

Money *Smarts.*

Coins, saving, and the first big idea: money can grow.

Aligns to: counting and adding within 20 (Grade 1 math); recognizing coin values; earning, saving, and the idea of growth (personal finance).

Grade 1 · Ages 6–7

1. Meet the Coins
2. Count the Coins
3. Make That Amount
4. Needs and Wants
5. Spend or Save
6. Saving Up
7. Earn It
8. Watch Money Grow
9. My Money Words

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How to use this packet

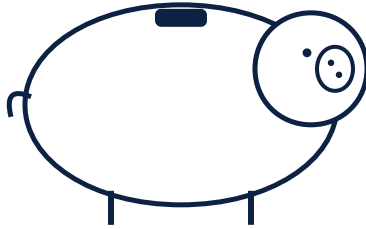
Start with coins and counting, then saving and earning, and finish with the “money grows” idea. A coin reference strip sits at the top of the counting pages.

1. Meet the Coins	Coin values.
2. Count the Coins	Adding coin values.
3. Make That Amount	Equivalent coin combinations.
4. Needs and Wants	Needs vs. wants.
5. Spend or Save	Choosing to save.
6. Saving Up	Saving toward a goal.
7. Earn It	Money is earned.
8. Watch Money Grow	Doubling — first compounding.
9. My Money Words	Save, spend, earn vocabulary.

Quick tips. Print in black-and-white, single-sided. Each sheet takes about 10–15 minutes. The **answer key with concept notes** is at the back. For the youngest grades, read the directions aloud.

For the teacher or grown-up to read aloud

Penny Knows Her Coins



Penny = 1¢, nickel = 5¢, dime = 10¢, quarter = 25¢.

Penny knows each **coin** and what it is worth: a penny is 1¢, a nickel is 5¢, a dime is 10¢, and a quarter is 25¢. She can **count** coins by adding their values, and she can make the same amount in more than one way.

Say this, then ask: How many cents is a nickel? How many is a dime?

Name: _____

Date: _____

1. Meet the Coins

Write how many cents each coin is worth on the line.

Coin values:  penny 1¢  nickel 5¢  dime 10¢  quarter 25¢



penny

=

¢



nickel

=

¢



dime

=

¢



quarter

=

¢

2. Count the Coins

Add up the coins. Write the total in the box.

Coin values:  penny 1¢  nickel 5¢  dime 10¢  quarter 25¢

a)    =

b)    =

c)   =

d)   =

Name: _____

Date: _____

3. Make That Amount

Draw coins (circles) to make each amount. There is more than one right way!

Example — Make 6¢: draw a nickel (5¢) and a penny (1¢).

Make 5¢:

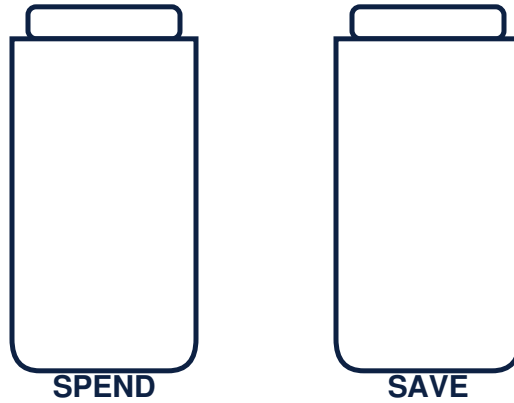


Make 10¢:



For the teacher or grown-up to read aloud

Spend or Save?



Save a little for later.

Penny thinks before she spends. Some things are **needs** (we must have them) and some are **wants** (they are just fun). When Penny gets money, she can **spend** it now or **save** it for later. Saving a little each time helps her reach a goal, like a toy.

Say this, then ask: If you had two coins, would you spend or save?

Name: _____

Date: _____

4. Needs and Wants

A NEED is something we must have. A WANT is something nice to have. Color the NEEDS.

food

a toy car

water

candy

a warm coat

a video game

a home

a balloon

medicine

stickers

Name: _____

Date: _____

5. Spend or Save

You have 4 coins. Draw some coins in each jar. You choose how many!



There is no wrong answer — but saving even one coin is a smart start!

Name: _____

Date: _____

6. Saving Up

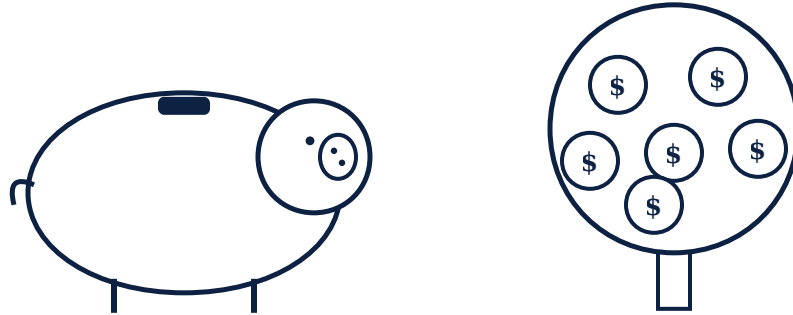
You want a ball that costs 10¢. Color one box each time you save a penny. Fill all 10!

BALL – 10¢



For the teacher or grown-up to read aloud

Earn It and Grow It



Earn it. Save it. Watch it grow.

Penny can **earn** coins by helping at home. When she saves what she earns, her money can **grow** — a magic coin can even double! Remember the money words: **save** means keep, **spend** means buy, and **earn** means get money for work.

Say this, then ask: What could you do to earn a coin?

Name: _____

Date: _____

7. Earn It

You earn 1¢ for each chore. Count the chores and write what you earned.

a) You made your bed and fed the dog (2 chores). You earned _____ ¢.

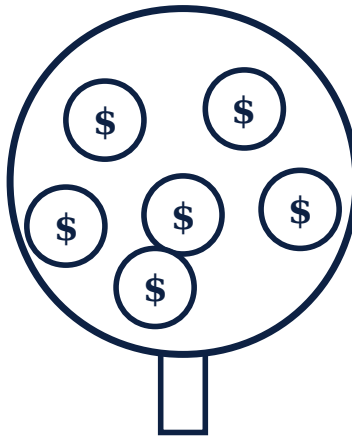
b) You did 5 chores. You earned _____ ¢.

c) Draw the coins that equal what you earned in (b):



8. Watch Money Grow

A magic coin *DOUBLES* every day — it makes a copy of itself. Fill in the missing numbers.



Day 1	Day 2	Day 3	Day 4
1	2		

Money can grow when you save it. The longer you wait, the more it grows!

Name: _____

Date: _____

9. My Money Words

Draw a line from each word to its meaning.

save	to buy something
spend	to keep for later
earn	to get money for doing work

Teacher's Answer Key & Concept Notes

1. Meet the Coins — penny=1¢, nickel=5¢, dime=10¢, quarter=25¢.

Differentiate: Support: use the coin strip. Challenge: which two make 30¢?

2. Count the Coins — a) 3¢ b) 7¢ c) 10¢ d) 15¢.

Differentiate: Support: count by 5s for nickels. Challenge: add one more penny to each.

3. Make That Amount — 5¢: 5 pennies or 1 nickel. 10¢: 10 pennies, 2 nickels, or 1 dime.

Differentiate: Support: give them coins to move. Challenge: a third way to make 10¢.

4. Needs and Wants — Needs: food, water, coat, home, medicine.

Differentiate: Support: ask “can we live without it?” Challenge: sort the wants by favorite.

5. Spend or Save — Open answer.

Differentiate: Support: start by saving 1. Challenge: explain why you saved that many.

6. Saving Up — Color all 10 boxes.

Differentiate: Support: count each box. Challenge: how many to save 20¢?

7. Earn It — a) 2¢ b) 5¢ c) 5 pennies or 1 nickel.

Differentiate: Support: tally the chores. Challenge: earn for 8 chores.

8. Watch Money Grow — Day 3=4, Day 4=8.

Differentiate: Support: double with counters. Challenge: what is Day 5?

9. My Money Words — save=keep for later; spend=buy; earn=get money for work.

Differentiate: Support: act each word out. Challenge: use each in a sentence.

Free to copy for classroom use. Standards references are general (Common Core mathematics; national personal-finance education standards) — verify specific alignment before publishing. © 2026 The Baratelli Institute.