

# Money *Smarts.*

*Counting money, making change, and watching money grow.*

**Aligns to:** solving word problems with money — dollars and cents (Grade 2 measurement & data); earning, saving, giving, and the time value of money (personal finance).

## Grade 2 · Ages 7–8

1. Coin Values
2. Count the Coins
3. Make That Amount
4. Making Change
5. Needs and Wants
6. Spend, Save, Give
7. Saving Up for a Goal
8. Earn It
9. Watch Money Grow

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# How to use this packet

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These build from counting coins to making change and saving. A coin reference strip sits atop the counting pages, and each “Make” page shows one worked example.

<b>1. Coin Values</b>	Coin values and comparing.
<b>2. Count the Coins</b>	Adding mixed coins.
<b>3. Make That Amount</b>	Equivalent combinations.
<b>4. Making Change</b>	Subtracting from 100¢.
<b>5. Needs and Wants</b>	Needs vs. wants.
<b>6. Spend, Save, Give</b>	Dividing money three ways.
<b>7. Saving Up for a Goal</b>	Saving with multiplication.
<b>8. Earn It</b>	Earning and repeated addition.
<b>9. Watch Money Grow</b>	Doubling — compounding.

**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

## Counting Money and Making Change



**Count coins. Get change back.**

Penny counts **coins** to find a total: a quarter is 25¢, a dime 10¢, a nickel 5¢, a penny 1¢. She can make the same amount in different ways. When she buys something, the store gives her **change** — the money she gets back.

**Say this, then ask:** What two coins make 30¢?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

# 1. Coin Values

Write the value of each coin, then answer the question.

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



penny

\_\_\_\_\_ ¢



nickel

\_\_\_\_\_ ¢



dime

\_\_\_\_\_ ¢



quarter

\_\_\_\_\_ ¢

**Which is worth more,** a dime or a nickel? \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 2. Count the Coins

Add up the coins and write the total.

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

a)    =

b)      =

c)   =

d)     =

### 3. Make That Amount

Show *TWO* different ways to make each amount. Write the coins you would use.

**Example** — Make 30¢: a quarter + a nickel, OR three dimes.

#### Make 25¢:

Way 1: \_\_\_\_\_

Way 2: \_\_\_\_\_

#### Make 50¢:

Way 1: \_\_\_\_\_

Way 2: \_\_\_\_\_

## 4. Making Change

*You pay with one dollar (100¢). How much change do you get back?*

a) A pencil costs 60¢. Change =

b) A sticker costs 75¢. Change =

c) A juice costs 35¢. Change =

For the teacher or grown-up to read aloud

## Three Things to Do with Money



**Spend some. Save some. Give some.**

Smart money goes three ways: Penny **spends** some, **saves** some, and **gives** some to help others. Some things are **needs** and some are **wants**. Saving a little each week helps her reach a **goal**, like a \$10 toy.

**Say this, then ask:** If you had 6 coins, how many would you save?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 5. Needs and Wants

Write *N* for *NEED* or *W* for *WANT* next to each one.

groceries \_\_\_\_\_

new sneakers for fun \_\_\_\_\_

rent for our home \_\_\_\_\_

a video game \_\_\_\_\_

a winter coat \_\_\_\_\_

a toy drone \_\_\_\_\_

a doctor visit \_\_\_\_\_

candy \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 6. Spend, Save, Give

*Smart money goes three ways. You have \$6 (6 coins). Write how many go in each jar.*



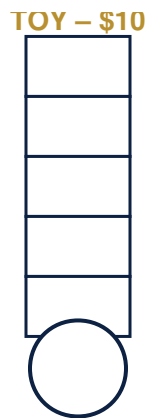
*A common rule: save some, give a little, spend the rest. How did you split your \$6?*

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 7. Saving Up for a Goal

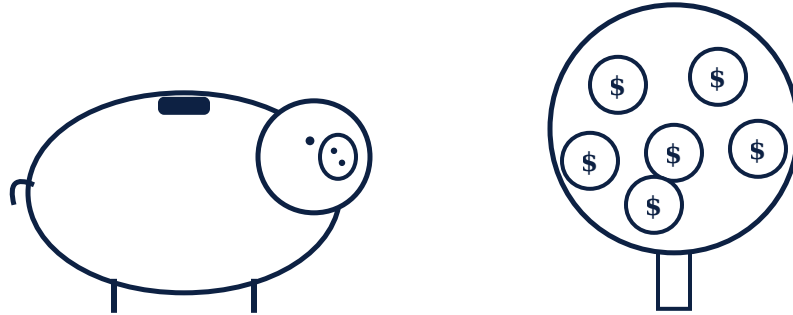
*A toy costs \$10. You save \$2 each week. Color \$2 each week until you reach \$10.*



How many weeks until you can buy it? \_\_\_\_\_ weeks.

For the teacher or grown-up to read aloud

## Earn It and Grow It



**Earn it. Save it. Watch it grow.**

Penny **earns** money by doing chores. When she saves it, her money can **grow** over time and even double. A little money, saved and grown, becomes a lot!

**Say this, then ask:** What chore could you do to earn money?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## 8. Earn It

*Each chore pays a different amount. Add up what you earned.*

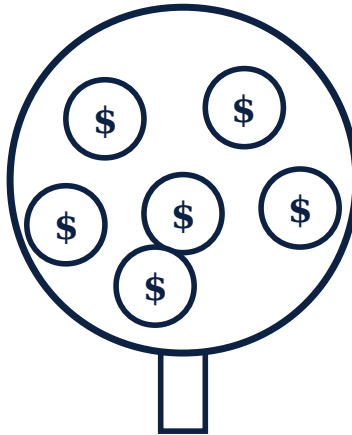
Chore	Pay
Make the bed	5¢
Wash the dishes	10¢
Walk the dog	25¢

If you do all three chores, you earn

If you walk the dog 4 times, you earn

## 9. Watch Money Grow

When money is saved and grows, it can **DOUBLE** over time. Fill in the pattern.



Start	Doubles	Doubles	Doubles	Doubles
\$1	\$2	\$4		

*This is how saving and investing works — a little money, left to grow, becomes a lot. It is the idea behind saving for your future!*

# Teacher's Answer Key & Concept Notes

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**1. Coin Values** — penny 1¢, nickel 5¢, dime 10¢, quarter 25¢. A dime is more.

**Differentiate:** Support: use the coin strip. Challenge: order all four coins by value.

**2. Count the Coins** — a) 40¢ b) 32¢ c) 50¢ d) 50¢.

**Differentiate:** Support: count by 10s and 5s. Challenge: which two equal 50¢ in another way?

**3. Make That Amount** — 25¢: a quarter, or 2 dimes + a nickel. 50¢: 2 quarters, or 5 dimes.

**Differentiate:** Support: provide coins to move. Challenge: a third way for 50¢.

**4. Making Change** — a) 40¢ b) 25¢ c) 65¢.

**Differentiate:** Support: count up from the price to 100. Challenge: change from 200¢.

**5. Needs and Wants** — N: groceries, rent, coat, doctor. W: sneakers, game, drone, candy.

**Differentiate:** Support: discuss each. Challenge: a need that can also be a want?

**6. Spend, Save, Give** — Open answer.

**Differentiate:** Support: try save 2 / give 1 / spend 3. Challenge: explain your split.

**7. Saving Up for a Goal** — 5 weeks.

**Differentiate:** Support: count \$2 jumps. Challenge: weeks if a \$14 toy?

**8. Earn It** — All three = 40¢. Dog  $\times 4 = 100\text{¢}$  (\$1).

**Differentiate:** Support: add the chart aloud. Challenge: earn exactly 50¢ — which chores?

**9. Watch Money Grow** — \$1, \$2, \$4, \$8, \$16.

**Differentiate:** Support: double with counters. Challenge: what is the next number?

*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.*