

SIGMABUDGIE · GRADE 3

Money

A gentle walkthrough & a 24-question exam

Part 1 walks through coins, bills, and making change from the very beginning, with drawings. Part 2 is a 24-question exam that starts easy and slowly builds to harder, ISEE-style reasoning questions. Work through the lesson together first, then let your child try the exam. The answer key at the back explains every question.

1 · The four coins

A **penny** is 1¢. A **nickel** is 5¢. A **dime** is 10¢. A **quarter** is 25¢.

Watch out: the dime is the **smallest** coin, but it is worth more than a penny or a nickel. Size does not tell you value.



penny 1¢ nickel 5¢ dime 10¢ quarter 25¢

2 · Counting the same coin

Same coins? **Skip count**. 3 dimes: 10, 20, **30¢**. 4 nickels: 5, 10, 15, **20¢**. 4 quarters: 25, 50, 75, **100¢**.

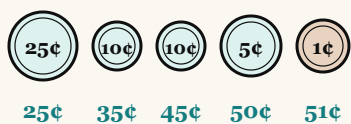


3 dimes = 30¢ 4 quarters = 100¢

3 · Counting mixed coins

Different coins? Start with the **biggest** and count on. Quarter, dime, dime, nickel, penny: 25, 35, 45, 50, **51¢**.

If the coins are jumbled, sort them biggest to smallest first.

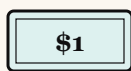


count on from the biggest coin: 51¢

4 • Dollars and cents

100¢ = \$1.00. The dot separates dollars from cents. 135¢ is **\$1.35**: 1 dollar and 35 cents.

Cents always get two digits. Five cents is \$0.05, not \$0.5.



\$1.00



+ 35¢



the same \$1.35 in coins only

5 • Bills

Paper money comes in **\$1, \$5, \$10, and \$20**. Count bills the same way, biggest first: $10 + 5 + 1 + 1 = \$17$.



$\$10 + \$5 + \$1 + \$1 = \$17$

6 • Same amount, different coins

There is more than one way to make 30¢: 3 dimes, or a quarter and a nickel, or 6 nickels. All worth exactly **30¢**.



30¢



30¢



30¢

7 • The fewest coins

To use the **fewest** coins, start with the biggest coin that fits, then the next biggest.

80¢: three quarters make 75¢. 5¢ is left, that is a nickel. Q Q Q N = **4 coins**.



25¢

50¢

75¢

80¢

80¢ with 4 coins

8 • Adding money

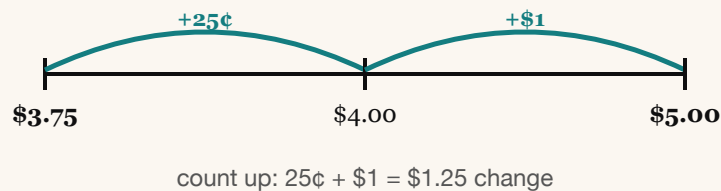
Add the cents, then the dollars. **\$2.50 + \$1.25**: $50¢ + 25¢ = 75¢$, and $\$2 + \$1 = \$3$. Total **\$3.75**.

If the cents go over 100, carry a dollar: $75¢ + 50¢ = 125¢ = \$1.25$.

9 • Making change: count up

Change is what you get back. Count **up** from the price to what you paid.

A toy costs \$3.75 and you pay \$5. From \$3.75, add 25¢ to reach \$4.00. Then add \$1 to reach \$5.00. Change: $25¢ + \$1 = \1.25 .



10 • Do you have enough?

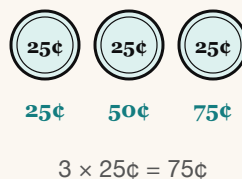
Compare what you have to the price. You have \$5.00 and the toy is \$4.80. \$5.00 is more, so **yes**, with 20¢ left.

You have 85¢ and gum is 90¢. 85 is less than 90, so **not yet**. You need 5¢ more.

11 • Buying more than one

"**Each**" is the clue to multiply. 3 pencils at 25¢ each: $25 + 25 + 25$, or $3 \times 25 = 75¢$.

Two things at different prices? Just add: a 60¢ eraser and a 35¢ sticker = **95¢**.



12 • Two steps: buy, then change

First find the total, then count up for change. A \$2.25 juice and a \$1.50 snack: total \$3.75. Pay with \$5: change is **\$1.25**.

Read carefully, do one step at a time. You are ready for the test! 🎉

Read each drawing first, then choose the best answer. Take your time, there is no clock here. Questions start gentle and get harder toward the end. Circle your answer.

- 1 How much is this coin worth?



- | | |
|--------------|--------------|
| A 1¢ | B 5¢ |
| C 10¢ | D 25¢ |
-

- 2 How much money is this?



- | | |
|--------------|--------------|
| A 30¢ | B 3¢ |
| C 15¢ | D 25¢ |
-

- 3 How much money is this?



- | | |
|--------------|--------------|
| A 35¢ | B 45¢ |
| C 30¢ | D 40¢ |
-

- 4 How many cents are in \$1.00?

- | | |
|-------------|----------------|
| A 10 | B 100 |
| C 25 | D 1,000 |
-

- 5 Which shows this amount in dollars and cents?



- | | |
|-----------------|-----------------|
| A \$0.53 | B \$5.30 |
| C \$0.35 | D \$0.08 |
-

6 How much money is this?



A \$3

B \$15

C \$16

D \$17

7 Which is the fewest coins that make 30¢?

A 3 dimes

B 6 nickels

C 2 dimes and 2 nickels

D 1 quarter and 1 nickel

8 Gum costs 65¢. You pay with \$1.00. How much change do you get?

A 45¢

B 35¢

C 65¢

D 25¢

9 $\$2.25 + \$1.50 = ?$

A \$3.25

B \$4.75

C \$3.75

D \$3.35

10 Which set of coins is worth the same as these two quarters?



A 5 dimes

B 2 dimes

C 4 nickels

D 5 pennies

11 Which amount is the greatest?

A 7 dimes

B 3 quarters

C 12 nickels

D 70 pennies

12 Pencils cost 20¢ each. How much do 3 pencils cost?

A 23¢

B 50¢

C 80¢

D 60¢

- 13 How much money is this?



- A 51¢ B 41¢
C 56¢ D 46¢
-

- 14 Ava has \$4.80. A book costs \$5.00. How much more does she need?

- A 80¢ B \$1.20
C 20¢ D 10¢
-

- 15 What is the fewest number of coins that make 80¢ using quarters, dimes, and pennies?

- A 3 B 4
C 8 D 5
-

- 16 A toy costs \$3.75. Sam pays with a \$5 bill. How much change does Sam get?



- A \$2.25 B \$1.75
C \$0.75 D \$1.25
-

- 17 Ben has 2 quarters, 3 dimes, and 1 nickel. He buys a sticker for 65¢. How much money does he have left?

- A 85¢ B 15¢
C 25¢ D 20¢
-

- 18 A juice costs \$2.25 and a snack costs \$1.50. You pay with \$5.00. How much change do you get?

- A \$1.25 B \$3.75
C \$2.25 D \$1.75
-

19 Which group of coins is worth exactly 41¢?

A 4 dimes

B 1 quarter, 2 dimes

C 1 quarter, 1 dime, 1 nickel, 1 penny

D 3 dimes, 2 nickels, 2 pennies

20 Toy cars cost \$3 each. Mia has a \$20 bill. How many toy cars can she buy, and how much money is left?

A 6 cars, \$0 left

B 6 cars, \$2 left

C 7 cars, \$1 left

D 5 cars, \$5 left

21 A toy costs \$4.80. Omar pays with a \$20 bill. How much change does he get?

A \$16.20

B \$15.20

C \$15.80

D \$16.80

22 Kim has 6 coins that total 50¢. She has no pennies and no quarters. Which coins does she have?

A 5 dimes and 1 nickel

B 3 dimes and 3 nickels

C 2 dimes and 4 nickels

D 4 dimes and 2 nickels

23 Erasers cost 35¢ each. Leo buys 2 erasers and pays with 3 quarters. How much change does he get?

A 5¢

B 40¢

C 10¢

D 35¢

24 Nia saves 75¢ every week. How many weeks until she has \$3.00?

A 3

B 5

C 4

D 6

ANSWER KEY & EXPLANATIONS

- 1 C** This is a dime. A dime is worth 10¢.
-
- 2 A** 3 dimes: 10, 20, 30¢.
-
- 3 D** Quarter 25, dime makes 35, nickel makes 40¢.
-
- 4 B** One dollar is 100 cents.
-
- 5 A** 5 dimes = 50¢, plus 3 pennies = 53¢, written \$0.53.
-
- 6 C** $\$10 + \$5 + \$1 = \16 .
-
- 7 D** A quarter (25¢) and a nickel (5¢) make 30¢ with just 2 coins.
-
- 8 B** Count up from 65: 70, 80, 90, 100. That is 35¢.
-
- 9 C** $25¢ + 50¢ = 75¢$ and $\$2 + \$1 = \$3$. Total \$3.75.
-
- 10 A** 2 quarters = 50¢. 5 dimes = 50¢ too.
-
- 11 B** 3 quarters = 75¢. The others are 70¢, 60¢, and 70¢.
-
- 12 D** $3 \times 20¢ = 60¢$.
-
- 13 A** 25, 35, 45, 50, 51¢.
-
- 14 C** Count up from \$4.80 to \$5.00: 20¢.
-
- 15 B** Three quarters = 75¢, plus one nickel = 80¢. That is 4 coins.
-
- 16 D** From \$3.75 add 25¢ to get \$4.00, then \$1 to get \$5.00: \$1.25.
-
- 17 D** $50 + 30 + 5 = 85¢$. $85 - 65 = 20¢$.
-
- 18 A** Total $\$2.25 + \$1.50 = \$3.75$. Change from \$5.00 is \$1.25.
-
- 19 C** $25 + 10 + 5 + 1 = 41¢$. The others are 40¢, 45¢, and 42¢.
-
- 20 B** $6 \times \$3 = \18 , and $\$20 - \$18 = \$2$. A 7th car would need \$21.
-
- 21 B** From \$4.80, add 20¢ to reach \$5, then \$15 to reach \$20. $20¢ + \$15 = \15.20 .
-
- 22 D** 4 dimes = 40¢, 2 nickels = 10¢, total 50¢ with 6 coins. 5 dimes + 1 nickel is 55¢; 3 and 3 is 45¢; 2 and 4 is 40¢.
-
- 23 A** $2 \times 35¢ = 70¢$. 3 quarters = 75¢. $75 - 70 = 5¢$.
-
- 24 C** $\$3.00 = 300¢$. 75, 150, 225, 300: that is 4 weeks.
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