Money

Unit 11 Overview: 9 lessons

Students review the four coins and their values, then count mixed coins starting with the one worth the most, count $1, $5, $10 and $20 bills, and write amounts the right way: cents for coins (45¢), dollars for bills ($45), and dollars and cents when bills and coins are counted together ($6.45). They show one amount with different coins and with the fewest coins, then solve money story problems. Play coins and bills carry the whole unit, so keep them on the tables. The last three lessons (saving, banking and borrowing, and producers and consumers) are for the states that teach them in 2nd grade.

THE UNIT, DAY BY DAY

Day 1	**Pre-Check**	What students already know, before the first lesson.
Day 2	**11.1** Coins and their values	I can tell what each coin is worth.
Day 3	**11.2** Count coins, starting with the most	I can count coins, starting with the one worth the most.
Day 4	**11.3** Dollar bills; writing $ and ¢	I can count bills and write amounts with $ and ¢.
Day 5	**11.4** Count coins and bills	I can count bills and coins together.
Day 6	**11.5** The same amount, different coins	I can show the same amount with different coins.
Day 7	**11.6** Money story problems	I can solve story problems with money.
Day 8	**11.7** Saving over time; saving instead of spending ★	I can find how much is saved over time.
Day 9	**11.8** Deposits, withdrawals, borrowing and lending ★	I can use deposits, withdrawals, borrowing and lending.
Day 10	**11.9** Producers, consumers and the cost to make it ★	I can tell producers from consumers and add up costs.
Day 11	**Unit Review**	The review, to go over together.
Day 12	**Unit Test**	Form A; Form B (other numbers) is for a retest.

★ Taught in 2nd grade in some states. Skip these lessons if yours teaches them in another grade; animalmath.com/standards shows your state's list.

GET READY FOR THE UNIT

- A bag of play coins for each pair: about 4 quarters, 10 dimes, 10 nickels and 20 pennies
- Play bills for each pair: a few $1, $5, $10 and $20 bills
- A coin chart for the board (each coin, heads and tails, its name and its value) and a hundreds chart for each student
- A class store: price tags for a few classroom things, and whiteboards and markers
- For the state lessons: a clear jar, a box to use as a bank, and picture cards of people at work

HOW EACH LESSON GOES

1. Warm up (5 min)
2. Teach (10 min)
3. Try it together (10 min)
4. Practice (15 min)
5. Exit ticket (5 min): a quick check on the lesson.

Each lesson page ends with the Animal Math sheets, makers, tools and quizzes for it. "Sheet 3" is the third worksheet of a pack; a color pack prints each sheet again in black and white.

CHECKING AS YOU GO

PRINTABLE **Pre-Check**: Day 1, with a key

PRINTABLE **Unit Review**: the day before the test

EXIT TICKET **Exit Tickets**: one a lesson, four to a page

PRINTABLE **Unit Test**: Forms A and B, with keys

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Money

Lesson 11.1: Coins and their values

GOAL Students name each coin from either side, tell what it is worth (1¢, 5¢, 10¢, 25¢), write values with the cent sign, and explain that size does not tell value: the small dime is worth more than the bigger nickel.

I can tell what each coin is worth.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Hold up each coin, heads and then tails, and the class says its name. Then ask: which coin is the biggest? Which one is worth the most?
2. **Teach** (10 min) Fill in the coin chart with the class: penny 1¢, nickel 5¢, dime 10¢, quarter 25¢. Line up 10 pennies beside a dime and 5 pennies beside a nickel. Hold up the dime and the nickel: the dime is smaller but worth 10¢, as much as 2 nickels. Write 25¢ and point to where the cent sign goes.

   > **Say:** "The size of a coin does not tell its value. A dime is small, but it is worth 10 cents."

3. **Try it together** (10 min) Play Show Me: call a value ("show me 10 cents") and partners hold up the coin. Then hold up two coins; partners write the value of the one worth more on whiteboards. Include a dime and a nickel, and a penny and a dime.
4. **Practice** (15 min) Students match coins to names and write each value on sheet 1 of Pennies, Nickels, Dimes and Quarters, then circle the coin worth more and put coins in order on sheet 2. Early finishers sort a handful of coins by value on the coin chart.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.1** and circle a face beside the "I can" line. Check the cent signs, and the nickel and dime pair: circling the nickel means the student chose by size.

Need help? Keep a small coin chart on the desk with heads, tails and the value of each coin.

Ready for more? Find two ways to make 25¢ with dimes, nickels and pennies.

GET READY

- A penny, a nickel, a dime and a quarter for each pair, heads and tails
- The coin chart on the board
- Whiteboards and markers

WORDS TO USE

cent: how we count coin money; a penny is 1 cent

cent sign: ¢, written after the number: 25¢

value: how much a coin is worth

ASK

- Which is worth more, a dime or a nickel? How do you know?
- How many pennies make a dime? A nickel?
- Where does the cent sign go?

WATCH FOR

Says the nickel is worth more because it is bigger. Line up 10 pennies beside the dime and 5 beside the nickel, and compare the rows.

Writes ¢25, or 25 with no sign. Say "25 cents" while writing it: the number first, then the ¢.

Mixes up the penny and the dime on the tails side. Look at the color first: the penny is the only brown coin.

ON ANIMAL MATH

PRINTABLE **Pennies, Nickels, Dimes and Quarters**: sheets 1-2

TOOL **Money**: Show Values on Coins

QUIZ **Money Quiz**: the Coin Values level

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.1

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Money

Lesson 11.2: Count coins, starting with the most

GOAL Students sort a group of coins from the one worth the most to the one worth the least, then count on (quarters by 25, dimes by 10, nickels by 5, pennies by 1) and write the total with the cent sign.

I can count coins, starting with the one worth the most.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Count together by 5s to 50, then by 10s starting at 25: 25, 35, 45, 55, 65.
2. **Teach** (10 min) Drop a quarter, 2 dimes, a nickel and 3 pennies on the document camera, mixed up. Sort them, the coin worth the most first. Touch each coin and count on: 25, 35, 45, 50, 51, 52, 53. Write 53¢.

   > **Say:** "Start with the coin worth the most. Then count on with each coin after it."

3. **Try it together** (10 min) Partners take turns grabbing 4 to 6 coins, sorting them and counting on aloud while the other checks on a hundreds chart. Include a group with 2 quarters (25, 50) and a group with no quarter.
4. **Practice** (15 min) Students count on from the coin worth the most on sheet 4 of Pennies, Nickels, Dimes and Quarters, then count the coins on sheets 1 and 2 of Counting All Coins (its key writes $0.57; 57¢ is right too).
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.2** and circle a face beside the "I can" line. On question 2 the circle goes round the quarter. A total 5¢ off often means a nickel was counted as a dime, or the other way round.

Need help? Count dimes and pennies first, then put one quarter at the start of the group.

Ready for more? Count groups worth more than 75¢, or find the coins needed to make the group worth 99¢.

GET READY

- A cup of mixed coins for each pair, worth less than a dollar
- A hundreds chart for each student
- Whiteboards and markers

WORDS TO USE

count on: keep counting from the total so far: 25, 35, 45

total: how much money in all

sort: order the coins, the one worth the most first

ASK

- Which coin do you count first? Why?
- What comes after 35 if the next coin is a nickel?

WATCH FOR

Counts each coin as 1. Say the coin's value from the coin chart, then count on by it.

Counts the coins in the order they lie. Sort them first, then touch and count.

Gets stuck counting on by 10s from 25. Start on 25 on the hundreds chart and move down a row for each dime.

ON ANIMAL MATH

PRINTABLE **Pennies, Nickels, Dimes and Quarters**: sheet 4

PRINTABLE **Counting All Coins**: sheets 1-2

MAKER **Counting Money**: Coin Types All Coins (incl. Quarters), Max Total Value $1.00, Answer Format Cents (35¢)

TOOL **Money**: Line Up and Count

QUIZ **Money Quiz**: the Coins to $1 level

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.2

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Lesson 11.3: Dollar bills; writing $ and ¢

GOAL Students know the $1, $5, $10 and $20 bills, count a group of bills starting with the one worth the most, and write amounts the right way: coins in cents (45¢), bills in dollars ($45), and 45¢ is the same as $0.45.

I can count bills and write amounts with $ and ¢.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Count on from 20 by 5s (20, 25, 30, 35), then by 10s (20, 30, 40, 50).
2. **Teach** (10 min) Show a $20, a $10, a $5 and two $1 bills, mixed up. Sort them, the bill worth the most first, and count on: 20, 30, 35, 36, 37. Write $37. Then show a quarter, a dime and a penny: 36¢. Write it again as $0.36 and read both as 36 cents. Show that $36 is much more: 36 whole dollars.

   > **Say:** "Coins are cents, with the ¢ after the number. Bills are dollars, with the $ before the number."

3. **Try it together** (10 min) Partners take turns grabbing 3 to 5 bills, sorting them and counting on. Then hold up the amount cards one at a time; partners show the money with bills or coins. Talk about why $35 and 35¢ look alike but are not the same.
4. **Practice** (15 min) Students write what each bill is worth and count the bills on sheets 1 and 2 of Dollars and Cents, then choose ¢ or $ for each amount on sheet 5. Early finishers show amounts with the fewest bills on sheet 4.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.3** and circle a face beside the "I can" line. On the coins row, $27 means the dollar sign went on coins. On "Same as 60¢", choosing $60 means $0.60 is not understood yet.

Need help? Count $1 and $5 bills only at first, then add a $10.

Ready for more? Count bills to $100, or write three amounts both ways, such as 7¢ and $0.07.

GET READY

- Play $1, $5, $10 and $20 bills for each pair
- A few coins for each pair
- Amount cards: 35¢, $35 and $0.35

WORDS TO USE

dollar: 100 cents; a $1 bill is worth 1 dollar

dollar sign: $, written before the number: $20

bill: paper money

ASK

- Which bill do you count first? Why?
- Is $5 more or less than 50¢? How do you know?
- Where does the dollar sign go? The cent sign?

WATCH FOR

Counts each bill as 1 dollar. Read the number on each bill before counting it.

Writes 37$, or $37¢. One sign only: the $ goes in front for dollars, the ¢ goes after for cents.

Writes $0.5 for 5¢. Cents always take two places after the point: 5¢ is $0.05.

ON ANIMAL MATH

PRINTABLE **Dollars and Cents**: sheets 1, 2 and 5

MAKER **Counting Money**: Coin Types Bills Only ($1-$5), Max Total Value $20.00, Answer Format Dollar ($0.35); its key writes $12.00, and $12 is right too

TOOL **Money**: set Money to Coins and Bills

QUIZ **Money Quiz**: the Bills and Dollars level

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.3

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Money

Lesson 11.4: Count coins and bills

GOAL Students count the bills first, then count on with the coins, and write the total in dollars and cents: 6 dollars and 42 cents is $6.42.

I can count bills and coins together.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Count by 25s to 100 together: 25, 50, 75, 100. Then say: 100 cents is 1 dollar.
2. **Teach** (10 min) Lay out a $5 bill, a $1 bill, a quarter, a dime, a nickel and 2 pennies. Count the bills: 5, 6 dollars, and write $6. Count on with the coins: 25, 35, 40, 41, 42 cents, and write .42 after the 6: $6.42. Then show 2 dollars and a nickel and write $2.05: the 0 has to be there.

   > **Say:** "Count the bills first, then the coins. The dollars go before the point and the cents after it."

3. **Try it together** (10 min) Partners build the price tag amounts with bills and coins, then trade and count each other's money. Include $2.08, an amount with less than 10 cents.
4. **Practice** (15 min) Students count the bills and coins and write each total on sheets 1 and 2 of Counting Coins & Bills. Early finishers make a maker sheet and trade it with a partner.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.4** and circle a face beside the "I can" line. On 6 dollars and 5 cents, $6.5 or $6.50 means the 0 in the cents is missing.

Need help? Start with $1 bills and dimes only, then add the other coins.

Ready for more? Show $6.50 two ways: with a $5 bill, or with six $1 bills.

GET READY

- Play bills and coins for each pair
- Whiteboards with $ ___ . ___ drawn on them
- Price tags with dollars and cents, such as $3.25, $5.40 and $2.08

WORDS TO USE

dollars and cents: bills and coins counted together, like $6.42

point: the dot between the dollars and the cents

cents: the two numbers after the point

ASK

- What do you count first, the bills or the coins? Why?
- How do you write 4 dollars and 8 cents?

WATCH FOR

Adds the dollars and the cents as one number. Count bills and coins on two mats, then write dollars, the point and cents.

Writes $2.5 for 2 dollars and 5 cents. Cents always take two places: 5 cents is .05.

Writes $642 with no point. Read it back: 642 dollars? The point keeps the cents apart.

ON ANIMAL MATH

PRINTABLE **Counting Coins & Bills**: sheets 1-2

MAKER **Counting Money**: Coin Types Coins & Bills ($1, $5), Max Total Value $5.00, Answer Format Dollar ($0.35)

TOOL **Money**: set Money to Coins and Bills, then Line Up and Count

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.4

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Lesson 11.5: The same amount, different coins

GOAL Students show one amount with different coins (3 dimes, or a quarter and a nickel, are both 30¢), find groups worth the same, and make an amount with the fewest coins.

I can show the same amount with different coins.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Quick trades: how many pennies make a nickel? How many nickels make a dime? Which coins make a quarter?
2. **Teach** (10 min) Show 30¢ three ways: 3 dimes; a quarter and a nickel; 6 nickels. Count each group: all are 30¢. Then make 62¢ with the fewest coins: the biggest coin that fits first, 2 quarters (50), then a dime (60), then 2 pennies (62). Five coins. Show that 6 dimes and 2 pennies also make 62¢, but with 8 coins.

   > **Say:** "Different coins can make the same amount. For the fewest coins, use the biggest coins you can first."

3. **Try it together** (10 min) Partners pick an amount card and each makes it a different way, then count each other's coins. Then they race to make it with the fewest coins and write the counts in the table. Include 50¢ (2 quarters) and 35¢.
4. **Practice** (15 min) Students decide same or not the same on sheet 2 of Same Amount, Different Coins, circle the two groups that match on sheet 3, and use the fewest coins on sheet 5. Early finishers fill in the ways to make 30¢ on sheet 4.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.5** and circle a face beside the "I can" line. For 47¢, 4 dimes, a nickel and 2 pennies makes the amount but is not the fewest: look for 1 quarter, 2 dimes, 0 nickels and 2 pennies.

Need help? Trade on a mat first: lay 2 nickels on a dime and 5 pennies on a nickel.

Ready for more? Find every way to make 25¢ with dimes, nickels and pennies, and list them in a table.

GET READY

- A bag of coins for each pair
- Amount cards: 30¢, 35¢, 50¢ and 62¢
- A table on the board: quarters, dimes, nickels, pennies

WORDS TO USE

same amount: worth the same, even with different coins

trade: swap coins for others worth the same: 2 nickels for a dime

fewest coins: the smallest number of coins that makes the amount

ASK

- How can two groups have different coins but the same value?
- Which coin do you use first to make the fewest coins?
- Is there another way to make 35¢?

WATCH FOR

Thinks more coins means more money. Count both groups aloud and compare the totals, not how many coins.

Makes the amount, but not with the fewest coins. Ask: can any of these coins be traded for one coin worth more?

Leaves a box empty for a coin not used. Write 0 in that box: no nickels is 0 nickels.

ON ANIMAL MATH

PRINTABLE **Same Amount, Different Coins**: sheets 2–5

TOOL **Money**: Make an Amount

QUIZ **Money Quiz**: the Coins to $1 level

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.5

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Money

Lesson 11.6: Money story problems

GOAL Students solve one-step story problems with cents or with dollars, write a number sentence with the units, and answer with the ¢ or the $ sign.

I can solve story problems with money.

About 45 minutes

THE LESSON

1. **Warm up** (5 min) Show two price tags, 35¢ and 48¢. Ask: which costs more? About how much more?
2. **Teach** (10 min) Read: Kim has 75¢. She buys a pencil for 40¢. How much is left? Act it out with coins: take away 40¢ and count what is left, 35¢. Write 75¢ – 40¢ = 35¢. Then read: Ben has $26. Zoe has $41. How many more dollars does Zoe have? Count up on an open number line from 26 to 41: 15. Write $41 – $26 = $15.

   > **Say:** "What do we know? What do we need to find? Then write the number sentence with the units."

3. **Try it together** (10 min) Run the class store: partners get 90¢ in coins, buy one thing, and write the number sentence for what is left. Then they pick two things and find how much more one costs than the other.
4. **Practice** (15 min) Students solve the bar model stories on sheet 1 of Money Word Problems, the class store questions on sheet 2 and the count the coins first stories on sheet 3. Early finishers do the dollar stories on sheet 4.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.6** and circle a face beside the "I can" line. Check that each number sentence keeps its units, as in 80¢ – 45¢ = 35¢; the matching addition (45¢ + 35¢ = 80¢) is right too. On the dollar story, $52 – $34 = $18 and $34 + $18 = $52 are both right; $86 means they added the two amounts.

Need help? Act each story out with play money first, then write the number sentence.

Ready for more? Solve the two-step stories on sheet 5 of Money Word Problems, or write a story for 60¢ – 25¢.

GET READY

- Play coins and bills for each pair
- A class store: 4 or 5 things with price tags under 99¢
- Whiteboards and markers

WORDS TO USE

spend: use money to buy something; spending takes money away

left: the money you still have after spending

how much more: compare two amounts; subtract to find the difference

ASK

- Will the answer be more or less than the money at the start? Why?
- Which words tell you to subtract?
- Is the answer in cents or in dollars?

WATCH FOR

Adds every time, even when money is spent. Act the story out with coins: spending takes coins away.

Puts both signs on one amount: $35¢. Coins are cents and bills are dollars: one sign on each amount.

Takes the smaller digit from the bigger one in each place: 41 – 26 = 25. Count up on an open number line from 26 to 41, or trade a ten first.

ON ANIMAL MATH

PRINTABLE **Money Word Problems**: sheets 1-3, then sheets 4-5 for more

TOOL **Money**: Hide the total, then count to check

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.6

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Money

Lesson 11.7: Saving over time; saving instead of spending

GOAL Students find how much is saved when the same amount is saved each week, count by that amount to see when a goal is reached, and explain that saving instead of spending now can buy something bigger later.

I can find how much is saved over time.

About 45 minutes

★ Taught in 2nd grade in some states

THE LESSON

1. **Warm up** (5 min) Count by 2s, 3s and 5s to 30 together.
2. **Teach** (10 min) Say: Sam wants a $30 toy. He gets $5 each week. He could spend it on a snack, or save it. Put five $1 bills in the jar for each week and fill in the table: $5, $10, $15, $20, $25, $30. In week 6 he can buy the toy. If he buys a snack each week instead, the jar stays empty.

   > **Say:** "When we save the same amount each week, the money grows. Saving instead of spending now lets us buy something bigger later."

3. **Try it together** (10 min) Partners pick a goal ($12, $15 or $20) and a weekly amount ($2, $3 or $5), fill in a savings table and find the week they reach the goal. Then each partner names one thing worth saving for.
4. **Practice** (15 min) Students count by the amount saved on sheets 1 and 2 of Saving Money Over Time and find how many weeks it takes to reach a goal on sheet 3, then save instead of spending on sheet 3 of Spend, Save and Share.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.7** and circle a face beside the "I can" line. In the table the totals should go up by $3 each week; $3 in every box means they wrote what was saved each week, not the total.

Need help? Use $2 or $5 a week, and fill a jar with play bills as the table fills up.

Ready for more? Compare two savers on sheet 4 of Saving Money Over Time: who has more in week 6?

GET READY

- A clear jar and play $1 bills
- A savings table on the board, weeks 1 to 8
- Two picture cards: a $5 snack and a $30 toy

WORDS TO USE

save: keep money to use later

goal: what you are saving for, and how much it costs

instead of: in place of; saving instead of spending means not spending the money now

ASK

- How much will there be after one more week? How do you know?
- Why might someone save instead of spend?
- In which week is the goal reached?

WATCH FOR

Writes the weekly amount in every box, not the total. Put the bills in a jar on the desk each week and count all of them.

Stops counting before the goal, or goes past it. Circle the goal on a hundreds chart and count by the amount until you land on it.

Thinks money saved is gone. Show the jar: the money is still there, kept for later.

ON ANIMAL MATH

PRINTABLE **Saving Money Over Time**: sheets 1-3

PRINTABLE **Spend, Save and Share**: sheet 3

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.7

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Lesson 11.8: Deposits, withdrawals, borrowing and lending

GOAL Students tell a deposit (money put in) from a withdrawal (money taken out), find the new balance after each one, and name the borrower and the lender in a story, knowing that a borrower must pay back.

I can use deposits, withdrawals, borrowing and lending.

About 45 minutes

★ Taught in 2nd grade in some states

THE LESSON

1. **Warm up** (5 min) Ask: you have $10 and get $5 more. How much now? Then you spend $3. How much now?
2. **Teach** (10 min) Start the bank with $30. Ben deposits $15: put the bills in and add, $45. Then he withdraws $20: take the bills out and subtract, $25. Write each step in the bank table. Then read: Leo lends Kim $2. Kim is the borrower: she uses Leo's money and must pay it back. Leo is the lender.

   > **Say:** "A deposit puts money in, so the balance goes up. A withdrawal takes money out, so the balance goes down."

3. **Try it together** (10 min) Play Bank: one partner is the banker with a starting balance, the other makes deposits and withdrawals from cards, and both write each new balance. Then partners act out a borrowing card and say who borrows and who lends.
4. **Practice** (15 min) Students circle deposit or withdrawal on sheet 1 of Deposits and Withdrawals and find the new balances on sheets 2 and 3, then write the borrower and the lender on sheet 1 of Borrowing and Lending. Early finishers do sheets 2 to 4 of Borrowing and Lending.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.8** and circle a face beside the "I can" line. A balance of $95 at the end means they added the withdrawal. Circling Raj means they chose the name at the end of the sentence; Eva borrows.

Need help? Use deposits and withdrawals of $1, $5 and $10 only, with the bills in a real box.

Ready for more? Decide who can take out the money on sheet 5 of Deposits and Withdrawals: you can only take out as much as you have.

GET READY

- A box to use as a bank, and play bills
- A bank table on the board: start, deposit, withdrawal, balance
- Borrowing cards, such as "Ana borrows a pencil from Ben."

WORDS TO USE

deposit: money put in; the balance goes up

withdrawal: money taken out; the balance goes down

balance: the money in the bank now

borrower: someone who uses what is not theirs and gives it back

ASK

- Does a deposit make the balance go up or down?
- Who pays the money back, the borrower or the lender?

WATCH FOR

Adds a withdrawal. Take the bills out of the bank box, then count what is left.

Mixes up the borrower and the lender. Ask: whose money is it? That is the lender.

Starts each step from the first balance. Draw an arrow from each balance to the next row.

ON ANIMAL MATH

PRINTABLE **Deposits and Withdrawals**: sheets 1-3, and sheet 5 for more

PRINTABLE **Borrowing and Lending**: sheets 1-4

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.8

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Money

Lesson 11.9: Producers, consumers and the cost to make it

GOAL Students tell a producer (someone who makes goods or does a job to sell) from a consumer (someone who buys or uses them), see that one person can be both, and add the cost of the parts to find what it costs to make something.

I can tell producers from consumers and add up costs.

About 45 minutes

★ Taught in 2nd grade in some states

THE LESSON

1. **Warm up** (5 min) Ask: who made the bread for your sandwich? Who bought it? List the answers in two columns without naming the columns yet.
2. **Teach** (10 min) Name the two columns: producers and consumers. A baker bakes bread to sell: a producer. A family buys the bread: consumers. The baker buys flour too, so the baker is also a consumer. Then make a bead necklace: beads $5, string $2, a clasp $3. Add the parts: the cost to make it is $10.

   > **Say:** "A producer makes or does something to sell. A consumer buys it or uses it. The cost to make something is all of its parts added together."

3. **Try it together** (10 min) Partners sort the picture cards into producers and consumers and find one person who is both. Then they add up the lemonade stand list to find the cost to make a pitcher.
4. **Practice** (15 min) Students circle producer or consumer on sheets 1 and 2 of Producers and Consumers and add the cost of the parts on sheet 3. Early finishers skip count the cost to make more than one on sheet 4.
5. **Exit ticket** (5 min) Students do **Exit Ticket 11.9** and circle a face beside the "I can" line. On the kite, $11 is the cost to make it; an answer of 3 means they counted the parts instead of adding their costs.

Need help? Sort two picture cards at a time, one clear producer and one clear consumer.

Ready for more? Find the money left over when something sells for more than it costs to make, on sheet 5 of Producers and Consumers.

GET READY

- Picture cards: a baker, a farmer, a shopper, a hair cutter
- A lemonade stand list: lemons $4, sugar $3, cups $2
- Whiteboards and markers

WORDS TO USE

producer: someone who makes or grows something, or does a job, to sell

consumer: someone who buys or uses goods and services

cost to make: what all the parts cost, added together

ASK

- Is a farmer who grows apples to sell a producer or a consumer? When is she a consumer?
- What parts do you need to make it, and what does each part cost?

WATCH FOR

Calls anyone who works a consumer. Ask: is this person making something to sell, or buying it?

Counts the parts instead of adding their costs. Write each cost on its own line and add the column.

Thinks a person can only be one or the other. Follow the baker through a day: buying flour in the morning, selling bread at noon.

ON ANIMAL MATH

PRINTABLE **Producers and Consumers**: sheets 1-3, and sheets 4-5 for more

EXIT TICKET **2nd Grade Money Exit Tickets**: Exit Ticket 11.9

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