

# Money *Smarts.*

*First coins, counting, and the idea of saving.*

**Aligns to:** early number sense, counting to ten, and sorting (early math); recognizing money and saving (personal-finance readiness).

## Kindergarten · Ages 5–6

1. These Are Coins
2. Find the Quarter
3. Count the Pennies
4. More or Less
5. Find the Money
6. Needs and Wants
7. My Piggy Bank
8. Watch Money Grow
9. Trace the Cent Sign

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# How to use this packet

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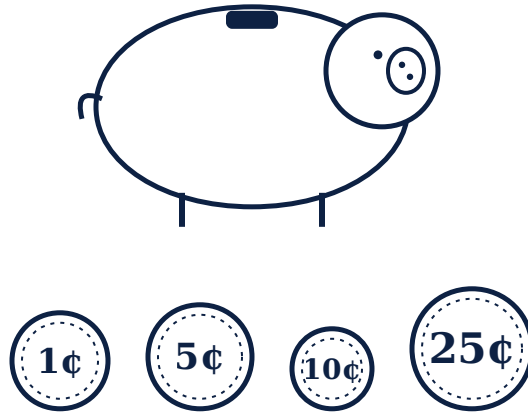
Use these in any order — they are short and visual. For Kindergarten, read every direction aloud; the pictures do the rest.

- |                               |                                   |
|-------------------------------|-----------------------------------|
| <b>1. These Are Coins</b>     | Naming the four coins.            |
| <b>2. Find the Quarter</b>    | Coin size recognition.            |
| <b>3. Count the Pennies</b>   | Counting objects 1–10.            |
| <b>4. More or Less</b>        | Comparing amounts.                |
| <b>5. Find the Money</b>      | What counts as money.             |
| <b>6. Needs and Wants</b>     | Needs vs. wants.                  |
| <b>7. My Piggy Bank</b>       | Saving for later.                 |
| <b>8. Watch Money Grow</b>    | Money can grow — first idea.      |
| <b>9. Trace the Cent Sign</b> | Writing the cent sign and values. |

**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's Coins



A penny, a nickel, a dime, and a quarter.

This is Penny the piggy bank, and she loves **coins**. There are four coins: a penny, a nickel, a dime, and a quarter. The quarter is the biggest one. We can **count** coins to see how many we have. Let's look at coins together!

**Say this, then ask:** Can you find a coin? Which coin is the biggest?

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

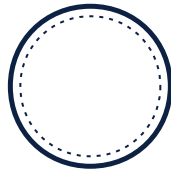
Date: \_\_\_\_\_

# 1. These Are Coins

*Teacher: read aloud. Say each coin's name together, then color the coins.*



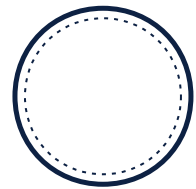
penny



nickel



dime



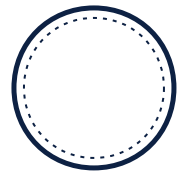
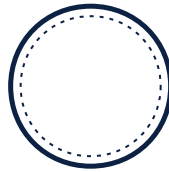
quarter

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

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

## 2. Find the Quarter

*Teacher: read aloud. The quarter is the BIGGEST coin. Circle every quarter.*



*Hint: the two biggest circles in each row are quarters.*

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

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

### 3. Count the Pennies

Teacher: read aloud. Count the pennies. Write how many on the line.

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



How many? \_\_\_\_\_



How many? \_\_\_\_\_



How many? \_\_\_\_\_

For the teacher or grown-up to read aloud

## Smart Money Choices



**Some things are money. Some are needs.**

Penny knows some things are **money** (coins) and some are not. She can tell which pile has **more** and which has **less**. Penny also knows a **need** is something we must have, like food, and a **want** is something fun, like a toy.

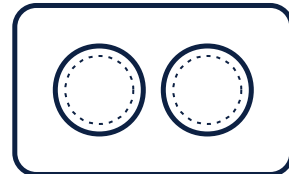
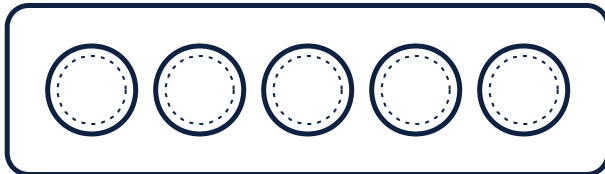
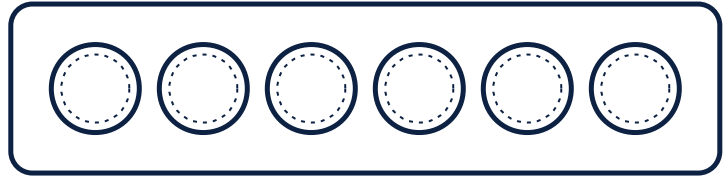
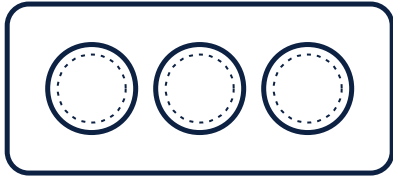
**Say this, then ask:** Is a coin money? Is a leaf money? Name one thing you need.

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

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

## 4. More or Less

*Teacher: read aloud. Circle the box that has MORE coins.*



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

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

## 5. Find the Money

*Teacher: read aloud. Some are coins (money) and some are not. Circle the MONEY.*



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

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

## 6. Needs and Wants

*Teacher: read each picture aloud. A NEED we must have. A WANT is nice to have.  
Color the NEEDS.*


 food

 a toy

 water

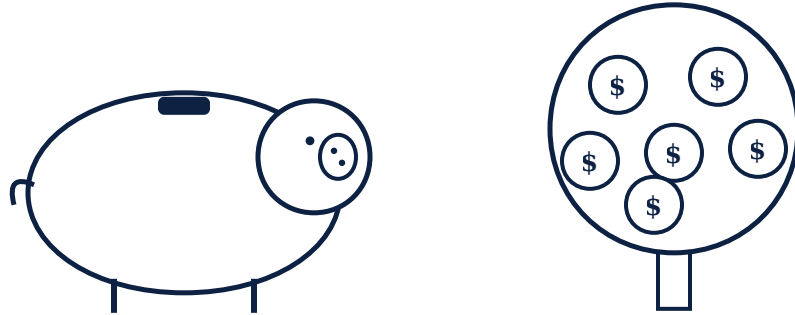
 candy

 a home

 a balloon

For the teacher or grown-up to read aloud

# Saving Makes Money Grow



**Save your coins. Watch them grow.**

When Penny **saves** her coins instead of spending them, they add up. The more she saves and waits, the more her money can **grow** — one coin can become two, then more! The little ¢ sign means ‘cents.’

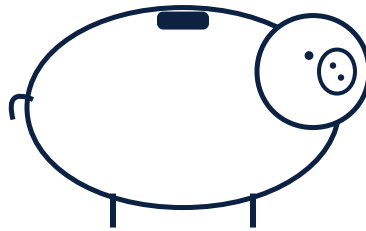
**Say this, then ask:** What does Penny do with her coin each day? What happens when she saves it?

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

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

## 7. My Piggy Bank

*Teacher: read aloud. Saving means keeping money for later. Draw 5 coins in the piggy bank.*

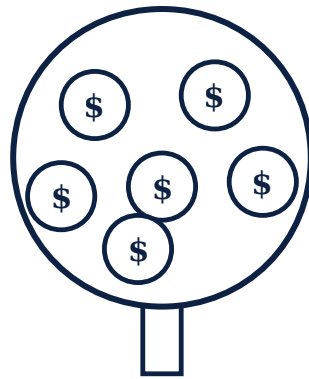


Name: \_\_\_\_\_

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

## 8. Watch Money Grow

*Teacher: read aloud. Money can grow! 1 coin grows to 2, then 4. Draw the coins.*



1 coin	2 coins	4 coins

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

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

## 9. Trace the Cent Sign

*Teacher: read aloud. Trace the cent sign and the numbers. ¢ means “cents.”*

¢

¢

¢

¢

1

5

1

0

2

5

# Teacher's Answer Key & Concept Notes

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**1. These Are Coins** — Recognition only — penny, nickel, dime, quarter.

**Differentiate:** Support: name each coin with them. Challenge: which is worth the most?

**2. Find the Quarter** — Circle the two largest coins per row.

**Differentiate:** Support: hold a real quarter to compare. Challenge: find the smallest (dime).

**3. Count the Pennies** — 3, 5, 7.

**Differentiate:** Support: touch each coin while counting. Challenge: add one more — now how many?

**4. More or Less** — Row 1: the 6. Row 2: the 5.

**Differentiate:** Support: count both boxes aloud. Challenge: how many MORE in the bigger box?

**5. Find the Money** — Circle the round coins; not the star, leaf, button.

**Differentiate:** Support: ask “is this money?” for each. Challenge: name something else that is money.

**6. Needs and Wants** — Needs: food, water, home. Wants: toy, candy, balloon.

**Differentiate:** Support: read each picture together. Challenge: name one more need.

**7. My Piggy Bank** — Open — any 5 coins.

**Differentiate:** Support: count to 5 as they draw. Challenge: draw 5 more — now how many?

**8. Watch Money Grow** — Draw 1, then 2, then 4.

**Differentiate:** Support: do it with real pennies. Challenge: what comes after 4?

**9. Trace the Cent Sign** — Tracing practice.

**Differentiate:** Support: trace with a finger first. Challenge: write a value on your own.

*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.*