards.
   - Have them say the words aloud, and then help them to determine if those words rhyme. If the words rhyme, have the children pick them up from the table. If they don’t rhyme, place them picture side down in the same spot for another student to try to match.

7. Read pages 6 – 11.
8. Divide the students into groups of three or four. Pass out a plastic baggie with a penny, nickel, dime and quarter or plastic money representing these coins for the students to examine.

- Ask, what do we know about a penny? Record answers on the board. (they are round, made of metal, brown in color, Abraham Lincoln)
- Explain that a penny can be represented two ways as 1 cent or 1¢. ¢ is a symbol for the word cent.
- Ask, what do we know about a nickel? Record answers on the board. (they are round, made of metal, silver, Thomas Jefferson, worth 5 cents)
- Explain that a nickel can be represented two ways as 5 cents or 5¢.
- Ask, what do we know about a dime? Record answers on the board. (they are round, made of metal, silver, Franklin Delano Roosevelt)
- Explain that a dime can be represented two ways as 10 cents or 10¢.
- Ask, what do we know about a quarter? Record answers on the board. (they are round, made of metal, silver, Thomas Jefferson)
- Explain that a quarter can be represented two ways as 25 cents or 25¢.

9. Show a picture of a 1 dollar bill. Ask, what do we know about a 1 dollar bill? Record answers on the board. (they are rectangular, made of paper, George Washington, worth more than coins)

- Explain that a dollar can be represented two ways as one dollar or $1.

10. To check for understanding, show Visuals 1 – 4, Which Coin Do I Need? Have students come to the screen and point to the coin needed to purchase each item on the visual.

11. Activity 4: How much is each coin worth? Hand out money mats and envelope with proportional coin manipulatives.

- Write a penny = 1 ¢ on the board. Have the children place one penny in the bottom square of the graph paper you have prepared. Explain that each square on the paper is equal to 1 cent.
- Write a nickel = 5¢ on the board. Have the students put nickel strip on the graph paper in the column next to the penny. Count together how many squares are covered by the nickel strip. (5).
- Have the students place pennies on top of the nickel strip. How many pennies does it take to cover the nickel strip? (5). Ask how many pennies equal a nickel? (5)
LESSON PLAN | A Dollar a Penny, How Much and How Many?

- Write a dime = 10¢ on the board. Have students put the dime strip in the column next to the nickel strip. Count together how many squares are covered by the dime strip. (10).

- Have the students place pennies on top of the dime strip. How many pennies does it take to cover the dime strip? (10). Ask how many pennies equal a dime? (10)

- Write a quarter = 25¢ on the board. Have the students put the quarter strip on the matt near the dime strip. Count together how many squares are covered by the quarter strip. (25)

- Have the students place pennies on top of the quarter strip. How many pennies does it take to cover the quarter strip? (25)

- As a class, use the coin manipulatives and the mats to make 15¢ different ways (3 nickel strips, 1 dime and one nickel strip, a dime and five pennies, etc.)

- Divide the class into small groups of 2 or three students.

- Ask the groups to use the coin manipulatives to show different ways to make 10¢ using pennies, nickels and a dime. (two nickels, 10 pennies, 5 pennies and 1 nickel, 1 dime)

- Ask the groups to use the coin manipulatives to show different ways to make 25¢. (1 quarter, two dimes and a nickel, three nickels and a dime, five nickels, 25 pennies, etc.)

12. Read the rest of the book.

13. **Activity 5:** A Dollar’s Worth of Coins, helps students learn different ways to combine coins equal to 1 dollar.

- What coins does Jenny bring to the store? (4 quarters) Use the quarter models and the 100s mat to see find the total amount she had to spend. (1 dollar)

- How much did Jenny’s brother bring to the store? (10 dimes) Use the dime strips find out how much he had to spend. (1 dollar).

- Use the picture from the book to identify how much did Zack brought to the store? (7 dimes, 1 quarter, 5 pennies) Use the models to find out how much Zack had to spend. (1 dollar)

- How many different ways have we made 1 dollar? (3) Use the models to find at least one more way to make up a dollar using different coins. (answers will vary)

14. What do you like to do when you get money? (answers will vary, spend or save it). What did the cats in the story plan to do? (spend their money).
• Explain that **Spending** is when we use money to buy things we want now. **Saving** is when we wait to use our money for something we want in the future.

15. To check for understanding, distribute **Activity 6: Spending or Saving**.
   • Have students draw lines from pictures that represent spending to the paper bag. *(Spending: woman at grocery check-out, man buying drink, kids buying toys)*
   • Have students draw lines from pictures that represent saving to the piggy bank. *(Saving: girl putting money in piggy bank, girl bringing piggy bank to bank teller)*

16. What are two kinds of money talked about in the story? *(coins and paper money)*

17. How are coins different from paper money? *(coins are round, paper money is rectangular, coins are metal and different sizes)*

18. To check to see if students can match coins in words and pictures do **Assessment: Coin Identification**.
   • Have students circle the coin or coins that best answer the question
Activity 1: Good or Service

Draw a line from the word “good” to each picture that represents a good. Draw a line from the word “service” to each picture that represents a service.
Activity 2: Rhyming Goods Cards (page 1 of 2)

<table>
<thead>
<tr>
<th>Shoe</th>
<th>Screw</th>
</tr>
</thead>
<tbody>
<tr>
<td>Train</td>
<td>Airplane</td>
</tr>
<tr>
<td>Sailboat</td>
<td>Raincoat</td>
</tr>
<tr>
<td>Roller skates</td>
<td>Plate</td>
</tr>
</tbody>
</table>
Activity 2: Rhyming Goods (page 2 of 2)

<table>
<thead>
<tr>
<th>Jar of colored candies</th>
<th>Car</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseball cap</td>
<td>Baseball bat</td>
</tr>
<tr>
<td>Bed</td>
<td>Sled</td>
</tr>
<tr>
<td>Ring</td>
<td>Swing</td>
</tr>
</tbody>
</table>
Visual 1: Which Coin Do I Need?

A Teddy Bear costs 25¢.
Which coin do I need to buy it?
Circle your answer.
Visual 2: Which Coin Do I Need?

A toy truck costs 10¢.
Which coin do I need to buy it?
Circle your answer.
Visual 3: Which Coin Do I Need?

A piece of candy costs 1¢.
Which coin do I need to buy it?
Circle your answer.

![Coins](image_url)
Visual 4: Which Coin Do I Need?

A balloon costs 5¢.
Which coin do I need to buy it?
Circle your answer.
Activity 5: A Dollar’s Worth of Coins

How much did Jenny bring to the store?

How much did Jenny’s brother bring to the store?

How much did Zack bring to the store?
Activity 6: Spending or Saving

Draw lines from pictures that represent spending to the bag. Draw lines from pictures that represent saving to the piggy bank.
Assessment: Coin Identification

1. Circle the coin worth 25 cents.

2. Circle the coin worth 10 cents.

3. Circle the coins needed to make 6 cents.