



MOUNTAIN MONEY ADVENTURES

KID'S CAMP

Ages
4-12



Money Basics

{ <http://youth.macu.com> }

Mountain America Credit Union knows that it's never too early to start learning critical money management skills. That's why we've put this information together for teachers and educators to use. *Educating today's youth for a better tomorrow.*



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UNIT:

Money Basics

OVERVIEW

In these unit lessons, students will be introduced to a brief history of the origin of money as well as the history of money in the United States of America. Students will learn how to count and recognize money, practice money math problems and exercises in addition, subtraction and other math skills. Learn and reinforce basic math and consumer math skills. They will learn the words and vocabulary of money, personal finance and money management.



LESSON #1

What is Money?

What is money and where did it come from?



LESSON #2

History of U.S. Currency

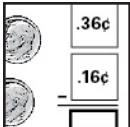
A brief timeline of money in the United States with informational color pages.



LESSON #3

Counting & Recognizing Money

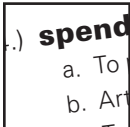
Lessons in counting and recognizing money.



LESSON #4

Money Math

Money math problems and exercises in addition, subtraction and other math skills. Basic math and consumer math skills.



LESSON #5

Money Vocab

Introducing the vocabulary of money, personal finance and money management.

LESSON #1**What is Money?**

Everyone knows that money doesn't grow on trees. In fact, it has no single place of birth. No one "invented" or "discovered" money. It was formed over time in many cultures, in different parts of the world, and at various points in history.

Money is...

Anything used to make payments or to keep track of debts and credits is considered "money." Humans have used everything from horses to coins for these purposes. Money is much more than just a dollar bill or some change.

DISCUSSION

- What are the names of each coin and their value?
- Does anyone know what the word "barter" means? Discuss some examples of bartering.
- What are the different types of money used today such as coins, paper money and credit?
- How is money used in society?

OBJECTIVE & KEY POINTS

The objective is to find out the students' current understanding of what money is.

- Before coins and paper money existed, a shoemaker might've given a farmer shoes in exchange for corn. Shoes and corn are commodities — things of value. When people buy things they need with commodities instead of money, as in the example, it's called bartering.
- The first coins in the Western world appeared nearly 2,700 years ago. Seafaring people from Turkey, called Lydians, created them around 700 B.C. This new form of money helped expand their trading empire. Unlike some other forms of money, coins are durable, easy to use and contain valuable metal. Coins are considered "commodity money," because unlike paper money, or currency, they have a value of their own. Currency is called "representative money," because it has no actual value, but represents value because it can be exchanged for a commodity.
- The Chinese were the first to use currency. The first paper money, which was as big as a sheet of notebook paper, was created during the T'ang Dynasty – between 618 and 907 A.D.
- Money forms of today (cash, check, credit) as well as the future money (digital cash).

ACTIVITIES & MATERIALS**STUDENT HANDOUT — "A Brief History of Money."**

Distribute and review the handout with students.

RESOURCES

Wikipedia - History of Money

http://en.wikipedia.org/wiki/History_of_money

STUDENT HANDOUT**What is Money? A Brief History of Money?****Barter**

The first people didn't buy goods from other people with money. They used barter. Barter is the exchange of personal possessions of value for other goods that you want. This kind of exchange started at the beginning of humankind and is still used today. From 9,000-6,000 B.C., livestock was often used as a unit of exchange. Later, as agriculture developed, people used crops for barter. For example, I could ask another farmer to trade a pound of apples for a pound of bananas.

Shells

At about 1200 B.C. in China, cowry shells became the first medium of exchange, or money. The cowry has served as money throughout history even to the middle of this century.

First Metal Money

In 1,000 B.C. China, produced mock cowry shells at the end of the Stone Age. They can be thought of as the original development of metal currency. In addition, tools made of metal, like knives and spades, were also used in China as money. From these models, we developed today's round coins that we use daily. The Chinese coins were usually made out of base metals that had holes in them so that you could put the coins together to make a chain.

Silver

At about 700 - 500 B.C., pieces of silver were the earliest coins. Eventually in time, they took the appearance of today and were imprinted with numerous gods and emperors to mark their value. These coins were first shown in Lydia, or Turkey, during this time, but the methods were used over and over again and were further improved upon by the Greek, Persian, Macedonian and Roman empires. Not like Chinese coins, which relied on base metals, these new coins were composed from scarce metals such as bronze, gold and silver, which had a lot of intrinsic value.

Leather Currency

In 118 B.C., banknotes in the form of leather money were used in China. One-foot square pieces of white deerskin edged in vivid colors were exchanged for goods. This is believed to be the beginning of a kind of paper money.

Noses

During the ninth century A.D., the Danes in Ireland had an expression "to pay through the nose." It comes from the practice of cutting the noses of those who were careless in paying the Danish poll tax.

Paper Currency

From the ninth century to the fifteenth century A.D. in China, the first actual paper currency was used as money. Through this period, the amount of currency skyrocketed causing severe inflation. Unfortunately, in 1455 the use of the currency vanished from China. European civilization still would not have paper currency for many years.

Potlach

In 1500, North American Indians engaged in potlach, a term that describes the exchange of gifts at banquets, dances and various rituals. Since the trading of gifts was so important in figuring the leaders' community status, potlach went out of control as the gifts became more extravagant in an effort to surpass others' gifts.

Wampum

In 1535, though likely well before this earliest recorded date, strings of beads made from clam shells, called wampum, are used by North American Indians as money. Wampum means white, the color of the clam shells and the beads.

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STUDENT HANDOUT

What is Money? **A Brief History of Money?**

Gold Standard

In 1816, England made gold a benchmark of value. This meant that the value of currency was pegged to a certain number of ounces of gold. This would help to prevent inflation of currency. (Inflation means money isn't worth as much as it should be.) The U.S. went on the gold standard in 1900.

The Depression

Because of the depression of the 1930's, the U.S. began a world wide movement to end tying currency to gold. Today, few nations tie the value of their currency to the price of gold. Other government and financial institutions now try to control inflation.

Today

At present, nations continue to change their currencies. For example, the U.S. has already changed its \$100, \$20, \$10 and \$5 banknotes. More changes are in the works.

Tomorrow

Tomorrow is already here. Electronic money (or money that is used on computers) is already being exchanged over the Internet.

SOURCE: Based on NOVA Online's the Secrets of Making Money, "The History of Money." See also Glyn Davies' History of Money from Ancient Times to the Present Day.

LESSON #2

History of U.S. Currency

In this lesson, students will review and learn a brief history of money in the United States of America.

DISCUSSION

- What types of money consists of the U.S. currency?
- How are coins and paper money made? Where are they made?
- Has anyone heard of a “greenback”? What does it mean?
- What institutions distribute money?

OBJECTIVE & KEY POINTS

The objective is to find out the students’ current understanding of how money came to be in the U.S.

- The Massachusetts Bay Colony, one of the Thirteen Original Colonies, issued the first paper money in 1690. It was issued to cover costs of military expeditions. The practice of issuing paper notes later spread to the other Colonies.
- In 1781, Congress chartered the Bank of North America in Philadelphia as the first national bank, in order to support the financial operations of the fledgling government.
- In 1785, Congress adopted the dollar as the money unit of the United States. Most early dollars were coins that contained a significant amount of silver or gold.
- The first general circulation of paper money by the Federal government occurred in 1861. Pressed to finance the Civil War, Congress authorized the U.S. Treasury to issue non-interest-bearing Demand Notes. These notes acquired the nickname “greenback” because of their color. Today all U.S. currency issued since 1861 remains valid and redeemable at full face value.

ACTIVITIES & MATERIALS

STUDENT HANDOUT — “History of U.S. Currency.”

Distribute and review the handout with students.

STUDENT COLOR PAGES — “History of U.S. Currency.”

STUDENT HANDOUT

History of U.S. Currency

1690

Colonial Notes — The Massachusetts Bay Colony, one of the Thirteen Original Colonies, issued the first paper money to cover costs of military expeditions. The practice of issuing paper notes later spread to the other Colonies.



1739

Franklin's Unique Counterfeit Deterrent — Benjamin Franklin's printing firm in Philadelphia printed colonial notes with nature prints cast from actual leaves. This made it harder to counterfeit (or copy) the money.

1764

British Ban — Britain ordered the colonies to stop making money and to use only British money.

1775

Continental Currency — The Continental Congress made paper currency to pay for the Revolutionary War. The value of Continental currency was based on Spanish dollars. Without solid backing and easily counterfeited, the notes quickly lost their value, giving rise to the phrase "not worth a Continental."

1781

The Bank of North America — Congress set up the Bank of North America in Philadelphia as the first national bank, in order to support the the new government.

1785

The Dollar — Congress adopted the dollar as the money unit of the United States. Most early dollars were coins that contained a significant amount of silver or gold.



1791

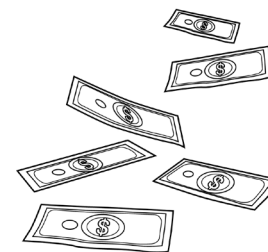
First Central Bank — Congress set up the Bank of the United States for a 20-year period to handle money for the U.S. Treasury. The bank was the first to perform central bank functions for the government and operated until 1811, when Congress declined to renew the bank's charter. Recognizing that a central banking system was still necessary to meet the nation's financial needs, Congress set up a second Bank of the United States in 1816 for another 20-year period.

1792

Establishment of the U.S. Mint & Monetary System — The Coinage Act of 1792 created the U.S. Mint and established a federal monetary system, set denominations (or amounts) for coins and specified the value of each coin in gold, silver or copper.



1861



Greenbacks — The first general use of paper money by the federal government occurred in 1861. Pressed to pay for the Civil War, Congress authorized the U.S. Treasury to issue Demand Notes. (Demand notes could be traded "on demand" for

gold.) These notes acquired the nickname "greenback" because of their color. Today all U.S. currency issued since 1861 remains valid and redeemable at full face value.

1861

First \$10 Notes — The first \$10 notes were Demand Notes, issued in 1861 by the Treasury Department. A portrait of President Abraham Lincoln appeared on the face of the notes.

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STUDENT HANDOUT

History of U.S. Currency

1862

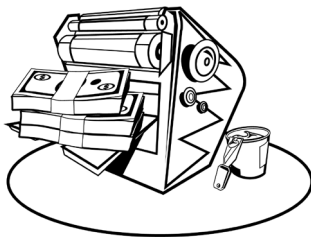
The Design — By 1862, the design of U.S. currency started using fine-line engraving, complicated shapes and patterns, a Treasury seal and engraved signatures to help stop counterfeiting. Since that time, the U.S. Treasury has continued to add features in order to thwart counterfeiting.

1863

National Banking System — Congress set up a national banking system and authorized the U.S. Treasury to oversee the printing of National Bank Notes. Under this system, national “banks” were set up to print and send out national currency.

1865

Secret Service — The United States Secret Service was established as part of the Treasury for the purpose of controlling the counterfeiters whose activities were destroying the public’s confidence in the nation’s currency.



1877

Bureau of Engraving and Printing — The Department of the Treasury’s Bureau of Engraving and Printing began printing all U.S. currency.

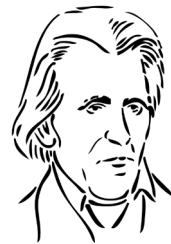
1905

Paper Currency with Background Color — The last U.S. paper currency printed with background color was the \$20 Gold Certificate, Series 1905, which had a golden tint and a red seal and serial number

1913

Federal Reserve Act — The Federal Reserve Act of 1913 created the Federal Reserve as the nation’s central bank and provided for a national banking system that was more responsive to the changing financial needs

of the country. The Federal Reserve Board issued new currency called Federal Reserve Notes.



1914

The First \$10 Federal Reserve Notes — The first \$10 Federal Reserve notes were issued. These notes were larger than today’s notes and featured a portrait of President Andrew Jackson on the face.

1929

Standardized Design — The first big change to affect the appearance of all paper money occurred in 1929. In an effort to lower manufacturing costs, all currency was reduced in size by about 30 percent. In addition, the designs were changed so they would look alike across all classes of currency, decreasing the number of different designs in circulation. This made it easier for people to tell the difference between real and counterfeit notes.

1957

In God We Trust — The use of the National Motto “In God We Trust” on all currency has been required by law since 1955. It first appeared on paper money with the issuance of the \$1 Silver Certificates, Series 1957, and began appearing on Federal Reserve Notes with the 1963 Series.

1990

Security Thread and Microprinting — A security thread and microprinting were introduced to help stop counterfeiting by advanced copiers and printers. The features first appeared in Series 1990 \$100 notes. By Series 1993, the features appeared on all denominations except \$1 and \$2 notes.

1996

Currency Redesign — In the first significant design change in 67 years, U.S. currency was redesigned to include a series of new ways to help stop counterfeiting. The new notes were issued beginning with the \$100 note in 1996, followed by the \$50 in 1997, the \$20 in 1998 and the \$10 and \$5 notes in 2000. The Bureau of Engraving and Printing announced that designs would

CONTINUED ▶

STUDENT HANDOUT

History of U.S. Currency

be changed every 7-10 years to stay ahead of currency counterfeiters.

2003

Secret Service Integrated Into Homeland Security Department — Protecting the security of the dollar against counterfeiting takes its place side-by-side with other homeland security efforts, (ways to protect the country) as the U.S. Secret Service is integrated into the new U.S. Department of Homeland Security.

2003

The New Color of Money: Safer. Smarter. More Secure.

The New \$20 Note — To stay ahead of currency counterfeiters, the U.S. government announces new designs to be issued. For the first time since the Series 1905 \$20 Gold Certificate, the new currency will feature background colors, beginning with the new \$20 note in October 2003. Different colors will be used for different denominations. This will help everyone – particularly those who are visually impaired – to tell denominations apart. The new \$20 note features background colors of green, peach and blue, as well as images of the American eagle.

2004

The New \$50 Note — The currency redesigns continue with the \$50 note, which was issued on September 28, 2004. Similar to the redesigned \$20 note, the new \$50 note features background colors and highlights historical symbols of Americana – specific to the \$50 note are background colors of blue and red, and images of a waving American flag and a small metallic silver-blue star.

2006



The New \$10 Note — A redesigned Series 2004A \$10 note was issued on March 2, 2006. The “A” in the series designation shows a change in some feature of the note, in this case, a change in the Treasurer’s signature. Like the new \$20 and \$50 notes, the redesigned \$10 note features shades of color and Symbols of Freedom – specific to the \$10 note are background colors of orange, yellow and red, along with images of the Statue of Liberty’s torch and the words “We the People” from the United States Constitution.

2006

\$5 Note to be redesigned — On June 29, 2006, the U.S. government announced that it will redesign the \$5 note as part of ongoing efforts to enhance the security of U.S. currency. The government currently expects the \$5 note to be issued in early 2008.

SOURCE: The Department of the Treasury — <http://www.moneyfactory.gov>.

History of U.S. Currency

1739

Franklin's Unique Counterfeit Deterrent

Benjamin Franklin's printing firm in Philadelphia printed colonial notes with nature prints cast from actual leaves. This made it harder to counterfeit (or copy) the money.



History of U.S. Currency

1785

The Dollar

Congress adopted the dollar as the money unit of the United States. Most early dollars were coins that contained a significant amount of silver or gold.



History of U.S. Currency



1792 Establishment of the U.S. Mint & Monetary System

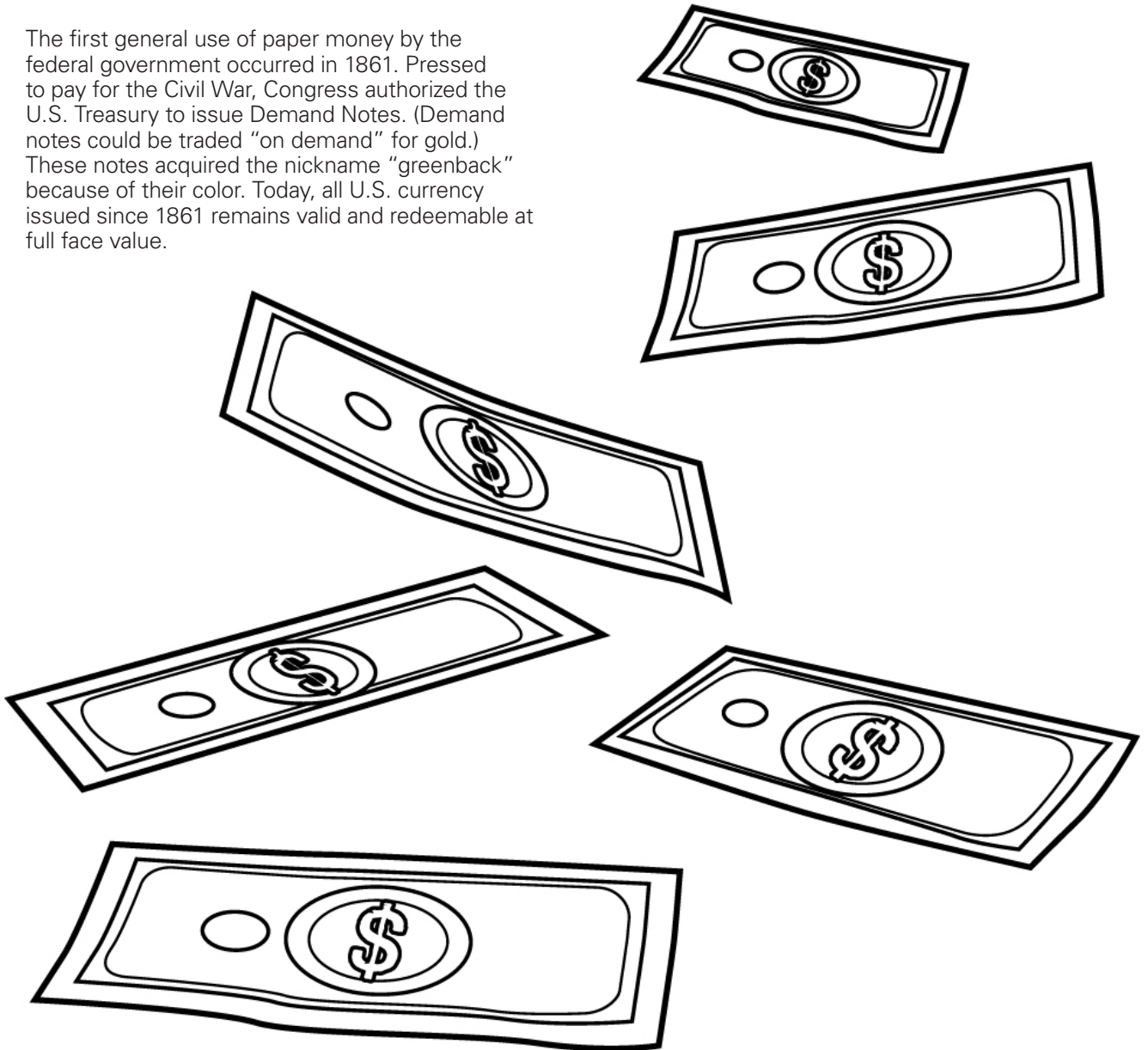
The Coinage Act of 1792 created the U.S. Mint and established a federal monetary system, set denominations (or amounts) for coins, and specified the value of each coin in gold, silver or copper.

History of U.S. Currency

1861

Greenbacks

The first general use of paper money by the federal government occurred in 1861. Pressed to pay for the Civil War, Congress authorized the U.S. Treasury to issue Demand Notes. (Demand notes could be traded "on demand" for gold.) These notes acquired the nickname "greenback" because of their color. Today, all U.S. currency issued since 1861 remains valid and redeemable at full face value.

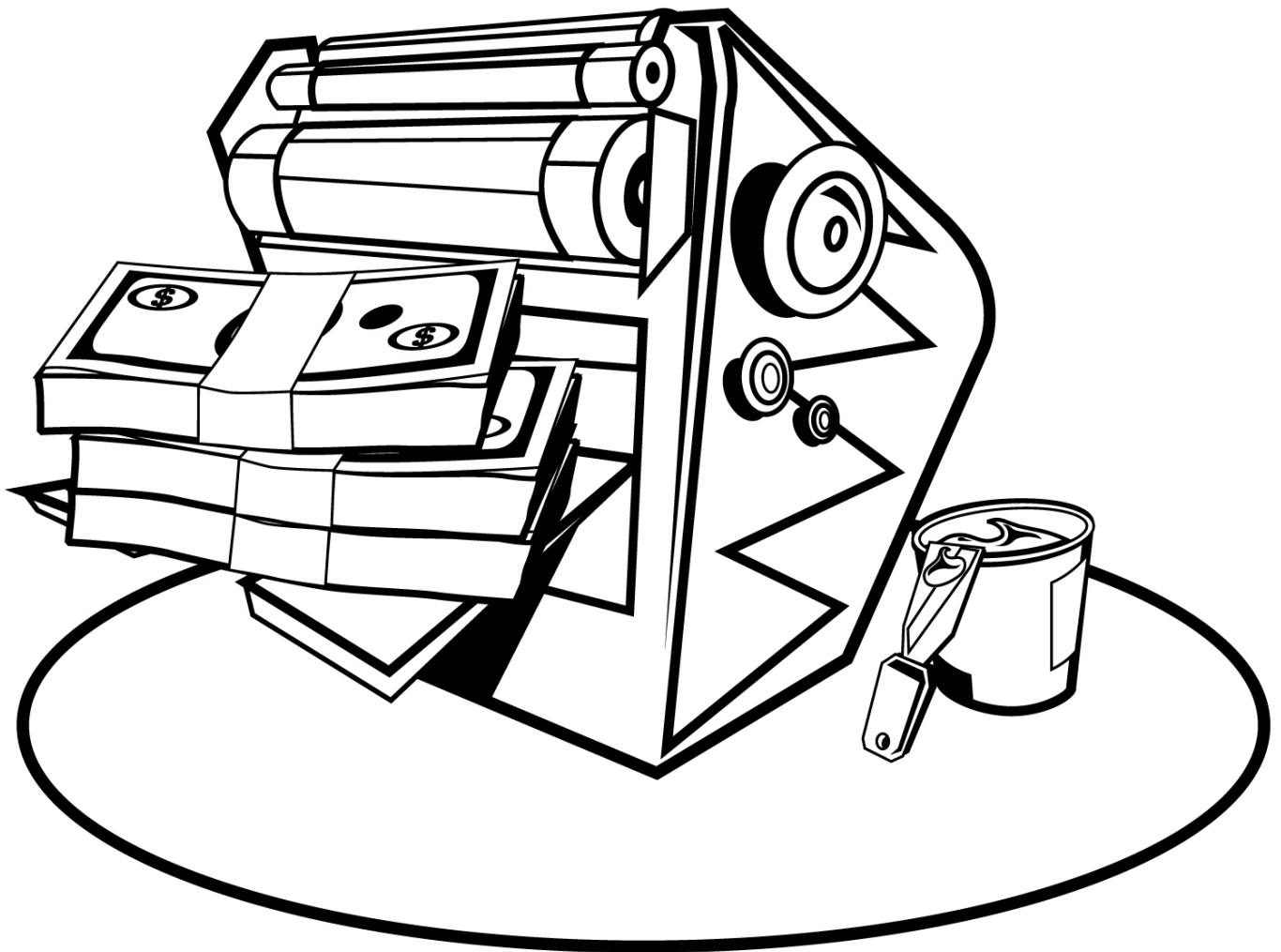


History of U.S. Currency

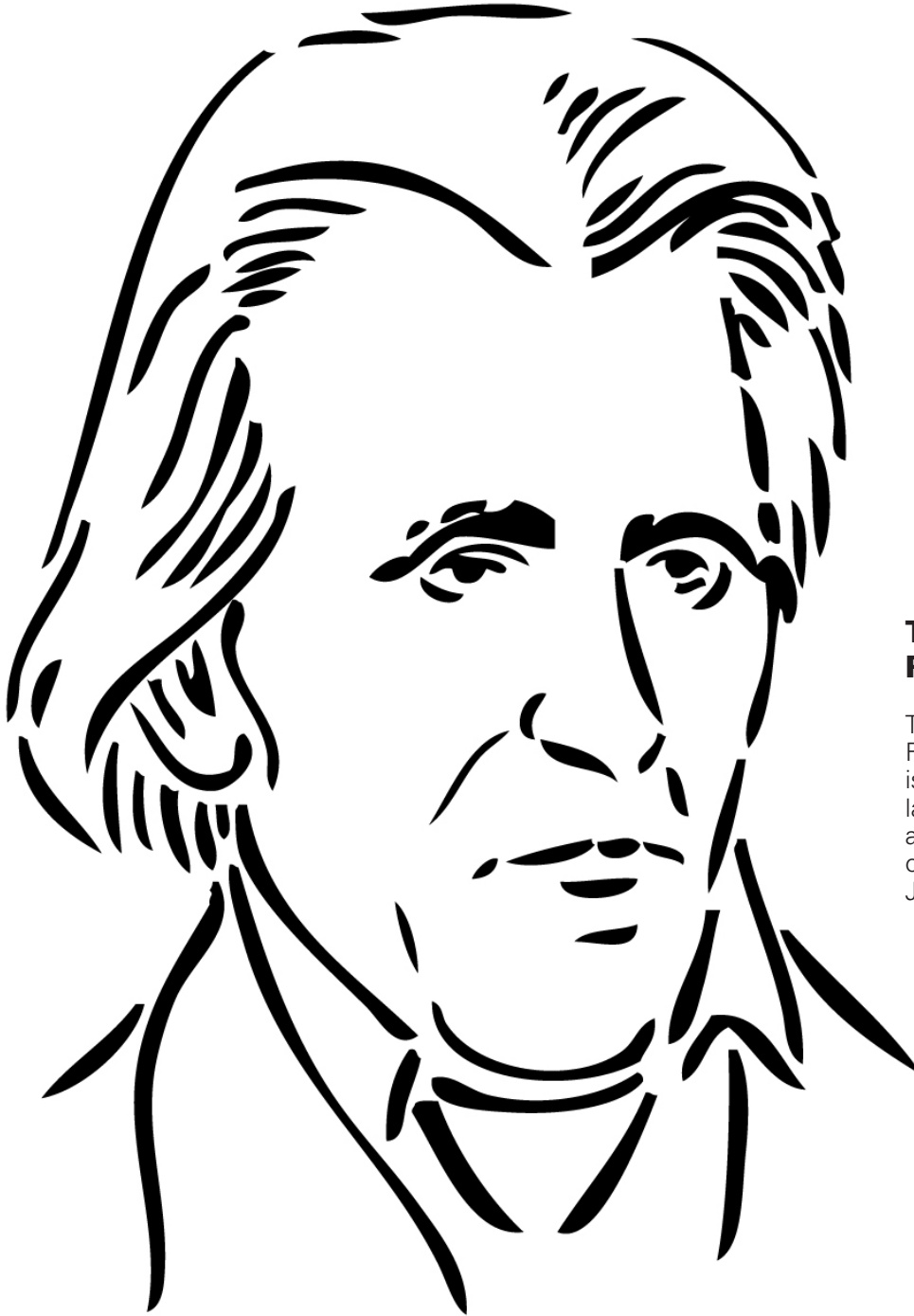
1877

Bureau of Engraving & Printing

The Department of the Treasury's Bureau of Engraving and Printing began printing all U.S. currency.



History of U.S. Currency



1914

The First \$10 Federal Reserve Note

The first \$10 Federal Reserve notes were issued. These notes were larger than today's notes and featured a portrait of President Andrew Jackson on the face.

STUDENT COLORPAGE

History of U.S. Currency

2006

The New \$10 Note



A redesigned Series 2004A \$10 note was issued on March 2, 2006. The "A" in the series designation shows a change in some feature of the note, in this case, a change in the Treasurer's signature. Like the new \$20 and \$50 notes, the redesigned \$10 note features shades of color and Symbols of Freedom – specific to the \$10 note are background colors of orange, yellow and red, along with images of the Statue of Liberty's torch and the words "We the People" from the United States Constitution.

LESSON #3

Counting & Recognizing Money

Learning how to count, use and identify coins is an important basic money skill to learn at an early age. This teaching lesson and worksheets will help your students master counting money with coins, whether they are just beginning to learn to count coins or if they need additional practice.

DISCUSSION

- What are the names of each coin and their value?
- What are the names of each banknote (bill) and their value?

OBJECTIVE & KEY POINTS

The objective is for students to improve their money-counting money and identification skills with coins and/or bills.

- Give students color pages and handout to start the recognition process of pictures, names and values.
- Students will learn how to apply basic math skills to coin and bill counting and adding values.

MATERIALS

STUDENT COLOR PAGES — “Counting & Recognizing Money.”

STUDENT HANDOUT — “U.S. Currency.”

STUDENT WORKSHEET — “Coin Counting.”

Practice counting money by counting coins. Pennies, Nickels, Dimes, Quarters. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “How Many?”

Students practice counting coins and writing the respective amounts. Pennies, Nickels, Dimes, Quarters. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Counting Bills.”

Practice counting money by counting coins and bills. Pennies, Nickels, Dimes, Quarters. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Money Match.”

Students practice counting coins and writing the respective amounts. Pennies, Nickels, Dimes, Quarters. The teacher’s answer key follows the students’ worksheet.

Counting & Recognizing Money

Penny



1¢

1 cent

One Cent

\$0.01

The penny is worth 1 cent (1/100 of a dollar). The penny has the profile of Abraham Lincoln, who was the 16th President of the United States. The back has a picture of the Lincoln Memorial. Pennies contain 97% zinc and 3% copper.

STUDENT COLORPAGE

Counting & Recognizing Money

Nickel



5¢

5 cents

Five Cents

\$0.05

The nickel is worth 5 cents (1/20th of a dollar).
The nickel has the profile of Thomas Jefferson,
who was the third President of the United States.
The back of the nickel has a picture of Monticello,
Jefferson's house near Charlottesville, Virginia.

STUDENT COLORPAGE

Counting & Recognizing Money

Dime



10¢

10 cents

Ten Cents

\$0.10

The dime is worth 10 cents. It pictures Franklin Roosevelt, who was the thirty-second President of the United States. The back of the dime has a picture of a torch, oak branch and olive branch.

Counting & Recognizing Money

Quarter



25¢

25 cents

Twenty-Five Cents

\$0.25

The quarter is worth 25 cents. George Washington, the first President of the United States, is pictured on the front of the quarter. The back has an eagle.

STUDENT HANDOUT

U.S. Currency

Counting & Recognizing Money

• BANKNOTES (BILLS) •



One Dollar | **\$1.00**



Five Dollars | **\$5.00**



Ten Dollars | **\$10.00**



Twenty Dollars | **\$20.00**

• COINS •



Penny | **\$0.01**



Nickel | **\$0.05**



Dime | **\$0.10**



Quarter | **\$0.25**






STUDENT WORKSHEET

STUDENT NAME: _____

COIN COUNTING

Counting & Recognizing Money

INSTRUCTIONS: Draw an "X" on the coins that equal the amount shown.
(There may be more than one correct answer)






| | |
|--------------------------------|--|
| <p>1.</p> <p>\$0.16</p> |  |
| <p>2.</p> <p>\$0.92</p> |  |
| <p>3.</p> <p>\$1.20</p> |  |
| <p>4.</p> <p>\$1.24</p> |  |
| <p>5.</p> <p>\$0.67</p> |  |

TEACHER'S ANSWER KEY

COIN COUNTING

Counting & Recognizing Money

INSTRUCTIONS: Draw an "X" on the coins that equals the amount shown.
(There may be more than one correct answer)

| | |
|--------------------------------|--|
| <p>1.</p> <p>\$0.16</p> |  |
| <p>2.</p> <p>\$0.92</p> |  |
| <p>3.</p> <p>\$1.20</p> |  |
| <p>4.</p> <p>\$1.24</p> |  |
| <p>5.</p> <p>\$0.67</p> |  |






STUDENT WORKSHEET

STUDENT NAME: _____

HOW MANY?

Counting & Recognizing Money

INSTRUCTIONS: Write the total value amount of the coins shown in the left-hand column.






| | |
|--|--|
| <p>1.</p> <p>\$ <u> </u> [■] <u> </u> <u> </u></p> |  |
| <p>2.</p> <p>\$ <u> </u> [■] <u> </u> <u> </u></p> |  |
| <p>3.</p> <p>\$ <u> </u> [■] <u> </u> <u> </u></p> |  |
| <p>4.</p> <p>\$ <u> </u> [■] <u> </u> <u> </u></p> |  |
| <p>5.</p> <p>\$ <u> </u> [■] <u> </u> <u> </u></p> |  |

TEACHER'S ANSWER KEY

HOW MANY?

Counting & Recognizing Money

INSTRUCTIONS: Write the total value amount of the coins shown in the left-hand column.

| | |
|--------------------------------|--|
| <p>1.</p> <p>\$0.33</p> |  |
| <p>2.</p> <p>\$0.86</p> |  |
| <p>3.</p> <p>\$1.17</p> |  |
| <p>4.</p> <p>\$1.10</p> |  |
| <p>5.</p> <p>\$0.99</p> |  |




STUDENT WORKSHEET

STUDENT NAME: _____

COUNTING BILLS

Counting & Recognizing Money

INSTRUCTIONS: Draw an "X" on the bills that equal the amount shown.
(There may be more than one correct answer)






| | |
|---------------------------------|--|
| <p>1.</p> <p>\$6.00</p> |  |
| <p>2.</p> <p>\$37.00</p> |  |
| <p>3.</p> <p>\$19.00</p> |  |
| <p>4.</p> <p>\$68.00</p> |  |
| <p>5.</p> <p>\$84.00</p> |  |

TEACHER'S ANSWER KEY

COUNTING BILLS

Counting & Recognizing Money

INSTRUCTIONS: Draw an "X" on the bills that equal the amount shown.
(There may be more than one correct answer)

| | |
|---------------------------------|--|
| <p>1.</p> <p>\$6.00</p> |  |
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| <p>3.</p> <p>\$19.00</p> |  |
| <p>4.</p> <p>\$68.00</p> |  |
| <p>5.</p> <p>\$84.00</p> |  |









STUDENT WORKSHEET

STUDENT NAME: _____

MONEY MATCH

Counting & Recognizing Money

INSTRUCTIONS: Draw a line connecting the name/description to the correct picture. Then draw a line connecting the picture to its value.

| NAME/DESCRIPTION | PICTURE | VALUE |
|------------------|---|---------|
| Nickel |  | \$20.00 |
| One Dollar |  | \$5.00 |
| Quarter |  | \$0.10 |
| Ten Dollars |  | \$10.00 |
| Penny |  | \$0.01 |
| Twenty Dollars |  | \$0.25 |
| Dime |  | \$1.00 |
| Five Dollars |  | \$0.05 |

TEACHER'S ANSWER KEY

MONEY MATCH

Counting & Recognizing Money

INSTRUCTIONS: Draw a line connecting the name/description to the correct picture. Then draw a line connecting the picture to its value.

| NAME/DESCRIPTION | PICTURE | VALUE |
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| Ten Dollars |  | \$10.00 |
| Penny |  | \$0.01 |
| Twenty Dollars |  | \$0.25 |
| Dime |  | \$1.00 |
| Five Dollars |  | \$0.05 |

LESSON #4

Money Math

In this lesson, students will practice money math problems and exercises, including addition and subtraction. Students will also learn how to make change.

OBJECTIVE & KEY POINT(S)

The objective is for the students to gain the skills to add and subtract money.

- Basic addition and subtraction skills are needed.
- The students should have a good understanding of the values, names and images of each currency.

MATERIALS

STUDENT WORKSHEET — “Coin Math.”

Adding or subtracting two lines of coins to find the total amount. Pennies, Nickels, Dimes, Quarters. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Adding & Subtracting”

Students practice subtracting and adding money values. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Money Values.”







Students enter in how many of each money unit is needed to equal various amounts of money. The teacher’s answer key follows the students’ worksheet.

COIN MATH

Money Math







ADDITION PROBLEMS

INSTRUCTIONS: Count each line of coins and enter the total value in the box across from each line. Then **ADD** the first two boxes and enter the total amount in the bottom box.

| | | |
|---|---|--|
| <p>1.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>2.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>3.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> |
| <p>4.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>5.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>6.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> |

SUBTRACTION PROBLEMS

INSTRUCTIONS: Count each line of coins and enter the total value in the box across from each line. Then **SUBTRACT** the second box from the first and enter the difference in the bottom box.

| | | |
|--|--|--|
| <p>1.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>2.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>3.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> |
| <p>4.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>5.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> | <p>6.</p>  <div style="display: flex; justify-content: flex-end; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> |







TEACHER'S ANSWER KEY

COIN MATH

Money Math







ADDITION PROBLEMS

INSTRUCTIONS: Count each line of coins and enter the total value in the box across from each line. Then **ADD** the first two boxes and enter the total amount in the bottom box.

| | | |
|---|---|---|
| <p>1.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.51¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.31¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.82¢</div> </div> | <p>2.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.21¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.05¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.26¢</div> </div> | <p>3.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.20¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.15¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.35¢</div> </div> |
| <p>4.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.40¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.25¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.65¢</div> </div> | <p>5.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.30¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.16¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.46¢</div> </div> | <p>6.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.51¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.10¢</div> <div style="text-align: center; margin: 0 5px;">+</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.61¢</div> </div> |

SUBTRACTION PROBLEMS

INSTRUCTIONS: Count each line of coins and enter the total value in the box across from each line. Then **SUBTRACT** the second box from the first and enter the difference in the bottom box.

| | | |
|--|--|--|
| <p>1.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.10¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.02¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.08¢</div> </div> | <p>2.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.25¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.12¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.13¢</div> </div> | <p>3.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.36¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.16¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.20¢</div> </div> |
| <p>4.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.16¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.10¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.06¢</div> </div> | <p>5.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.51¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.15¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.36¢</div> </div> | <p>6.</p>  <div style="float: right; margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.27¢</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.25¢</div> <div style="text-align: center; margin: 0 5px;">-</div> <div style="border: 1px solid black; padding: 2px; width: 40px; text-align: center;">.02¢</div> </div> |

ADDING & SUBTRACTING

Money Math

ADDITION PROBLEMS

INSTRUCTIONS: **ADD** the values in the first two boxes and enter the total amount in the bottom box.

| | | | | |
|--|--|--|--|--|
| 1. $\begin{array}{r} \$0.83 \\ + \$0.04 \\ \hline \end{array}$ | 2. $\begin{array}{r} \$0.62 \\ + \$0.59 \\ \hline \end{array}$ | 3. $\begin{array}{r} \$0.72 \\ + \$0.43 \\ \hline \end{array}$ | 4. $\begin{array}{r} \$0.59 \\ + \$0.27 \\ \hline \end{array}$ | 5. $\begin{array}{r} \$0.96 \\ + \$0.68 \\ \hline \end{array}$ |
| 6. $\begin{array}{r} \$3.67 \\ + \$1.70 \\ \hline \end{array}$ | 7. $\begin{array}{r} \$5.73 \\ + \$0.96 \\ \hline \end{array}$ | 8. $\begin{array}{r} \$7.92 \\ + \$6.40 \\ \hline \end{array}$ | 9. $\begin{array}{r} \$6.12 \\ + \$3.05 \\ \hline \end{array}$ | 10. $\begin{array}{r} \$12.08 \\ + \$2.92 \\ \hline \end{array}$ |

SUBTRACTION PROBLEMS

INSTRUCTIONS: **SUBTRACT** the second box from the first and enter the difference in the bottom box.

| | | | | |
|--|--|--|---|---|
| 1. $\begin{array}{r} \$0.71 \\ - \$0.19 \\ \hline \end{array}$ | 2. $\begin{array}{r} \$1.00 \\ - \$0.69 \\ \hline \end{array}$ | 3. $\begin{array}{r} \$0.52 \\ - \$0.28 \\ \hline \end{array}$ | 4. $\begin{array}{r} \$0.74 \\ - \$0.30 \\ \hline \end{array}$ | 5. $\begin{array}{r} \$0.94 \\ - \$0.13 \\ \hline \end{array}$ |
| 6. $\begin{array}{r} \$4.33 \\ - \$4.07 \\ \hline \end{array}$ | 7. $\begin{array}{r} \$6.44 \\ - \$0.42 \\ \hline \end{array}$ | 8. $\begin{array}{r} \$9.95 \\ - \$6.63 \\ \hline \end{array}$ | 9. $\begin{array}{r} \$11.22 \\ - \$5.55 \\ \hline \end{array}$ | 10. $\begin{array}{r} \$7.45 \\ - \$4.59 \\ \hline \end{array}$ |

TEACHER'S ANSWER KEY

ADDING & SUBTRACTING

Money Math

ADDITION PROBLEMSINSTRUCTIONS: **ADD** the values in the first two boxes and enter the total amount in the bottom box.

| | | | | |
|---|---|--|---|--|
| 1. $\begin{array}{r} \$0.83 \\ + \$0.04 \\ \hline \$0.87 \end{array}$ | 2. $\begin{array}{r} \$0.62 \\ + \$0.59 \\ \hline \$1.21 \end{array}$ | 3. $\begin{array}{r} \$0.72 \\ + \$0.43 \\ \hline \$1.15 \end{array}$ | 4. $\begin{array}{r} \$0.59 \\ + \$0.27 \\ \hline \$0.86 \end{array}$ | 5. $\begin{array}{r} \$0.96 \\ + \$0.68 \\ \hline \$1.64 \end{array}$ |
| 6. $\begin{array}{r} \$3.67 \\ + \$1.70 \\ \hline \$5.37 \end{array}$ | 7. $\begin{array}{r} \$5.73 \\ + \$0.96 \\ \hline \$6.69 \end{array}$ | 8. $\begin{array}{r} \$7.92 \\ + \$6.40 \\ \hline \$14.32 \end{array}$ | 9. $\begin{array}{r} \$6.12 \\ + \$3.05 \\ \hline \$9.17 \end{array}$ | 10. $\begin{array}{r} \$12.08 \\ + \$2.92 \\ \hline \$15.00 \end{array}$ |

SUBTRACTION PROBLEMSINSTRUCTIONS: **SUBTRACT** the second box from the first and enter the difference in the bottom box.

| | | | | |
|---|---|---|--|--|
| 1. $\begin{array}{r} \$0.71 \\ - \$0.19 \\ \hline \$0.52 \end{array}$ | 2. $\begin{array}{r} \$1.00 \\ - \$0.69 \\ \hline \$0.31 \end{array}$ | 3. $\begin{array}{r} \$0.52 \\ - \$0.28 \\ \hline \$0.24 \end{array}$ | 4. $\begin{array}{r} \$0.74 \\ - \$0.30 \\ \hline \$0.44 \end{array}$ | 5. $\begin{array}{r} \$0.94 \\ - \$0.13 \\ \hline \$0.81 \end{array}$ |
| 6. $\begin{array}{r} \$4.33 \\ - \$4.07 \\ \hline \$0.26 \end{array}$ | 7. $\begin{array}{r} \$6.44 \\ - \$0.42 \\ \hline \$6.02 \end{array}$ | 8. $\begin{array}{r} \$9.95 \\ - \$6.63 \\ \hline \$3.32 \end{array}$ | 9. $\begin{array}{r} \$11.22 \\ - \$5.55 \\ \hline \$5.67 \end{array}$ | 10. $\begin{array}{r} \$7.45 \\ - \$4.59 \\ \hline \$2.86 \end{array}$ |









STUDENT WORKSHEET

STUDENT NAME: _____

MONEY VALUES

Money Math

INSTRUCTIONS: **Fill** in the money units needed to equal the amount in the first column.
(There may be more than one correct answer)









| AMOUNT |  \$20.00 |  \$10.00 |  \$5.00 |  \$1.00 |  \$0.25 |  \$0.10 |  \$0.05 |  \$0.01 |
|---------|---|---|--|--|---|--|--|--|
| \$3.91 | | | | | | | | |
| \$1.27 | | | | | | | | |
| \$9.06 | | | | | | | | |
| \$2.54 | | | | | | | | |
| \$0.68 | | | | | | | | |
| \$22.24 | | | | | | | | |
| \$36.60 | | | | | | | | |
| \$14.52 | | | | | | | | |
| \$5.25 | | | | | | | | |
| \$56.21 | | | | | | | | |

TEACHER'S ANSWER KEY

MONEY VALUES

Money Math

INSTRUCTIONS: **Fill** in the money units needed to equal the amount in the first column.
(There may be more than one correct answer)

| AMOUNT |  \$20.00 |  \$10.00 |  \$5.00 |  \$1.00 |  \$0.25 |  \$0.10 |  \$0.05 |  \$0.01 |
|---------|---|---|--|--|---|--|--|--|
| \$3.91 | 0 | 0 | 0 | 3 | 3 | 1 | 1 | 1 |
| \$1.27 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 2 |
| \$9.06 | 0 | 0 | 1 | 4 | 0 | 0 | 1 | 1 |
| \$2.54 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 4 |
| \$0.68 | 0 | 0 | 0 | 0 | 2 | 1 | 1 | 3 |
| \$22.24 | 1 | 0 | 0 | 2 | 0 | 2 | 0 | 4 |
| \$36.60 | 1 | 1 | 1 | 1 | 2 | 1 | 0 | 0 |
| \$14.52 | 0 | 1 | 0 | 4 | 2 | 0 | 0 | 2 |
| \$5.25 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| \$56.21 | 2 | 1 | 1 | 1 | 0 | 2 | 0 | 1 |

UNIT : Money Basics

LESSON #5

Money Vocab

This lesson is for the students to learn the words and vocabulary of money, personal finance and money management.

DISCUSSION

- What are some money words? What do they mean?

OBJECTIVE & KEY POINT(S)

The objective is for the students to learn the words associated with money and money management as well as having a basic understanding of their meaning.

MATERIALS

STUDENT HANDOUT — “Basic Money Words.”

Give students the handout and review before using student worksheets.

STUDENT WORKSHEET — “Missing Letter.”

Students fill in a missing letter to complete a word that relates to money. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Unscramble.”

Unscrambling letters to make “money” words. The teacher’s answer key follows the students’ worksheet.

STUDENT WORKSHEET — “Vocab Multiple Choice.”

Students select the correct definition for a given “money” word. The teacher’s answer key follows the students’ worksheet.

STUDENT HANDOUT

Basic Money Words

allowance

Something, such as money, given at regular times (for example, every month) or for a specific purpose.

bartering

To trade goods or services without the exchange of money.

bill

A piece of legal paper money.
(government note or bank note)

cash

Money in the form of bills or coins; currency.

coin

A small piece of metal, usually flat and circular, used as money.

currency

Money in any form, especially circulating paper money.

donation

Something, such as money or goods given to a fund or cause.

earn

To gain something for the performance of service, labor, or work.

goods

Possessions, such as food for trade or sale.

income

The amount of money made from work or sales.

loan

Something lent for temporary use.

money

Something that can be exchanged for goods and services.

owe

To have to pay for something, like goods or services.

paper money

Currency in the form of government notes and bank notes.

pay

To give money in return for goods or services.

price

The amount of money or goods asked for or given in exchange for something else.

purchase

The act of buying; something that's been bought

refund

A repayment of funds.

save

To set aside for future use; store.

savings

Something saved, such as money in a bank account.

services

Performing a task that is .

share

To divide and parcel out in shares; apportion.

spend

To pay out (money).

value

An amount of goods, services, or money, considered to be a fair and of equal worth for something else.

Missing Letter

INSTRUCTIONS: **Fill** in the missing letter.

1. ___oney
2. ___urrency
3. spe___d
4. sa___e
5. s___are
6. ___oods
7. se___vices
8. donati___n
9. al___owance
10. c___ins
11. p___per money
12. ba___tering
13. c___sh
14. p___y
15. savin___s
16. b___ll
17. ea___n
18. i___come

TEACHER'S ANSWER KEY

Missing Letter

INSTRUCTIONS: **Fill** in the missing letter.

1. **m** - money
2. **c** - currency
3. **n** - spend
4. **v** - save
5. **p** - spare
6. **g** - goods
7. **r** - services
8. **o** - donation
9. **l** - allowance
10. **o** - coins
11. **a** - paper money
12. **r** - bartering
13. **a** - cash
14. **a** - pay
15. **g** - savings
16. **i** - bill
17. **r** - earn
18. **n** - income

STUDENT WORKSHEET

STUDENT NAME: _____

Unscramble

INSTRUCTIONS: **Unscramble** the following words.

1. ymneo _____
2. cenyrruc _____
3. sdenp _____
4. vase _____
5. srhae _____
6. sdoog _____
7. eievrcss _____
8. dooitna _____
9. naoelalcw _____
10. nosic _____
11. pmneo rapey _____
12. tbiaengrr _____
13. csha _____
14. yap _____
15. vsignas _____
16. ilbl _____
17. nera _____
18. nicoem _____

TEACHER'S ANSWER KEY

Unscramble

INSTRUCTIONS: **Unscramble** the following words.

1. money
2. currency
3. spend
4. save
5. share
6. goods
7. services
8. donation
9. allowance
10. coins
11. paper money
12. bartering
13. cash
14. pay
15. savings
16. bill
17. earn
18. income

Vocab Multiple Choice

INSTRUCTIONS: **Circle** the letter next to the definition that most closely defines the given word.

1.) **income**

- a. To pay out (money).
- b. To set aside for future use; store.
- c. The amount of money made from work or sales.
- d. To divide and parcel out in shares; apportion.

2.) **currency**

- a. A medium that can be exchanged for goods and services and is used as a measure of their values on the market.
- b. Money in any form, especially circulating paper money.
- c. To divide and parcel out in shares; apportion.
- d. To pay out (money).

3.) **bartering**

- a. The act of giving to a fund or cause.
- b. To trade goods or services without the exchange of money.
- c. To divide and parcel out in shares; apportion.
- d. Performance of duties helpful to others.

4.) **spend**

- a. To pay out (money).
- b. Articles of commerce.
- c. To divide and parcel out in shares; apportion.
- d. To set aside for future use; store.

5.) **coin**

- a. Money in any form when in actual use as a medium of exchange, especially circulating paper money.
- b. To divide and parcel out in shares; apportion.
- c. To pay out (money).
- d. A small piece of metal, usually flat and circular, used as money.

6.) **savings**

- a. To set aside for future use; store.
- b. Currency in the form of government notes and bank notes.
- c. To pay out (money).
- d. Something saved.

7.) **money**

- a. Something that can be exchanged for goods and services.
- b. To divide and parcel out in shares; apportion.
- c. The act of giving to a fund or cause.
- d. Performance of duties helpful to others.

8.) **earn**

- a. Money in any form when in actual use as a medium of exchange, especially circulating paper money.
- b. To gain something for the performance of service, labor or work.
- c. To set aside for future use; store.
- d. To divide and parcel out in shares; apportion.

9.) **allowance**

- a. The act of giving to a fund or cause.
- b. Performance of duties helpful to others.
- c. Something, such as money, given at regular times or for a specific purpose.
- d. To set aside for future use; store.

10.) **bill**

- a. A piece of legal paper money.
- b. To pay out (money).
- c. Performance of duties helpful to others.
- d. Money in any form when in actual use as a medium of exchange, especially circulating paper money.

TEACHER'S ANSWER KEY

Vocab Multiple Choice

INSTRUCTIONS: **Circle** the letter next to the definition that most closely defines the given word.

1.) **income**

- a. To pay out (money).
- b. To set aside for future use; store.
- c. The amount of money made from work or sales.
- d. To divide and parcel out in shares; apportion.

2.) **currency**

- a. A medium that can be exchanged for goods and services and is used as a measure of their values on the market.
- b. Money in any form, especially circulating paper money.
- c. To divide and parcel out in shares; apportion.
- d. To pay out (money).

3.) **bartering**

- a. The act of giving to a fund or cause.
- b. To trade goods or services without the exchange of money.
- c. To divide and parcel out in shares; apportion.
- d. Performance of duties helpful to others.

4.) **spend**

- a. To pay out (money).
- b. Articles of commerce.
- c. To divide and parcel out in shares; apportion.
- d. To set aside for future use; store.

5.) **coins**

- a. Money in any form when in actual use as a medium of exchange, especially circulating paper money.
- b. To divide and parcel out in shares; apportion.
- c. To pay out (money).
- d. A small piece of metal, usually flat and circular, used as money.

6.) **savings**

- a. To set aside for future use; store.
- b. To gain especially for the performance of service, labor, or work.
- c. To pay out (money).
- d. Something saved.

7.) **money**

- a. Something that can be exchanged for goods and services.
- b. To divide and parcel out in shares; apportion.
- c. The act of giving to a fund or cause.
- d. Performance of duties helpful to others.

8.) **earn**

- a. Money in any form when in actual use as a medium of exchange, especially circulating paper money.
- b. To gain something for the performance of service, labor or work.
- c. To set aside for future use; store.
- d. To divide and parcel out in shares; apportion.

9.) **allowance**

- a. The act of giving to a fund or cause.
- b. Performance of duties helpful to others.
- c. Something, such as money, given at regular times or for a specific purpose.
- d. To set aside for future use; store.

10.) **bill**

- a. A piece of legal paper money.
- b. To pay out (money).
- c. Performance of duties helpful to others.
- d. Money in any form when in actual use as a medium of exchange, especially circulating paper money.