THE BARATELLI INSTITUTE · **MENTORING AT SCALE**

Money *Smarts.*

Decimals, smart shopping, budgeting, and growing money.

Aligns to: decimals and operations with money (Grade 4 number & operations); budgeting, comparison shopping, and saving over time (personal finance).

Grade 4 · Ages 9–10

1. Money in Decimals
2. Add and Subtract Money
3. Making Change
4. Which Is the Better Deal?
5. Money Word Problems
6. Build a Weekly Budget
7. Saving Over Time
8. Earn It
9. Watch Money Grow

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How to use this packet

These apply decimals to real money: adding, subtracting, comparing deals, and budgeting. A worked example sits atop the “better deal” page.

1. Money in Decimals	Decimal place value.
2. Add and Subtract Money	Decimal operations.
3. Making Change	Multi-item totals & change.
4. Which Is the Better Deal?	Unit price.
5. Money Word Problems	Multi-step problems.
6. Build a Weekly Budget	Budgeting.
7. Saving Over Time	Saving with a table.
8. Earn It	Hourly earning.
9. Watch 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.

Learn it first — read the story

Money in Decimals

Money is written with a dollar sign and two places after the dot, like $8.00 — that means **dollars and cents**. To add or subtract money, line up the dots: $4.25 + $3.80 = $8.05. When you pay more than the price, the extra is your **change**: pay $10 for a $6.40 shirt and you get $3.60 back.

WORDS TO KNOW

Dollars and cents — money written like $8.00

Line up the dots — keep the decimals in a column to add

Change — what you get back after paying

Name: _____ Date: _____

1. Money in Decimals

> *Money is written with a dollar sign and two places after the dot. Fill in the blanks.*

a) 3 dollars and 5 cents = $_____

b) 12 dollars and 40 cents = $_____

c) $7.09 = _____ dollars and _____ cents

d) Which is more, $4.50 or $4.05? _____

Name: _____ Date: _____

2. Add and Subtract Money

> *Line up the decimal points. Solve.*

a) $4.25 + $3.80 = ☐

b) $12.50 + $6.75 = ☐

c) $10.00 − $6.45 = ☐

d) $20.00 − $13.30 = ☐

Name: _____ Date: _____

3. Making Change

> *Add up the items, then find the change.*

a) A book ($6.50) and a pen ($1.25). Total = ☐ Change from $10 = ☐

b) A shirt ($12.99) and socks ($3.50). Total = ☐ Change from $20 = ☐

Learn it first — read the story

Shopping Smart and Budgeting

To find the **better deal**, compare the price for one unit: $3.00 for 8 oz costs more per ounce than $3.60 for 20 oz. A **budget** is a plan that keeps your spending under a limit, like $20 for the week. Word problems mix these steps — read carefully and work one step at a time.

WORDS TO KNOW

Better deal — more for your money — compare the unit price

Budget — a plan that keeps spending under a limit

Unit price — the cost of just one

Name: _____ Date: _____

4. Which Is the Better Deal?

> *Find the price for ONE, then circle the better deal.*

Example — 2 for $1.00 means $0.50 each.

a) Brand A: 4 markers for $2.00 → _____ each. Brand B: 6 for $3.60 → _____ each. Better: _____

b) A: 2 lbs apples for $4.00. B: 5 lbs for $7.50. A = _____/lb, B = _____/lb. Better: _____

Name: _____ Date: _____

5. Money Word Problems

> *Read carefully. Show your work.*

a) Maya has $25. She buys a game for $14 and a snack for $3. How much is left?

b) Tickets cost $8 each. Dad buys 4. How much does he spend?

Show your work:

Name: _____ Date: _____

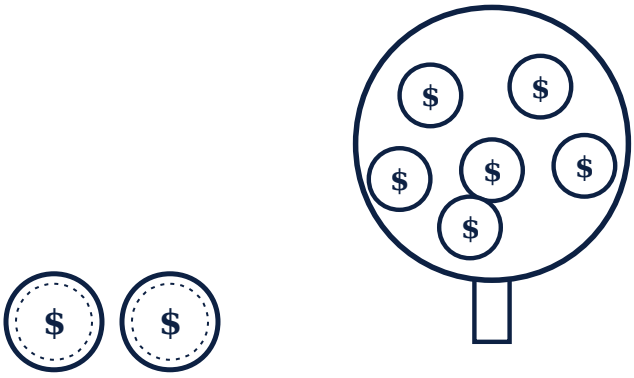
6. Build a Weekly Budget

> *You get $20 a week. Decide how to use it. Spending cannot go over $20.*

What for	Amount
Save	
Give	
Spend (fun)	
Total	**$20**

Learn it first — read the story

Saving, Earning, and Growing



Saving a fixed amount over time adds up: $8 a month is $96 in a year. You **earn** money by working — $6 an hour for 3 hours is $18. And money that is invested can **grow** on its own, doubling over time. The earlier you start, the more it grows.

WORDS TO KNOW

Saving over time — small amounts add up month after month

Earning — getting paid for work, often by the hour

Growth — invested money grows on its own

Name: _____ Date: _____

7. Saving Over Time

> *You save $8 every month. Fill in the table.*

Month	1	2	3	6	12
Total saved	$8	$16			

After one year, how much have you saved? ☐

Name: _____ Date: _____

8. Earn It

> *You earn $6 per hour for yard work.*

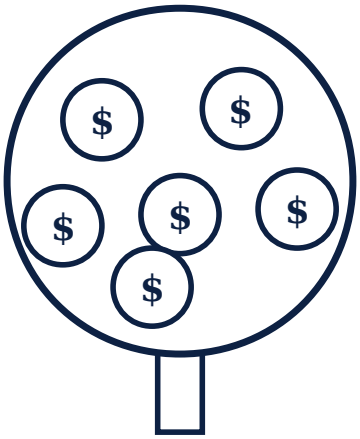
a) You work 3 hours. You earn ☐

b) You work 4 hours a week for 4 weeks. You earn ☐

Name: _____ Date: _____

9. Watch Money Grow

> *Money you invest can grow on its own. Here it doubles over time. Fill in the pattern.*



Now	Grows	Grows	Grows	Grows
$100	$200	$400		

Big idea: *a small amount, left to grow, becomes a large amount — the longer it grows, the bigger it gets. This is why starting young matters: time does the work.*

Teacher’s Answer Key & Concept Notes

1. Money in Decimals — a) $3.05 b) $12.40 c) 7 dollars and 9 cents d) $4.50.

Differentiate: Support: use a place-value chart. Challenge: write $4.50 as a fraction of a dollar.

2. Add and Subtract Money — a) $8.05 b) $19.25 c) $3.55 d) $6.70.

Differentiate: Support: graph-paper to align decimals. Challenge: make one a 3-addend problem.

3. Making Change — a) $7.75, change $2.25. b) $16.49, change $3.51.

Differentiate: Support: total first, then subtract. Challenge: add a third item.

4. Which Is the Better Deal? — a) $0.50 vs $0.60 → A. b) $2.00/lb vs $1.50/lb → B.

Differentiate: Support: divide together. Challenge: find a price where they tie.

5. Money Word Problems — a) $8 b) $32.

Differentiate: Support: underline the numbers. Challenge: write your own 2-step problem.

6. Build a Weekly Budget — Open; totals $20.

Differentiate: Support: pick save first. Challenge: justify your split in a sentence.

7. Saving Over Time — Month 3 $24, 6 $48, 12 $96.

Differentiate: Support: add $8 each step. Challenge: how long to save $200?

8. Earn It — a) $18 b) $96.

Differentiate: Support: $6 × hours. Challenge: hours to earn $150?

9. Watch Money Grow — $100, $200, $400, $800, $1,600.

Differentiate: Support: double aloud. Challenge: estimate value after 6 doublings.