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### Chapter 1

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Students sort and classify coins, count the number of coins in each category, and describe and compare coins based on their measurable attributes.—**GRADE LEVEL: K and 1**

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Students count and compare a collection of pennies and then explore how they can be used to buy things.—**GRADE LEVEL: K and 1**

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### Uncovering Hidden Funds

Students explore ordinal numbers, counting by ones, skip-counting by fives and tens, and finding the missing value using pennies, nickels, and dimes.—**GRADE LEVEL: K–2**

### Chapter 4

<b>I Got a Dollar!</b> .....	49
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Students use algebraic reasoning and properties of addition to explore and verify the different combinations of candy that total a dollar.—**GRADE LEVEL: K–3**

## Chapter 5

### Garage Sale! ..... 61

Students explore using the four functions to purchase items at a garage sale and then decide what to do with the money they have left over.—**GRADE LEVEL: 3 and 4**

## Chapter 6

### Spend, Save, or Share? ..... 71

Students solve problems involving the four basic mathematical operations and make financial decisions within the context of earning money.—**GRADE LEVEL: 3–5**

## PART 3

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### Saving for the Future ..... 83

Students reflect on how much time it takes to save money, recognizing that the more money that is saved, the faster a savings goal can be reached.—**GRADE LEVEL: 1 and 2**

## Chapter 8

### Buy Now and Pay Back Later..... 93

Students mentally solve various scenarios of borrowing money (e.g., \$30 or \$400) and paying it back without a fee and then the scenario of paying a fee of \$1 for every \$10 borrowed.—**GRADE LEVEL: 1 and 2**

## Chapter 9

### Learning about Earning ..... 105

Students form a connection between the real-world aspect of earning money and place value in mathematics. They use a balance sheet to perform mathematical operations based on income and expenses.—**GRADE LEVEL: 3–5**

## Chapter 10

### Paychecks and Payments..... 117

Students explore the difference between gross and net pay by examining and calculating wages using a pay stub. They learn that they might not always take home all of the money they initially earned.—**GRADE LEVEL: 4 and 5**

## PART 4

### Number and Operations—Fractions..... 129

## Chapter 11

### What's My Rule for Saving Money? ..... 131

Students investigate patterns through in-and-out tables and mentally solve scenarios involving money. They are introduced to the simple interest formula and model converting a percent into a decimal.—**GRADE LEVEL: 4 and 5**

## Chapter 12

### How to Be Financially Responsible ..... 143

Students are provided with scenarios of individuals who spend and save differently. They perform calculations involving fractions, while learning about spending and saving.—**GRADE LEVEL: 3–5**

## Chapter 13

### Boardwalk Budget ..... 155

Students use their mathematics skills during a trip to the boardwalk where they will make decisions based on a financial budget.—**GRADE LEVEL: 3–5**

## PART 5

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### Exploring Jobs and Careers through Data ..... 165

Students experience the four-step statistics process as connected to jobs they can do now and to jobs or careers they might like to have when they get older. Bar graphs and pictographs are used to represent and analyze the data.—**GRADE LEVEL: 1–3**

## Chapter 15

### Keeping Private Information Private ..... 175

Students discuss and explore what information is meant to be kept to themselves, shared with a parent, or shared with friends. Students will also discover strategies and ways to keep private information private.—**GRADE LEVEL: K–5**

## Chapter 16

### How Does It Stack Up? ..... 181

Students use money as a nonstandard unit of measurement to explore height, width, and length. They will also count coins to find the total value of the measurement.—**GRADE LEVEL: K–2**

## Chapter 17

### Show Me the Money! ..... 191

Students explore jobs that they are able to do (or soon will be able to do). They create line plots to examine hourly rates of various job opportunities.—**GRADE LEVEL: 3–5**

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