

Money *Smarts.*

Dollars and cents, budgeting, and the power of growing money.

Aligns to: money in dollars and cents, addition & subtraction (Grade 3 math); budgeting, opportunity, and the time value of money (personal finance).

Grade 3 · Ages 8–9

1. Coins and Bills
2. Count the Money
3. Making Change
4. Build a Budget
5. Needs First, Then Wants
6. Spend, Save, Give
7. Saving Up for a Goal
8. Earn It
9. Watch Your Money Grow

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How to use this packet

These move from counting bills and coins to making change and budgeting. The change page includes a “show your work” box.

1. Coins and Bills	Bill and coin values.
2. Count the Money	Adding bills and coins.
3. Making Change	Subtraction with money.
4. Build a Budget	Budgeting to a limit.
5. Needs First, Then Wants	Prioritizing needs.
6. Spend, Save, Give	Allocating money.
7. Saving Up for a Goal	Goals and division.
8. Earn It	Earning and multiplication.
9. Watch Your Money Grow	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.

Read this together

Counting Dollars and Making Change



Dollars, coins, and the change you get back.

Marcus counts money using **bills** and coins: a \$1 bill, a \$5 bill, plus quarters, dimes, nickels, and pennies. To find a total, he adds them up. When he pays with more than something costs, he gets **change** back — he subtracts the price from what he paid. Pay \$5.00 for a \$3.25 book and the change is \$1.75.

Name: _____

Date: _____

1. Coins and Bills

Write the value of each, using a dollar sign and cents where needed.



quarter



one dollar



five dollars

2. Count the Money

Add the bills and coins. Write the total with a dollar sign.

a)    =

b)      =

c)    =

3. Making Change

Subtract to find the change. Show your work in the box.

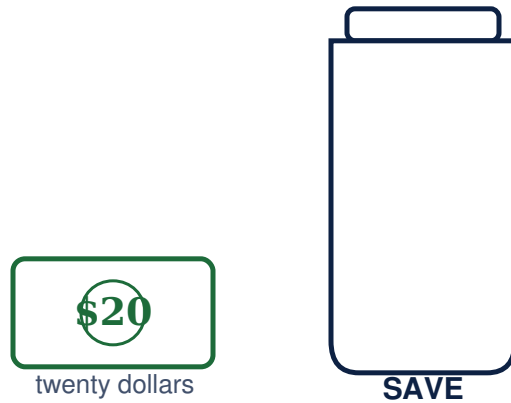
a) Pay \$5.00 for a book that costs \$3.25. Change =

b) Pay \$10.00 for a shirt that costs \$6.40. Change =

c) Pay \$20.00 for a game that costs \$14.75. Change =

Show your work:

Making a Budget



A budget is a plan for your money.

Marcus has \$20 at the school store. He makes a **budget** — a plan — so he does not run out. He pays for **needs** first, then wants if money is left. Smart money also gets **saved**, and a little is **given** to help others.

Name: _____

Date: _____

4. Build a Budget

You have \$20 to spend at the school store. Pick items, list them, and do not go over \$20.

Item	Price	Item	Price
Backpack	\$12	Snack	\$2
Notebook	\$3	Toy	\$6
Pens (pack)	\$4	Pencil case	\$5

My items: _____

Total spent: Money left:

Name: _____

Date: _____

5. Needs First, Then Wants

*From the store above, which items are NEEDS for school and which are WANTS?
List them.*

NEEDS

WANTS

Name: _____

Date: _____

6. Spend, Save, Give

You earned \$10. Follow the plan and fill in the amounts.

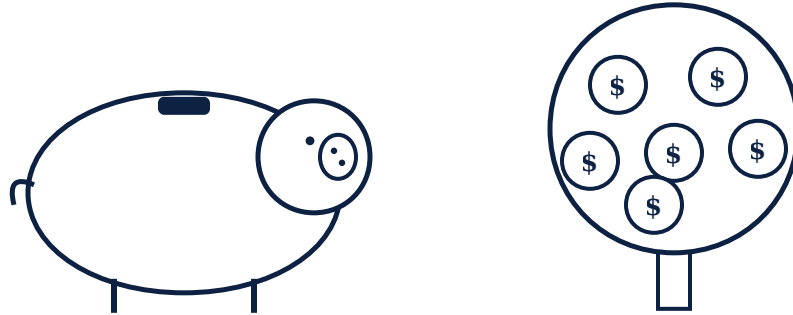
The plan: Save \$5. Give \$1. Spend the rest.

Save	Give	Spend	Total
\$5	\$1		\$10

Why is it smart to save and give some, not just spend?

Read this together

Saving, Earning, and Growing



Save a little, earn a little, and watch it grow.

Marcus **saves** \$5 every week for a skateboard, and he can **earn** more by doing chores. Money that is saved and left alone can **grow** over time — a small amount becomes a big one. Starting early is a superpower!

7. Saving Up for a Goal

A skateboard costs \$40. You save \$5 each week.

a) How much after 3 weeks?

b) How many weeks to reach \$40?

c) If you saved \$10 a week, how many weeks?

Name: _____

Date: _____

8. Earn It

You earn 25¢ for each chore you finish.

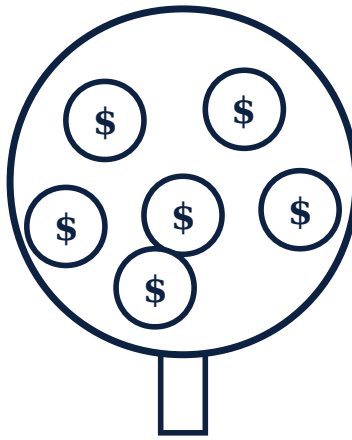
a) You do 12 chores. You earn

b) 12 chores a week for 4 weeks. You earn

c) What could you do with that money?

9. Watch Your Money Grow

Money that is saved and invested can grow over time. Fill in the pattern, then read the big idea.



Start	Grows	Grows	Grows	Grows
\$10	\$20	\$40		

The big idea: *a small amount of money, left alone to grow, becomes a large amount. Starting young is a superpower — money has more time to grow. That is exactly how investing works: a little at the start becomes a lot by the time you are grown.*

Teacher's Answer Key & Concept Notes

1. Coins and Bills — quarter = \$0.25; \$1 = \$1.00; \$5 = \$5.00.

Differentiate: Support: read each value aloud. Challenge: write \$5.25 three ways.

2. Count the Money — a) \$1.35 b) \$2.75 c) \$5.30.

Differentiate: Support: add coins first, then bills. Challenge: add another quarter to each.

3. Making Change — a) \$1.75 b) \$3.60 c) \$5.25.

Differentiate: Support: count up to the amount paid. Challenge: change from \$50.

4. Build a Budget — Open; total \leq \$20.

Differentiate: Support: pick two items first. Challenge: spend as close to \$20 as possible.

5. Needs First, Then Wants — Needs: backpack, notebook, pens, pencil case. Wants: snack, toy.

Differentiate: Support: ask “needed for school?” Challenge: defend a borderline choice.

6. Spend, Save, Give — Spend = \$4.

Differentiate: Support: subtract step by step. Challenge: redo with \$20 earned.

7. Saving Up for a Goal — a) \$15 b) 8 weeks c) 4 weeks.

Differentiate: Support: skip-count by 5s. Challenge: weeks for a \$60 goal?

8. Earn It — a) \$3.00 b) \$12.00.

Differentiate: Support: $25¢ \times 4 = \$1$ first. Challenge: how many chores to earn \$5?

9. Watch Your Money Grow — \$10, \$20, \$40, \$80, \$160.

Differentiate: Support: double together. Challenge: estimate the next two.

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.