

MATHEMATICS:

MONEY



NOTE:

When making the coin cue cards for the money section of this module, use the back side of the coins (not the head side). If the back side of the coin is used, it will correspond to the language and cues used in the instructional activities.

T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
1. Student will recognize and use a twenty dollar bill to purchase items totaling less than \$20.00.	Refer to Elementary Money (Selecting price tags under \$1.00 to purchase items) and Middle School Money (Selecting price tags under \$5.00), (Using \$10.00 bill). 1. Provide the students with \$1, \$5, \$10, and \$20 bills and have them sort the bills into 4 groups. 2. Display a twenty dollar bill and say: "What is twenty? Two tens." Refer to Middle School Money School Money (Spelling cues).
RESOURCES/MATERIALS	3. Demonstrate "bounce" counting on the number 20 and say, "One, two."
\$1, \$5, \$10 & \$20 bills Number strip	4. Introduce a number strip with 19. - .00 numbers presented vertically with 19. On top. Train the students using established routine.



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
2. Student will recognize a fifty dollar bill.	1. Have the students sort \$1, \$5, \$10, \$20 and \$50 bills into 5 groups. 2. Display a \$50 bill and say: "Fifty is five ten's."

RESOURCES/MATERIALS

\$1, \$5, \$10, \$20, & \$50 bills



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
3. Student will recognize a one hundred dollar bill.	1. Have the students sort \$1, \$5, \$10, \$20, \$50 and \$100 bills into groups. 2. Display a \$100 bill and demonstrate counting by hundreds.

RESOURCES/MATERIALS

\$1, \$5, \$10, \$20, \$50 and \$100 bills



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
<p>4. Student will construct money to \$49.99.</p>	<p>1. Give the students the money cue card for [20.00]. Point to the numeral two and ask: “How many tens? Find it.” Help the students locate the \$20 bill. Demonstrate the pattern and say: “Put it where the tens go.” Then say: “Two tens, no more, no dimes, and no leftovers. That’s twenty dollars.” Give the students time to practice.</p> <p>2. Distribute to the students the money cue cards for [20.01] through [20.99], selected at random. Cue: “How many tens?” Continue with the method previously trained.</p>
<p>----- RESOURCES/MATERIALS -----</p>	
<p>Standard money container Refer to Teaching Aids: Money cue cards</p>	<p>3. Remove the twenty dollar bills from the students’ money containers and say: “No twenty? Use tens, count 1, 2.” Provide them with mixed practice, sometimes providing twenty dollar bills and sometimes without twenty dollar bills in the container.</p> <p>4. Introduce the money cue cards for [21.00] through [29.99], randomly selected. Cue: “How many tens? How many more dollars?” (Point to the decimal point). “How many dimes? How many leftovers?” Provide opportunities for the students to practice.</p> <p>5. Introduce the money cue cards for [30.00] through [39.99], randomly selected. Cue: “How many tens?” while pointing to the numeral three. Wait to determine whether the students use a twenty or start with tens. If they use tens, continue with other cards to reinforce this method. If the students use twenty, bounce count on the numeral two and say: “Three, need another ten.” Continue practice to reinforce this method. Then remove the twenty dollar bill and say: “Make a twenty, count.” Provide mixed practice for [.01] through [39.99].</p>



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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6. Introduce the money cue cards for [40.00] through [49.99], randomly selected. Cue: "How many tens? Use the twenties." Have the students position one \$20.00 bill and cue: "One, two, use another twenty." Assist the students to position the second twenty and cue: "One, two, three, four", while bouncing the index finger on the two numeral twos. Have the students practice using two twenty dollar bills to reinforce this method. Then, remove one of the twenties and cue: "Make a twenty, two-tens," etc.
7. Remove the ten dollar bills and cue: "Need a ten? Use fives."

ADAPTATION:

If the students are unable to use twenty dollar bills during this phase of instruction, use only tens.

NOTE:

The students may be introduced to "not enough dollars, make one" (see Elementary Money) during this phase of instruction.



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
5. Student will count five dollar bills, one dollar bills, quarters, dimes, nickels and pennies to \$9.99, when given 5¢ to “fix” quarters.	Refer to Middle School Money (Counts money to \$4.99). 1. Provide the students with a five dollar bill and ask: “How much money? Put it where the dollars go.” Touch the numeral five and say: “Five.” Touch the line on the workmat and say: “Dollars.” <i><u>NOTE:</u></i> <i>If a workmat is not used, touch the empty space to the right of the bill forcibly with the pointer finger. Have the students practice.</i>
<hr/> RESOURCES/MATERIALS <hr/>	
Workmat Standard money container	2. Provide the students with a five dollar bill and a one dollar bill. Demonstrate placing bills in a pattern and counting “Five, six.” Present an additional three – one dollar bills and continue counting to \$9.00 3. Provide the students with a five dollar bill, 4 or less one dollar bills and coins totaling less than one dollar with 5¢ to “fix” quarters, if necessary. Have the students pattern the money, count and give the total. 4. Provide the students with money equaling \$9.99 or less and coins totaling more than \$1.00. The students should pattern money, count and give the total. <i><u>ADAPTATION:</u></i> <i>When the students are provided quarters without 5¢ to “fix” the quarter, place the quarter outside of the patterned money and enter the amount in the calculator. Push + .25 and equals to obtain a total amount.</i>



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
6. Student will count money to \$14.99 when dollar bills, quarters, dimes, nickels and pennies, equal \$4.99 or less, given 5¢ to “fix” quarters.	Refer to Middle School Money (Counting to \$4.99). 1. Provide the students with one ten dollar bill and ask: “How much money? Put it where the dollars go.” Demonstrate patterning the ten dollar bill vertically toward the left side of the dollar space on the workmat. Touch the numeral ten and say: “Ten.” Touch the line on the workmat and say: “Dollars.” Have the students practice.
RESOURCES/MATERIALS	2. Provide the students with a ten dollar bill and a one dollar bill. Demonstrate placing the ten on the left side while saying: “One ten” and the one next to it while saying: “and one.” Place the piece of paper above the money and write a number one above the ten dollar bill and a number one above the one dollar bill and say: “One ten and one.” Point to the written numerals and say: “One ten and one, that’s an eleven; <u>ten</u> , eleven.”
Workmat Standard money container	<i>NOTE:</i> <i>The students who can “stop-count” 10, 11, 12, etc., are encouraged to do so. Those who cannot are told to write down what they count and then state the amount or enter the numbers into a calculator. Remind the students that “Line is a dot.” Provide the students the opportunity to practice concepts and \$11.00, \$12.00, \$13.00 and \$14.00.</i>
	3. Provide the students with bills and coins (equaling less than \$1.00). a. Ask: “How much money? Any ten’s?” The students should locate a ten dollar bill and pattern, if necessary. b. Cue: “Find the dollars.” The students should locate dollars and pattern if necessary c. Cue: “Find the birds (quarters) and make dimes.” “Any more dimes? If there are no more dimes, make leftovers. Now count.” d. Place paper above the pattern and demonstrate writing.



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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4. Provide the students with bills and coins (which equal more than \$1.00). Cue placement of the ten dollar bill and ones as appropriate. Instruct the students to: "Find the birds/quarters." If the students have four or more quarters, cue: "Make a dollar. Put it where dollars go." If not, cue: "Make dimes. Count." If the students say, "Ten", cue: "You said ten. That's a dollar. Put it where the dollars go." Have the students return the "dimes" column and count again. Repeat the instructions for ten dimes, if necessary. After the money is patterned, cue: "You're ready to count." Demonstrate writing to provide a visual cue for stating the amount or use a calculator.



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
7. Student will count money to \$14.99, when five dollar bills one dollar bills, quarters, dimes, nickels and pennies equal more than \$4.99, given 5¢ to “fix” quarters.	Refer to High school Money (Counting money to \$14.99). 1. Provide the students with two five dollar bills. Demonstrate holding one in each hand and bringing them together saying: “Five, ten, we made a ten. Put it where the ten’s go.” Have the students practice. 2. Provide the students with two five dollar bills, a one dollar bill, quarters, dimes, nickels and pennies totaling \$14.99 or less. Cue: “Find the five dollar bills. Find the dollars. Make dollars, dimes, leftovers.” The students should practice.
RESOURCES/MATERIALS	
Standard money container	3. Refer to Middle School Money (Counts money to \$9.99). Review constructing \$5.00 from one dollar bills. Provide the students with a five dollar bill and 5 one dollar bills. Demonstrate patterning the one dollar bills into a picture of five. Touch the numeral five and say: “Five.” Circle the finger over the picture of five and say: “Five.” Tap and say: “Five, ten.” Demonstrate putting bills “where the ten’s go” and have the students practice. 4. Give the students one five dollar bill, 5-9 one dollar bills, quarters, dimes, nickels and pennies totaling \$14.99 or less. Cue: “Find the fives. Make ten. Find the dollars. Make dollars. Make dimes and leftovers.” The students should practice patterning money, counting and stating the amount.



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES		
8. Student will count money to \$19.99. when five dollar bills, one dollar bills, quarters, dimes, nickels and pennies equal \$9.99 or less, given 5¢ to “fix” quarters.	1. Provide the students with a ten dollar bill and a five dollar bill. Cue the students: “Find the ten. Put it where the ten’s go. Any more tens? No, the five where the dollars go.” Demonstrate placing the bills vertically side by side. <div data-bbox="954 630 1128 745" style="text-align: center;"><table border="1"><tr><td>\$10</td><td>\$5</td></tr></table></div> <p>Ask: “How much money? One ten and five.” Place a piece of paper above the bills and write 15, saying: “One ten and five, that’s fifteen.” Have the students practice.</p>	\$10	\$5
\$10	\$5		
RESOURCES/MATERIALS Standard money containers	2. Provide the students with a ten dollar bill, a five dollar bill, and 1-4 one dollar bills. Demonstrate placing the ten dollar bill “where the ten’s go” and ask: “Any more ten’s? Put the dollars where the dollars go.” Have the students practice. Count bills saying, “One ten and five, six, seven, eight, nine.” Write the numerals to visually cue: “That’s ___ dollars.” 3. Provide the students with a ten dollar bill, a five dollar bill, 1-4 one dollar bills and coins totaling less than \$1.00. Have the students practice patterning the money, counting and giving the amount. 4. Provide the students with a ten dollar bill, a five dollar bill, one dollar bill and coins equaling \$4.99 or less. Provide the students opportunities to pattern, count and give amounts.		



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
9. Student will write cash amounts to \$999.99.	Refer to Middle School Money (Writing cash amounts to \$99.99) and Middle School Numeration (Writes numbers in hundreds). 1. Cue: "Get ready to write." Say: "When I say hundred, you do this (demonstrate dropping the wrist into a resting position)." Say: Hundred, hundred, hundred", as the students turn their wrists to rest their pencils each time. 2. Now say: "A new television costs \$242.99. What did I say? <u>Two</u> hundred, make a two. Rest, forty-two. Pick up your pencil and make a four and a two, that's 42. Dollars, make a dot. Ninety-nine, that's nine dimes and nine, make 99." Demonstrate on the board and have the students practice with money amounts without zeros. 3. Upon mastery, introduce amounts with zeros in the one's place. Introduce the rule by saying: "Hundred, it takes three; one, two, three." At the same time, write money amounts with hundreds on the board and demonstrate counting places to the left of the decimal point. Have the students practice this skill. Say: "\$140.00." Write the numeral on the board and say: "Hundred, it takes three: one, two, three." Underline the numeral one and write two more lines (1_ _) after it and say: "Forty." Write the numeral forty above the lines. Say: "Dollars" and write the decimal. Say: "Nine dimes and nine" and write the numeral ninety-nine. Provide examples so the students can practice. 4. Then, provide mixed practice for \$.01 through \$990.00. Make sure the zeros are only in the one's place. 5. Introduce amounts with a zero in the ten's place. Review the hundreds' rule. Say: "\$607.84". Write the numeral six on the board and say: "Hundred-it takes three-one, two, three." Underline the numeral six and write two more lines (<u>6</u> _) and say, "Seven".
----- RESOURCES/MATERIALS -----	



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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Ask: "Where are you going to put the 7? What is seven? No tens, just seven." Write a zero and the numeral seven above the lines. Read the board. "six hundred, seven dollars. Make a dot." Demonstrate making the dot and say: "84, that's eight dimes and four." Write the numeral eighty-four on the board. Have the students practice.

6. Review the rule: "Dot, one two" and introduce money amounts in the hundreds with a zero in the tenth's place. Say: "\$374.03" and cue the dollar amount by saying: "Dollar-make a dot, one-two." Repeat "\$374.03" and ask: "Three, what is three cents? No dimes, just 3." Demonstrate, writing on the board, while the students practice.

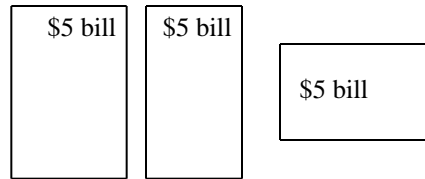


T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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10. Student will count money to \$19.99 when five dollar bill, one dollar bills, quarters, dimes, nickels and pennies total \$10.00 or more, given 5¢ to “fix” quarters.

1. Provide the students with 3 five dollar bills. Ask “Any tens? Can you make a ten?” Touch the numeral five and say: “Five, ten. Put it where the ten’s go. Any more tens? Make dollars.” Demonstrate the pattern and say:



“One ten and five. Write 15 above the bills. That’s fifteen dollars.” The students should practice patterning, counting and giving amounts.

RESOURCES/MATERIALS

Standard money container

2. Provide the students with various combinations of money totaling \$.01 to \$19.99. Provide the students opportunities to practice patterning, counting and giving the amounts.



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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11. Students will use “next dollar” method to make purchases less than \$20.00.

Refer to Middle School Money (Uses “next dollar” method to \$10.00).

1. Remove all coins from the students’ money containers. Provide the students with the money cue card for [10.43]. Instruct the students to locate and pattern the ten dollar bill. Say: “Ten dollars, four dimes and three. No dimes, use a dollar.” Demonstrate patterning the one dollar bill under the numerals four and three and say: “A dollar is ten dimes.” Point to the numeral four and say: “Only need four. Wait for change.”
2. Have the students practice with the money cue cards for [10.01] through [18.99].
3. Provide mixed practice for [.01] through [18.99].
4. Introduce the money cue card for [19.52]. Instruct the students to locate and pattern nineteen dollars. As the students look for another one dollar bill, point to the numeral one and say: “One ten.” Point to the numeral nine and say: “and nine.” Then point to the empty space under the numeral for fifty-two cents and say: “Ten, you need another ten.” Remove the nine one dollar bills and demonstrate patterning the ten dollar bill horizontally. Point to the nine and say: “Only need nineteen. Wait for change.” Provide the students with money cue cards for [19.91] through [19.99].
5. Remove the five dollar bill from the students’ money containers and continue the established training procedures.
6. Remove the one dollar bills and continue the established training procedures.
7. Remove the ten dollar bills. Provide the students with the money cue card for [19.32]. Instruct the students to look for a ten dollar bill and cue: “Need one ten? Use two-tens,” and demonstrate placing a twenty dollar bill horizontally under the money cue card. As the students are provided money cue cards from [10.00] through [19.99], give them opportunities to practice.

RESOURCES/MATERIALS

Standard money container
Refer to Teaching Aids:
 Money cue cards
 Math Helper “Next Dollar” cue card



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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8. Replace one ten dollar bill. Give the students the money cue card for [19.32]. Instruct them to pattern the ten dollar bill under the numeral one. Cue: "Need nine more?" Watch as the students pattern a five dollar bill and the ones for another one dollar bill. Cue: "Nine, ten. Use a ten." Have the students look for another ten. Cue: "Need two tens? Use a twenty." Remove the ten dollar bill from the pattern and place a twenty dollar bill horizontally and say: "Only need nineteen. Wait for change."
9. Provide the students with repeated mixed practice.
10. Allow the students to practice during community based instruction.

ADAPTATION:

Train the students using a "Next Dollar" cue card.



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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12. Student will construct money to \$99.99.

Refer to High School Money (Constructing money to \$49.99).

1. Provide the students the money cue card for [50.00]. Point to the numeral five and ask: "How many tens? Five. What is five tens? Find it." Have the students locate the fifty dollar bill and then demonstrate: "Put it where the tens go." When the bill is placed, say: "Five tens, no more. No dimes, no leftovers. Fifty dollars." Have the students practice.

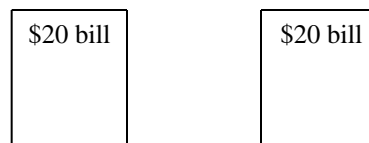
RESOURCES/MATERIALS

Standard money container
Refer to Teaching Aids:
 Money cue cards

2. Provide the students the money cue cards designating [50.01] through [50.99]. Randomly select cards and cue: "How many tens?" Continue with the method previously trained.

3. Remove the fifty dollar bill from the students' money containers and say: "No fifty, use tens, make a picture of five." Demonstrate and have the students practice with the money cue cards from [50.01] - [50.99].

4. Remove some ten dollar bills from the students' containers and introduce using twenty dollar bills to "construct" fifty dollars. Pattern and bounce count "One, two, three, four, need five." Pointing to the empty space below. Example:



The students should pattern a ten dollar bill below the twenties and practice bounce counting to five. Have the students practice with money cue cards [50.00] - [50.99].

5. Provide money cue cards designating [50.00] – [59.99] and cue: "How many tens?" Have the students pattern. Cue: "How many more dollars, dimes and leftovers?" Check by saying: "Five tens and ____, that's 5 __ dollars, __ dimes and ____, that's ____. Yes, that's \$5__ __."



OBJECTIVE	TEACHING ACTIVITIES
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6. Provide the students with the [60.00] money cue card. Cue: "How many tens? Six; five-six. Find a fifty." Assist the students in locating and placing a fifty dollar bill, or demonstrate if necessary. Point to the numeral 5 and say: "Five." Point to the empty space below the bill and say: "Six tens." Pattern a ten dollar bill below the fifty and touch the numerals on the bills saying, "Five, six." Point to the zeros on the money cue card and say: "No dollars, no dimes, no leftovers." The students should practice using money cue cards [60.00] – [69.99].
7. Remove the fifty dollar bill and ask: "How many tens?" Demonstrate making a picture of five tens. Circle the pointer finger and say: "Five." Place another ten below and say: "Six." Have the students practice with money cue cards [60.00] – [69.99].
8. Remove the ten dollar bills from the students' containers and present the [60.00] money cue card. Cue: "How many tens?" Demonstrate using twenty dollar bills, placing a twenty under the numeral six and counting, "One, two, another-three, four and another-five, six," while bounce touching on the numeral two. Have the students practice using the money cue cards [60.00] – [69.99]. Provide mixed practice with money cue cards designating amounts [.01] – [69.99].
9. Introduce the [70.00] money cue card. Cue: "Find a fifty dollar bill." Say: "Five" while touching the numeral 5. Point to the empty space below the bill and say: "Six, seven. Need two tens. What is two tens? Use a twenty." Assist the students in locating a twenty and placing it under the fifty. Say: "Five", while touching the numeral 5. Bounce count on numeral two and say: "Six, seven." Have the students practice using the money cue cards [70.00] - [79.99]. Train the use of ten dollar bills (no fifty), twenty dollar bills with a ten, etc.



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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10. Introduce the [80.00] money cue card. Follow the training procedure and have the students practice with money cue cards [80.00] – [89.99].
11. Introduce the [90.00] money cue card. Follow the training procedure and have the students practice with money cue cards [90.00] – [99.99].
12. Provide mixed practice with money cue cards designating amounts of [.01] – [99.99].



T.E.K.S. 111.12 (K.1) Number, operation and quantitative reasoning. The student uses numbers to name quantities.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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13. Student will read price tags to \$999.99.

Refer to Middle School Money (Reads price tags under \$100.00).

1. Provide the students with the money cue cards for [100.00] through [999.99] and say: "Read the amount. Count the dollars." Demonstrate counting the numerals to the left of the decimal point saying: "One, two, three" while touching the three numerals. Point to the first numeral and say: "This says hundred." Demonstrate reading the dollar amount by touching the first numeral while saying, "Remember to turn the wrist over to cue: 'Hundred.'" Then touch the second and third numerals and read them. Touch the decimal point and say: "Dollars." Provide the students with practice.
2. Display prices from advertisements that do not use decimals. Have the students practice the skills.

RESOURCES/MATERIALS

Advertisements without decimals
Refer to Teaching Aids:
 Money cue cards



T.E.K.S. 111.7 (K.13) Underlying process and mathematical tools. The student applies mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
14. Student will figure sales tax.	Refer to Middle School Money (Foods and Non-foods, Taxed and <u>Not</u> Taxed). <ol style="list-style-type: none"> Review tax rules and say: "The calculator can add tax." Write "+ 7%" on the board. Point to the plus sign and say: "Point to the plus sign on your calculator." Check the students to make sure they have found the "+" sign and say: "Point to the plus sign on the calculator", and check the students again. Continue this procedure with 7 (or appropriate tax value). Point to the percent symbol and say: "This is percent. Find it on your calculator. Point to percent." Now say: "Let's practice. Push plus seven percent." Repeat the chant and have the students practice. Review the tax rules and say: "Calculators can add tax. First, we put in the price. Dishwashing soap is \$1.00. Put it in your calculator. Push it in your calculator. Push 'one', dollar says 'dot', no dimes, no leftovers. Push zero, zero. Dishwashing soap, can you eat it? No, you pay tax. Push 'plus seven percent'. What does the calculator say now?"
----- RESOURCE/MATERIALS -----	
Calculator Refer to Teaching Aids: Money numeration sheet Math Helper "Tax" cue card	<ol style="list-style-type: none"> Provide additional examples in whole dollar amounts (\$2.00, \$3.00, etc.). Provide this example: "___ costs \$2.59, and it is a taxable item." Cue the students, while solving the problem on the calculator. "My calculator says 2.7713. Does yours?" Check the students calculators. Write "2.7713 on the board and point to the 2, saying: "I can pay two dollars." Point to the 7 and say: I can pay seven dimes." Point to the second 7 cents: "But I can't pay this 13. These are blah-blahs." Point using a circular motion around the 13.
	<p><u>NOTE:</u></p> <p><i>Do not cue with "What's the answer?" The students do not need to push the "equal" button.</i></p>



AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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Say: "We need to get rid of the blah-blahs. It costs a penny to get rid of the blah-blahs. 2.77 blah, blah, blah, so it's not 77. It will cost" (raise one finger, lower it) "78". Repeat this process, pointing to the .77 on the Money Numeration Sheet and then point to .78.

5. Provide many examples and have the students practice.
6. Introduce the concept of rounding to the next dollar. Write: "1.9932" on the board and say: "one dollar, ninety-nine, blah, blah, blah. It costs a penny to get rid of the blah-blahs. Ninety-nine and one penny makes another dollar. Not one dollar-it costs two dollars." Provide examples (2.9968, 3.9998 and 5.9948).

NOTE:

All values are rounded up to the next cent.

ADAPTATION:

Train the students using a Math Helper "Tax" cue card.



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
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15. Student will compute the total for a purchase of up to 5 items.

- Refer to Elementary Money (Purchase two items).
1. Review purchasing two items.
 2. Introduce the concept of buying three items.
 - a. Use “hamburger, french fries and a Coke” as an example.
 - b. Position a cafeteria tray on a table and “place the order.”
 - c. Put a hamburger container on the tray. Write the price on the board and cue the students: “Put it in your calculator.”
 - d. Then say: “AND french fries”, while placing the french fries container on the tray. Say: “I put the hamburger and french fries TOGETHER on the tray. What’s the rule?”
 - e. Lead the chant: “When we put things together, we add. When we add, we use a plus sign. Push the plus sign.”
 - f. Write the price of the french fries on the board and review the rule, “No dollars, push zero-dot.”
 - g. Cue: “Put it in your calculator.”
 - h. Cue: “We’re not done yet. I want a hamburger, french fries AND a Coke.”
 - i. Place a Coke on the tray and say: “I put the Coke TOGETHER with the hamburger and fries.”
 - j. Lead the chant and remind the students to: “Push the plus sign.”
 - k. Write the Coke price on the board and say: “Put it in your calculator. That’s all I want. What’s the answer? Push equal. What does it cost? Is that all?”
 - l. Review the restaurant tax rule. Cue: “Push plus seven percent.” Have the students read the calculator.
 3. Continue to provide examples, using all food or all non-food items in a grocery store. Increase the number of items purchased to five.
 4. Provide worksheets for the students to practice calculator skills.
 5. Have the students practice during community based instruction.
 6. Provide additional practice during word problem training.

RESOURCES/MATERIALS

- Grocery Store Math
- Remedia
- Menu Math
- Remedia
- Calculator
- Fast food containers
- Worksheets



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
16. Student will count money amounts to \$99.99.	1. Provide each student with a standard money container. Cue: "Find the ten's. (Remember twenties are two tens). Make ten's. Find the dollars. Make dollars (remember to look for birds). Make leftovers."

NOTE:

A quarter which does not fit into a pattern may be placed aside and added with the patterned money amount using a calculator.

RESOURCES/MATERIALS

Standard money container
Calculator



T.E.K.S. 111.4 (2.3) Number, operation and quantitative reasoning. The student adds and subtracts whole numbers to solve problems.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
17. Student will count a quarter and dimes to \$0.95.	1. Provide the students with one quarter, one dime and a Money Numeration Sheet. Point to the 25 on the classroom numeration chart and say: "Twenty-five and a dimes makes", point to the 35 and say: "thirty-five." Instruct the students to point to the quarter (the 25) on the sheet and slide their fingers down to "35". Lead the chant: "Twenty-five and a dime makes thirty-five." Have the students practice patterning:

RESOURCES/MATERIALS

Standard money container
Calculator
Refer to Teaching Aids:
Money Numeration Sheet
Money cue cards



counting and/or providing the amount.

2. Write "25, 35, 45, 55, 65, 75, 85, 95" in a vertical pattern on the board. Chant: "Twenty-five and a dimes says thirty-five, and a dime says 45, etc." Have the students practice.

3. Provide the students with one quarter and 2 dimes. Demonstrate patterning:



Cue the students visually on the Numeration sheets as well as auditorially.

4. Continue through the training sequence above.


ADAPTATION:

Have the students pattern the dimes, count them and enter the amount into a calculator. Then, they could add ".25" and push "equals". Allow the students to use money cue card, if necessary.



T.E.K.S. 111.4 (2.3) Number, operation and quantitative reasoning. The student adds and subtracts whole numbers to solve problems.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
18. Student will count 3 quarters and dimes to \$1.25.	Refer to High School Money (Counts quarters and dimes to \$0.95). 1. Provide the students with a Money Numeration Sheet, three quarters and one dime. Ask: "How much money? Get the birds (quarters)." and demonstrate patterning:  Say: "No nickel? Can't fix it. How much money?" Point in a circular motion around the 3 and say: "75 cents." Point to the .75 on your sheet. Slide down one dime, seventy-five and a dime makes eighty-five." Give the students practice patterning, counting and/or giving the amount.
<hr/> RESOURCES/MATERIALS <hr/> Standard money container Calculator Refer to Teaching Aids: Money Numeration Sheet	2. Introduce three quarters and two dimes. Follow the above training procedure. 3. Introduce 3 quarters and 3 dimes. Instruct the students to place the quarters on a highlighted Money Numeration Sheet to reach .75. Then have them place the first dime on the .85, and the second dime on .95. Demonstrate placing the dime on .05 and say: "More than 1.00, it's \$1.05." Continue training to \$1.25.

ADAPTATION:

Have the students make the pattern of 2 quarters = 5 dimes. When a quarter can't be "fixed", instruct them to move it away and finish with dimes. Then enter the patterned money amounts into the calculator and push "plus .25" and "equals".



T.E.K.S. 111.7 (5.1) Number, operation and quantitative reasoning. The student uses place value to represent whole numbers and decimals.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
19. Student will spell number words one hundred to nine hundred ninety-nine.	Refer to Elementary Money (Spelling one through ten) and Middle School Money (Spelling eleven through ninety-Nine). 1. Review how to “spell red.” Check and teach if necessary. Cue the students: “If you can spell red, you can spell hundred. Listen {H}undred, that’s an (H). You know! (UN)O. You no dummy. Make a (D). You can spell red, (RED). There it is! (HUNDRED). Repeat the instructions and have the students practice.
RESOURCES/MATERIALS	
{ } indicates sound () indicates letter name	2. Instruct the students to “Spell one hundred.” Ask: “How many hundreds? One. First you spell one, then you spell hundred.” Have the students practice spelling 100, 200, 300, etc.. 3. Write 116, etc., on the board. Demonstrate counting numeral places “one, two, three” while pointing to the numerals. Point to the numeral in the hundreds place and say: “This says hundred. Spell one. Spell hundred.” Circle you pointer finger around 16 and say: “Spell 16.” Provide the opportunity to practice. 4. Have the students practice writing checks over \$100.00.



T.E.K.S. 111.4 (2.3) Underlying processes and mathematical tools. The student applies Grade 2 mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE TEACHING ACTIVITIES

20. Student will develop a weekly budget. Refer to Social Studies: Personal Business.

RESOURCES/MATERIALS



NUMERATION SHEET A

97	98	99	100	101	102	103	104	105	

1. _____

2. _____

3. _____



T.E.K.S. 111.4 (2.1) Number, operation and quantitative reasoning. The student understands how place value is used to represent whole numbers.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
21. Student will complete a deposit slip for checks only and balance the check register.	Refer to Middle School Money (Differentiates currency, coins and checks), (Writes checks), and (Fills out a check register).
----- RESOURCES/MATERIALS -----	
Enlarged deposit slip Overhead projector Deposit slips Enlarged check register	<ol style="list-style-type: none"> 1. Provide the students with a check that has their name on the payment line and say: "You have a check. How much money do you have?" Have the students respond or point to the money amount on the check. Say, "We can deposit checks in our checking account. We use a deposit slip." Display an enlarged deposit slip on the board or overhead projector and say: "This is a deposit slip," while circling the words, "deposit" and "slip". Provide the students with deposit slips and instruct them to circle the words "deposit slip". 2. Say: "Find where the date goes," and demonstrate the location on the enlarged deposit slip. Have the students practice. 3. Say: "Find the word 'checks'," and demonstrate on the enlarged deposit slip. Review differentiation by cueing: "Not currency, not coins, it's a check. Write the money here", while pointing to the appropriate space. Then, point to the space for currency and count, "one". Point to the space for coins and count "two". Point to the appropriate space count "three". Instruct the students that the "three" is the appropriate space to record the checks. 4. Review the rule: "Line says dollars" and demonstrate writing the check amount in the space on the deposit slip. Provide guided practice for the students. 5. Ask: "Any more checks? No, find the word 'total'." Demonstrate on the enlarged deposit slip. Point to the check amount, and say: "This is our total. Write it again." Demonstrate and have the students practice.



OBJECTIVE	TEACHING ACTIVITIES
	(Continued)
6.	Discuss the concept “less cash received” and say: “Today we don’t need any cash back. Leave it empty.”
7.	Say: “Find the net deposit” and demonstrate on the enlarged deposit slip. Then say: “Net means the final amount. Did we take any cash back? No, the final amount is \$___.” Write it again.” Have the students practice.
8.	Say: “We need to tell our checkbook what we did.” Provide the students with a check register that has a predetermined balance. Ask: “How much money do we have in the bank?” Encourage the students to respond or to point to the balance. Now say: “We had \$___, but we are depositing this check for \$___.” The bank will put the check <u>together</u> with the other money. What happens when we put things together?” Lead the chant: “When we put things together, we add. When we add we use a plus sign.” Instruct the students to date the check register (a previously trained skill). Then ask: “What did we do today? We made a deposit. Tell your checkbook. Write ‘deposit’.” Demonstrate how to copy the word “deposit” from the deposit slip. Point to the space where the checks are posted and demonstrate crossing out the space. Ask: “Where do we write deposits?” Demonstrate writing the deposit amount on an enlarged check register. Cue: “Make a problem” and demonstrate writing the deposit amount under the balance. Review the “Putting things together rule” and instruct the students to use their calculator to balance the account.

ADAPTATIONS:

If the students are unable to complete the task, they should present the deposit slip, the endorsed check and the check register to bank personnel for assistance.



T.E.K.S. 111.7 (5.1) Number operation and quantitative reasoning. The student uses Place value to represent whole numbers and decimals.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
22. Student will complete a deposit slip for currency only and balance the check register.	<ol style="list-style-type: none">1. Provide the students with currency, a deposit slip and a check register. Review the term "currency" and point out the designated space on the deposit slip for recording currency.2. Instruct the students to count the money. Demonstrate writing the amount on the appropriate line and have the students practice.3. Instruct using the training procedure.
RESOURCES/MATERIALS	<ol style="list-style-type: none">4. Provide mixed practice with checks and currency.

Currency
Deposit slip
Check register



T.E.K.S. 111.4 (2.3) Number, operation and quantitative reasoning. The student adds and subtracts whole numbers to solve problems.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
23. Student will complete a deposit slip using "less cash received".	1. Review training. Provide the students with a check, a deposit slip, a check register and an empty wallet. Instruct the students to complete a deposit slip. When the students finish the "total" step, cue the students: "Look in your wallet. Any money?" The students should respond negatively. Explain: "The bank will give you some of the check money. You have to tell the bank you want cash." Point to the "Less Cash Received" space and say: "You want to go to the movies and out to eat. Those places don't take checks. You need twenty dollars in cash." Demonstrate entering \$20.00 in the appropriate space. Have the students practice.
<p>----- RESOURCES/MATERIALS -----</p> <p>Check Deposit slip Check register Empty wallet Enlarged deposit slip Calculator</p>	2. Point to the "Net Total" and review the term. Cue: "We took a \$___ check to the bank" pointing to the "Total" amount on an enlarged deposit slip. "We left the bank with twenty dollars. We took away twenty dollars. What happens when we take things away?" Lead the chant: "When we take things away, we subtract. When we subtract, we use a minus sign." Point to the "Net Total" area of the deposit slip and say: "Here's the problem. Use your calculator." Provide the students opportunity to practice.



T.E.K.S. 111.12 (2.12) Underlying processes and mathematical tools. The student applies Grade 2 mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
24. Student will recognize situations where checks are not an acceptable means of payment.	1. Provide the students with examples during check writing practice. 2. Explain what “No Checks” and what “No Out of Town Checks” means.



T.E.K.S. 111.12 (2.12) Underlying processes and mathematical tools. The student applies Grade 2 mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
25. Student will select a lower priced item from more than two similar items.	1. Have the students practice finding the lower price in classroom activities. Give the students a large candy bar and a small candy bar of the same kind. Explain that the larger costs more. Ask the students to guess the price of the two candy bars. 2. Display two identical size cereal boxes with different weights. Again, ask the students to guess the prices. Emphasize that even though the boxes look the same, they are not the same size. Teach the students to locate the letters "ozs." and determine if they are the same or different.
<hr/> RESOURCES/MATERIALS <hr/> Two candy bars (different sizes, same brand) Two identical size cereal boxes (different weights) Two or more types of green beans, peanut butter or frozen pizza	3. Introduce the rule: "Boxes, cans and jars with the same 'ozs' can be compared." 4. During community based instruction, the students should locate two or more types of green beans, peanut butter or frozen pizza that have the same ounces and compare the prices. Have them select the lower priced item when no brand is stipulated.



T.E.K.S. 111.7 (5.1) Number operation and quantitative reasoning. The student uses Place value to represent whole numbers and decimals.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
26. Student will figure correct change, using a calculator to determine the amount, to \$99.99.	1. Introduce the concept in a word problem format. 2. Say: "I have a \$5.00 bill. The cashier asks for \$2.84. I hand her the money. She takes \$2.84 <u>away</u> from me. What happens when we take things away?" Lead the students in the chant: "When we take things away, we subtract, we use a minus sign." Now, write the problem on the board. Instruct the students to use a calculator to solve the problem. Say: "How much change will I receive?" Look at your calculator.
RESOURCES/MATERIALS	3. Provide the students with word problems and have them practice.
<u>Grocery Store Math</u> Remedia <u>Menu Math</u> Remedia Calculator Worksheets	4. Have the students use worksheets to practice these skills. 5. Encourage the students to apply this skill during community based instruction.



T.E.K.S. 111.12 (2.12) Underlying processes and mathematical tools. The student applies Grade 2 mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
27. Student will recognize the importance of saving a sales receipt and will practice returning merchandise.	1. During community based instruction, have the students to purchase school supplies. Demonstrate the paper work involved and the attachment of a receipt to account for money spent. 2. During community based instruction, “allow” the students to make inappropriate purchases. Train them to return the merchandise for an exchange.

RESOURCES/MATERIALS

Sales receipt



T.E.K.S. 111.7 (K.13) Underlying process and mathematical tools. The student applies mathematics to solve problems connected to everyday experiences and activities in and outside of school.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
28. Student will deduct coupon savings from product cost.	<ol style="list-style-type: none"> 1. Display enlarged coupons and discuss saving money. Point out the words "SAVE" or "OFF". 2. Provide the students with coupons and instruct them to circle the words "SAVE" and/or "OFF". Display the written words for students who require the visual cue. 3. Instruct the students to "underline the money" on the coupon. Have the students practice.
----- RESOURCES/MATERIALS -----	
Enlarged coupons Coupons Product container with an enlarged price tag Calculator Refer to Teaching Aids: Math Helper "Coupon" cue card	<ol style="list-style-type: none"> 4. Display a product container with an enlarged price tag that corresponds to one of the students coupons. Ask: "Who has a coupon for the ___?" When a student responds (or is prompted), ask: "How much saved? How much off?" The (product) costs \$ ___. The coupon says \$ ___ off. Introduce the rule: "To take something off, we take it away. When we take things away, we subtract. When we subtract, we use a minus sign." Emphasize the concept by providing the following example, "There's a huge spider crawling on my back. Take it off. What do you do? You take it away." Frantically reach for the spider and say: "SAVE ME. SAVE ME. Take it off. Take it away." Ask: "What's the rule?" Prompt, "To take something off, we take it away." 5. Return the students attention to the product and coupon and instruct them to practice the rule. "The (product) costs \$ ___. Put the cost in the calculator. The coupon says \$ ___ off." Repeat the rule and ask: "What button do we use?" Demonstrate pushing the minus sign and prompt the students to imitate on their own calculators. Ask: "How much off?" Prompt responses and cue: "Put it in your calculator. What's the answer? Push equal." Ask: "How much will the (product) cost? Read the answer."

ADAPTATION:

Provide the students with Math Helper "Coupon" cue card.



T.E.K.S. 111.7 (5.2) Number, operation and quantitative reasoning. The student uses fractions in problem-solving situations.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
29. Student will figure the purchase amount when given a fractional portion savings.	<ol style="list-style-type: none"><li data-bbox="760 468 1438 590">1. Display advertisements that contain $\frac{1}{2}$ off, or $\frac{1}{3}$ price. Provide the students with a newspaper and/or a sale catalog. Instruct them to circle the fraction “one-half” each time they see it.<li data-bbox="760 621 1438 1104">2. Say, “Find the $\frac{1}{2}$ button on your calculator.” As the students begin to look, say: “No one-half button, but one-half is 50%.” Write 50% on the board and say: “The store is going to take one-half, 50% away from the price. What happens when we take things away?” Lead the students in the chant: “When we take things away, we subtract. When we subtract, we use a minus sign.” Cue: “Let’s practice.” Have the students use a pencil and paper or enter the problem directly into the calculator. Display an item with an enlarged price tag and say: “Price is \$____. Put it in your calculator. Put a “$\frac{1}{2}$ price” sign above the item and say: “Sign says $\frac{1}{2}$ price. The store is taking away 50%. Push – 50%. Look at your calculator. How much does it cost now? Can you eat it?” (Review the tax rules.)<li data-bbox="760 1136 1438 1167">3. Introduce one-third (-33%) and one-fourth (-25%).<li data-bbox="760 1199 1438 1251">4. Present problems in the same manner and let the students practice.<li data-bbox="760 1283 1438 1346">5. Have the students practice during community based instruction.

RESOURCES/MATERIALS

- Advertisements
- Calculator
- Item with an enlarged price tag
- Enlarged sale sign
- Refer to Teaching Aids:**
- Math Helper “ $\frac{1}{2}$ OFF”, “ $\frac{1}{3}$ OFF” and “ $\frac{1}{4}$ OFF” cue cards

ADAPTATION:

Provide the students with Math Helper “ $\frac{1}{2}$ OFF”, “ $\frac{1}{3}$ OFF” and “ $\frac{1}{4}$ OFF” cue cards.



T.E.K.S. 120.2 (1) Underlying process and mathematical tools. The student performs payroll and banking procedures.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
30. Student will figure the purchase amount when given a percentage of savings.	<ol style="list-style-type: none"><li data-bbox="764 468 1425 583">1. Display types of advertisements that indicate a certain percentage off the regular price. Provide the students with a newspaper and/or a sale catalog. Instruct them to circle the percentages they find.<li data-bbox="764 621 1425 678">2. Review the “off” rule with them: Refer to High School Money (Using coupons).<li data-bbox="764 716 1425 800">3. Display an item with an enlarged price tag with a 50% off sign. Instruct the students to “Put in the money. Push minus 50%. How much now? Tax?”<li data-bbox="764 837 1425 894">4. Provide the students with numerous examples and let them practice.<li data-bbox="764 932 1425 982">5. Encourage the students to practice during community based instruction.

RESOURCES/MATERIALS

Newspaper or sale catalog advertisements
Calculator
Item with an enlarged price tag
Enlarged “_% OFF” sign
Refer to Teaching Aids:
Math Helper “50% OFF” cue card

ADAPTATION:

Provide the students with a Math Helper “_% OFF” cue card.



T.E.K.S. 111.7 (5.2) Number, operation and quantitative reasoning. The student uses fractions in problem-solving situations.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
31. Student will figure the cost when buying more than one of an individual product sold by the pound.	<ol style="list-style-type: none"><li data-bbox="764 468 1440 531">1. Introduce the concept in word problem format. Refer to High School Word Problems (Multiplying).<li data-bbox="764 558 1440 709">2. Write the words "EACH, EA., LB." on the board. Ask the student to read and/or train the students to recognize the words. Look in the newspaper advertisements and sale catalogs and instruct the students to circle the above words.<li data-bbox="764 737 1440 1192">3. Review the rules for multiplication. Display an item (a Slurpee cup with a 39¢ price tag listed above it) and say: "Go to 7-11. Buy two Slurpees. How much are they <u>each</u>?" Write ".39" on the board and say: "Thirty-nine cents. That's no dollars, three dimes and nine. Put it in your calculator. I want you to buy two. How many <u>times</u> do you have to pay 39¢? Two times. You can write it two times, or you can push the times button. Push times two." Ask the students for an answer and say: "Push equal. How much for two?" Check their calculators and ask: "Tax?" Review the junk food rule and cue: "Push + 7%." Instruct the students to buy three items at the same cost. Give them the cue and let the students practice.<li data-bbox="764 1220 1440 1472">4. Introduce buying things by the pound to the students. Say: "The recipe says 2 lbs. of hamburger. Go to the grocery store and find the Ground Beef. If the sign says \$1.29 per lb., how much will it cost? Put the money in your calculator. How many pounds do you need? Two. You can write it two <u>times</u>, or push times two. What's the answer? Push equal. Tax? If you can eat it, there's no tax."<li data-bbox="764 1499 1440 1560">5. Provide the students with numerous examples and let them practice.

RESOURCES/MATERIALS

Newspaper advertisements
Sale catalogs
Calculator
Slurpee cup with price tag
Refer to Teaching Aids:
Math Helper "\$ EACH" and
"\$ LB" cue card

ADAPTATION:

Provide the students with a Math Helper "\$ EACH" and "\$ LB" cue cards.



T.E.K.S. 120.24 (1) Underlying process and mathematical tools. The student performs payroll and banking procedures.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
32. Student will figure “how much more needed” when provided an item priced and current money available.	Refer to Middle School Word Problems (Figuring how many more). <ol style="list-style-type: none">1. Introduce the concept in the word problem format. Say: “You want a new (<u>item</u>). It costs \$____. Open your wallet. Put the money on the table. Pattern it, count it and state the amount.” Ask: “Do you have enough money? No, this is a problem. Use your calculator. The (<u>item</u>) costs \$____. Put the money in your calculator. You have \$____. That’s not enough money. How many <u>more</u> dollars do you need?” Lead the students in the chant: “To find out how many more, subtract. When we subtract, we use a minus sign.” Cue: “Push minus. Take away the money you have to find out what you need. Push ‘equals’ to get an answer. That’s the money you need.”2. Provide numerous examples and have the students practice.3. Encourage the students to practice during community based instruction.4. Have the students select an item that requires them to save money for several weeks before they can purchase it. Tell the students to calculate the amount they need as their savings grow.5. Have the class set a fund raising goal. Help them to calculate how much they need after each activity.

RESOURCES/MATERIALS

Wallet
Money
Calculator
Refer to Teaching Aids:
Math Helper “NOT ENOUGH MONEY”
cue card

ADAPTATION:

Provide the students with Math Helper “NOT ENOUGH MONEY” cue card.



T.E.K.S. 111.4 (2.3) Number, operation and quantitative reasoning. The student adds and subtracts whole numbers to solve problems.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
33. Student will figure the cost of buying only one of an item priced as a ratio.	<ol style="list-style-type: none"> 1. Introduce the concept in a word problem format. 2. Display advertisements with prices written as ratios, (3/\$1, 5/\$1, etc.). Cue “? says FOR.” Provide examples for the students to read. 3. Display an advertisement and say: “The ad says # for \$___, but you only want one. That’s a problem. Get your calculator ready. Put the money in your calculator. You don’t want all of them. You want to divide them up. FOR says divide.” Write ÷ on the board. Instruct the students to “find the division button. Push divide.” Ask: “How many could we have gotten?” Point to the number that says # for \$___. Have the students enter the number in their calculators and push equal. Ask: “How much for only one? Tax?” Review the rule for the situation. 4. Demonstrate the concept by placing four quarters and two items on the table. Display the sign, 2/\$1. Cue: “I can buy two of these with my dollar, but I only want one. <u>Divide</u> the money into two piles under the items, one quarter at a time.” Demonstrate the pattern. Count and state the amount (50¢). Have the students check the work on their calculators. Provide 100 pennies, 3 items and a sign that reads 3/\$1. Instruct the students to divide the pennies into three groups with one penny under each item, until one penny remains. Have them pattern, count and state the amount of money under one item. Encourage them to use a calculator to check their answers. The calculator should read 0.3333. The students should use the “blah-blah” rule. Say: “34¢” and move an extra penny to the pattern below the item the students are buying. Provide examples for practice. 5. Provide practice worksheets developed from newspaper advertisements. 6. Provide opportunities for practice during community based instruction.

RESOURCES/MATERIALS

- Advertisements
- Calculator
- Worksheets
- Refer to Teaching Aids:**
- Math Helper “N for \$” cue card
- Money Math Series
- Grocery Store Money Math

ADAPTATION:

Provide the students with Math Helper “N for \$” cue card.



T.E.K.S. 120.24 (2) Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
34. Student will figure the cost of several items when only some are taxable.	<p>Refer to Middle School Money (Taxable and non-taxable foods and non-foods).</p> <ol style="list-style-type: none">1. Review the grocery store tax rule. Display two items, one that is taxable and one that is non-taxable. Ask: "Which one is food?" Have the students indicate a food item and label it with an "F". Then ask: "Which one is a Non-Food?" and label it "NF". Provide the students examples and let them practice.2. Say: "When we buy foods and non-foods, the store only taxes the non-food. Here's the rule. First the non-food, then tax, then food, push equal." Write the cue on the board<ol style="list-style-type: none">1. NF2. +7%3. +F4. = <p>Give the students the prices of two items and tell them to use a calculator to solve the problem.</p> <ol style="list-style-type: none">3. Introduce more than 2 items. Instruct the students to practice.4. Provide practice for the students on worksheets.5. Have the students practice during community based instruction.

RESOURCES/MATERIALS

Market Math, Remedia

Calculator

Worksheets

Refer to Teaching Aids:

Math Helper "BUY FOOD and NON-FOOD" cue card

ADAPTATION:

Provide the students with Math Helper "BUY FOOD and NON-FOOD" cue card.



T.E.K.S. 120.24 (2) Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
35. Student will figure a tip, when necessary.	<p>Refer to Middle School Money (Recognizes situations requiring tipping).</p> <ol style="list-style-type: none">1. Review facts about leaving tips in restaurants. Say: "You need to know how much money to leave on the table. Provide the students with a restaurant bill. Display the enlarged bill on the board and say: "This number will help." While pointing to the tax amount, tell the students to "Find the tax" by pointing to the tax amount on their bills.2. Introduce the rule: "Tax times 2" by writing the cue: "Tax X 2" on the board. Point to the "X" in tax and say: "This helps you remember.3. Demonstrate putting the tax amount into the calculator, pushing the "times" button, pushing equals. Have the students practice on their calculator.4. Provide the students with coins and restaurant bills. Say: "Leave a tip." Guide the students to use a calculator and pattern the amount for a tip. If pennies are left, return them to the students and say: "Don't leave pennies."5. Provide the students with a dollar bill and some coins. When the tip amount exceeds the students coin amounts, instruct them to request change for a dollar bill.6. Allow the students to practice during community based instruction.

RESOURCES/MATERIALS

Enlarged restaurant bill
Calculator
Refer to Teaching Aids:
Math Helper "TIP" cue card
TIP chart

ADAPTATION:

Provide the students with a Math Helper "TIP" cue card and/or a tip chart.



T.E.K.S. 120.24 (2)

Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
36. Student will write a check to pay a bill.	<p>Refer to Middle School Money (Write a check) and (Use a check register).</p> <ol style="list-style-type: none"><li data-bbox="764 558 1442 772">1. Display an enlarged electric bill. Walk around the room and turn on the record player, cassette recorder, etc. Ask: "What happens if you don't pay the electric bill?" Turn off the equipment and lights and say: "That's right! No lights, no music, no TV." Cue: "Let's pay a bill. Get a check ready." Provide the students with a copy of the bill.<li data-bbox="764 804 1442 1077">2. Cue: "Write the date and write your name. Now, look at the bill; find the company." Point to the company's name on the enlarged bill and say: "Find ___ on your bill. That's who you write the check to. Copy it." The students should write the company's name on the check. Ask: "How much do they want us to send? What's the amount?" Explain the terminology on bills (Pay Amount Due, Net, Total, etc.). Cue: Write the money. Spell it."<li data-bbox="764 1108 1442 1192">3. Continue practice with electric bills until the students demonstrate mastery in locating the company's name and the amount due.<li data-bbox="764 1224 1442 1287">4. Continue practice with additional bills (telephone, natural gas, water and credit card).<li data-bbox="764 1318 1442 1470">5. Allow the students to write their own personal checks during community based instruction or assist them with writing a teacher's check. Remind the students that only the person whose name is imprinted on the check may sign it.
RESOURCES/MATERIALS	
Enlarged electric bill Copies of electric bill Blank checks Additional bills	



T.E.K.S. 120.24 (2)

Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
37. Student will pay bills "by mail" when appropriate.	<ol style="list-style-type: none"><li data-bbox="764 468 1422 558">1. During a community based instruction trip, take the students to a local utility company to pay a bill. The next month, train the students to pay bills by mail.<li data-bbox="764 590 1422 741">2. Introduce the concept of returning a portion of the bill to the company and saving a portion for proof of payment. Explain that the bill tells what part to send back with a check. Teach the cue words (Return, Include, etc.).<li data-bbox="764 772 1422 863">3. Have the students write payment checks. Demonstrate which portion or page is to be returned. Give the students time to practice.<li data-bbox="764 894 1422 984">4. Stress the importance of entering the check amount into the register before placing it in the envelope.<li data-bbox="764 1016 1422 1047">5. Train the use of a window envelope.<li data-bbox="764 1079 1422 1136">6. Have the students practice the return address procedure and apply stamps.<li data-bbox="764 1167 1422 1318">7. Allow the students to assist teachers in paying their bills on the last day of the month, or any other established day. Emphasize the importance of payment and increase the students awareness of the actual cost of living.
RESOURCES/MATERIALS	
Blank checks Bills Check register Window envelope Postage stamps	



T.E.K.S. 120.24 (2) Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
38. Student will figure the amount of pay for determined hours at a given rate.	Refer to High School Time (Figuring time intervals, hours) and High School Word Problems (Multiplication). <ol style="list-style-type: none"><li data-bbox="764 562 1357 588">1. Introduce the concept in word problem format.<li data-bbox="764 621 1419 709">2. Talk with the students about being paid by the hour and cue: "Paid for <u>each</u> and every hour. The longer you work, the more you make."<li data-bbox="764 743 1442 890">3. Provide examples for the students (\$5.15 an hour, while working various number of hours). Instruct the students to use a calculator and solve the problems. Remind them that the pay check will be less than the calculator answer because of deductions.<li data-bbox="764 924 1419 1077">4. Provide the students with the classified ad section of the newspaper. Locate employment opportunities that state an hourly wage and the number of hours to be worked weekly. Tell the students to use their calculators to determine gross pay.

RESOURCES/MATERIALS

Calculator
Newspaper classified ad section



T.E.K.S. 120.24 (2) Number, operation and quantitative reasoning. The student researches consumer and employee issues and discusses financial implications for the individual.


AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
39. Student will construct money amounts to \$999.99	Refer to High School Money (Constructs money to \$99.99).
RESOURCES/MATERIALS	1. Provide the students with [100.00] money cue card. Point to the numerals in the dollar amount and say: "One, two, three." Then point to the first numeral and cue: "This says hundred. How many hundreds? Find it." Demonstrate if necessary by placing a hundred dollar bill vertically under the first numeral. Touch the first numeral on the bill and cue: "One hundred, no tens, no more dollars, no dimes and no leftovers. One hundred dollars." Have the students practice with money cue cards designating [200.00], [300.00] etc..
Standard money container	2. Provide the students the money cue cards designating [100.00] through [999.99]. Ask: "How many hundreds, tens, etc.?" 3. Remove some of the hundred dollar bills from the student's money containers. Train: "Make a hundred" by counting ten's to ten. Have the students practice. 4. Remove specific bills or coins and replace with equivalents. Provide the students with money cue cards designating amount of [.01] – [999.99] and have them practice.



T.E.K.S. 111.12 (1.1) Number, operation and quantitative reasoning. The student uses whole numbers to describe and compare quantities.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
40. Student will count money to \$999.99.	<ol style="list-style-type: none"><li data-bbox="747 468 1438 531">1. Review “Making hundreds” and patterning money from left to right.<li data-bbox="747 562 1438 772">2. Provide the students with money containers. Cue: “Find the hundred. No more hundreds? Find the tens. No more tens? Then make tens. Count the tens.” Say: “Ten, that’s a hundred dollars; move it. Now count ten’s (repeat above if necessary). Make dollars. No more dollars? Find the bids (quarters) make dollars.” 
<hr/> RESOURCES/MATERIALS <hr/>	<p data-bbox="857 1020 1438 1136">“If necessary, put them where the dollars go. Make dimes and count.” Say: “Ten, that’s a dollar. Put them where the dollars go. Count and move, if necessary. Now make leftovers.”</p> <ol style="list-style-type: none"><li data-bbox="747 1167 1438 1316">3. Place a strip of paper above this pattern and demonstrate counting hundreds and writing the numeral. Now count the tens and write the numeral. If there are no tens, dollars, etc., cue: “No ____, make a zero.”

Standard money container
Calculator

NOTE:

If the students are unable to count a quarter which does not fit in the pattern, tell them to place it outside of the pattern and add it with a calculator.



T.E.K.S. 111.12 (K.1) Number, operation and quantitative reasoning. The student uses numbers to name quantities.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
41. Student will figure paying one-half of a given amount.	1. Provide the students with one-half the money needed to purchase an item which can be divided (apple, candy bar). Display the item with a price tag and ask: "Can you buy it?" Have the students pattern the money, using the Money Numeration Sheet, if necessary, to determine that they do not have enough money. Instruct the students to figure how much more they need. Refer to High School Money (Figures amount needed). Demonstrate to them that another student has the money he/she needs. Develop the concept of sharing the item, by collecting money and cutting the apple in half. Provide each student a portion of the apple.
----- RESOURCES/MATERIALS ----- One-half money needed Item with price tag Electric bill Refer to Teaching Aids: Math Helper "PAY _" cue card	2. Introduce the concept of sharing utility bills, as in a roommate situation. Use the electric bill and demonstrate cutting it in half and giving half to each of two students. Tell the students that only one of the students has the amount of the bill on their half, so that method won't work. Say: "Got a problem, get a calculator." 3. Cue: "Put money in the calculator. We need to cut the money in half. Divide it into two pieces, so use the dividing button. How many pieces do we need? Two. Push two. Get an answer, push equals." Review the "blah-blah" rule for rounding up to the next cent, if necessary. Explain that one roommate pays the "blah-blahs." Say: "No big deal, it's only a penny." 4. Provide the students with amounts and have them practice dividing bills.

ADAPTATION:

Provide the students with a Math Helper "PAY _" cue card.



T.E.K.S. 111.12 (K.1) Number, operation and quantitative reasoning. The student uses numbers to name quantities.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
42. Student will figure the cost of a meal, including tax and tip.	Refer to Middle School Money (Recognizes tax) and High School Money (Computer tax). 1. Provide the students with specific menu items and/or money amounts which will restrict the student's choices. Discuss the importance of selecting menu items which are "within the budget". Demonstrate selecting an entrée which appears within a \$5.00 "budget", (\$4.50) putting it in the calculator and adding the tax. Explain: "We pay \$___ for the food, but we also need to leave a tip. We don't yet have a bill so we can't. Tax times 2. Push plus 15% and read the calculator." Ask: "Can you eat the (<u>entrée</u>)?" 2. Provide the students with a menu and various amounts of money. Have them practice working within a budget.
----- RESOURCES/MATERIALS ----- Menus Various amounts of money Budget Calculator Refer to Teaching Aids: Math Helper "TAX", "TIP", "RESTAURANT BILL" cue cards	----- <u>ADAPTATION:</u> <i>Provide the students with Math Helper "TAX", "TIP", "RESTAURANT BILL" cue cards.</i>



T.E.K.S. 120.2 (1) Number, operation and quantitative reasoning. The student performs payroll and banking procedures.
AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
43. Student will use an Automatic Teller Machine and balance the account.	Refer to Social Studies (community Services). <ol style="list-style-type: none">1. Display an A-T-M card. Explain that it is another way to take money away from a checking account and that it works in a machine. Demonstrate during community based instruction.2. Train entering A-T-M withdrawals in a check register.

RESOURCES/MATERIALS

A-T-M- card



T.E.K.S. 120.2 (1) Number, operation and quantitative reasoning. The student performs payroll and banking procedures.
 AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
44. Student will use a savings account passbook.	Refer to Social Studies (Community Services). 1. Provide the students with a check or cash and say: "Deposit this in your savings account." Instruct them to use their individual sample passbooks to enter the amount of the deposit. Cue: "Put this amount together with the money you have already saved. What happens when we put things together?" Lead the students in the chant: "When we put things together, we add. When we add, we use a plus sign." Have the students practice.
----- REOURCES/MATERIALS ----- Check Cash Sample savings account passbook	2. Provide the students with sample passbooks and tell them: "Check your balance." Give them examples of items that could be purchased with this amount, emphasizing the concept of saving to make a particular purchase. Train the students in various withdrawal methods. Cue: "Take this money <u>away from</u> the bank. What happens when we take things away?" Lead the chant: "When we take things away, we subtract. When we subtract, we use a minus sign." Have the students practice.



T.E.K.S. 120.1 (2)

Number, operation and quantitative reasoning. The student performs payroll and banking procedures.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
45. Student will understand basic banking terms.	<ol style="list-style-type: none"><li data-bbox="730 394 1435 504">1. Introduce and explain terms (overdrawn, bounced, service charge and returned checks).<li data-bbox="730 504 1435 621">2. Make the students aware that writing a check with insufficient funds (check bigger than balance) results in a penalty.

RESOURCES/MATERIALS



T.E.K.S. 120.2 (1)

Number, operation and quantitative reasoning. The student performs payroll and banking procedures.

AREA: Money

OBJECTIVE	TEACHING ACTIVITIES
46. Student will read and reconcile a monthly checking account statement.	1. Explain that if cancelled checks are returned, the checks should be put in order. Have the students practice. Demonstrate the use of the Numeration Sheet A for assistance if needed. 2. Point to the deposit column on the checking account statement and the deposit column on the checkbook register. Demonstrate matching the deposit amounts, dates and the amounts of checks written. Use a green highlighter to indicate deposits which the bank statement does not include.
----- RESOURCES/MATERIALS -----	3. Demonstrate marking off checks and A-T-M withdrawals posted on the bank statement. Train the students to highlight in red, any checks which have not been posted.
Checking account statement Checkbook register Green and red highlighters	4. Have the students practice the procedures. Instruct the students to total the "red" amounts and subtract the total from the checking account statement balance. Instruct them to total the "green" amounts and add to the balance. Provide worksheets for practice. 5. Train the students to locate bank charges, if any, and subtract from the balance. 6. The students should compare the balance on the checking account statement to the balance on the checkbook register.

