

Bertie's Socks

Year 1

This unit is aligned with the following Australian Curriculum learning areas: Mathematics, supported by English and Humanities and Social Sciences and is accompanied by the [Digibook – Bertie's Socks](#).



Australian Government



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Bertie's Socks

Year level	1
Duration of unit	10.5 hours*
Learning areas	Mathematics focus supported by English and Humanities and Social Sciences

Unit description

Judy and her younger brother, Finn, are going shopping with their mother. Judy observes her mother making consumer decisions. Her mother decides that on their next shopping trip, Judy will be responsible for some of these decisions.

In this unit, students become familiar with Australian currency as they explore the considerations involved in making spending decisions. Needs and wants are discussed and identified. Practical activities, involving coins and notes, help to illustrate that money is a finite resource.

Students gain an understanding of the need for the variety of Australian coins and notes. They read and write whole numbers, and count by twos, fives and tens. In exploring two-digit prices, students start to develop an understanding of place value. Students formulate simple questions and gather responses.

The Big Book, 'Bertie's Socks' is available in both a PDF and interactive whiteboard format on the Moneysmart Teaching website

Knowledge and understandings

- Money is a finite resource, so after we shop we have less money.
- Needs are more important than wants.
- Counting by twos, fives and tens can help us handle money.
- Two-digit numbers consist of tens and ones (units).

Pre-requisite skills

To undertake this unit, students need to be able to:

- read and write one- and two-digit numbers
- begin counting by twos, fives and tens.

Worksheet 1 can be used to assess and revise these skills, if necessary.

* Timings are provided as a guide only. Teachers will tailor the activities to suit the capabilities and interests of their class. The unit and all the student worksheets can be adapted to teachers' needs.

Unit plan

Links

The following table provides the relevant links to the Australian Curriculum learning areas, achievement standards and general capabilities.

Australian Curriculum learning areas and achievement standards	
Mathematics	Content descriptions <ul style="list-style-type: none"> • Strand: Number and Algebra <ul style="list-style-type: none"> - Sub-strand: Number and place value <ul style="list-style-type: none"> ○ Develop confidence with number sequences to and from 100 by ones from any starting point. Skip count by twos, fives and tens starting from zero (ACMNA012) ○ Recognise, model, read, write and order numbers to at least 100. Locate these numbers on a number line (ACMNA013) ○ Count collections to 100 by partitioning numbers using place value (ACMNA014) - Sub-strand: Money and financial mathematics <ul style="list-style-type: none"> ○ Recognise, describe and order Australian coins according to their value (ACMNA017) • Strand: Measurement and Geometry <ul style="list-style-type: none"> - Sub-strand: Shape <ul style="list-style-type: none"> ○ Recognise and classify familiar two-dimensional shapes and three-dimensional objects using obvious features (ACMMG022) • Strand: Statistics and Probability <ul style="list-style-type: none"> - Sub-strand: Data representation and interpretation <ul style="list-style-type: none"> ○ Choose simple questions and gather responses and make simple inferences (ACMSP262)
	Achievement standards <p>By the end of Year 1, students describe number sequences resulting from skip counting by 2s, 5s and 10s. They identify representations of one half. They recognise Australian coins according to their value. Students explain time durations. They describe two-dimensional shapes and three-dimensional objects. Students describe data displays.</p> <p>Students count to and from 100 and locate numbers on a number line. They carry out simple additions and subtractions using counting strategies. They partition numbers using place value. They continue simple patterns involving numbers and objects. Students order objects based on lengths and capacities using informal units. They tell time to the half-hour. They use the language of direction to move from place to place. Students classify outcomes of simple familiar events. They collect data by asking questions, draw simple data displays and make simple inferences.</p>

English

Content descriptions

- **Strand: Language**
 - Sub-strand: Language for interaction
 - Understand that there are different ways of asking for information, making offers and giving commands (ACELA1446)
 - Sub-strand: Expressing and developing ideas
 - Understand the use of vocabulary in everyday contexts as well as a growing number of school contexts, including appropriate use of formal and informal terms of address in different contexts (ACELA1454)
- **Strand: Literature**
 - Sub-strand: Responding to literature
 - Discuss characters and events in a range of literary texts and share personal responses to these texts, making connections with students' own experiences (ACELT1582)
- **Strand: Literacy**
 - Sub-strand: Interacting with others
 - Engage in conversations and discussions, using active listening behaviours, showing interest, and contributing ideas, information and questions (ACELY1656)
 - Use interaction skills including turn-taking, recognising the contributions of others, speaking clearly and using appropriate volume and pace (ACELY1788)

Achievement standards

By the end of Year 1, students understand the different purposes of texts. They **make connections to personal experience when explaining characters and main events in short texts**. They identify that texts serve different purposes and that this affects how they are organised. They describe characters, settings and events in different types of literature.

Students read aloud, with developing fluency. They read short texts with some unfamiliar vocabulary, simple and compound sentences and supportive images. When reading, they use knowledge of the relationship between sounds and letters, high-frequency words, sentence boundary punctuation and directionality to make meaning. They recall key ideas and recognise literal and implied meaning in texts. **They listen to others when taking part in conversations, using appropriate language features and interaction skills.**

Students understand how characters in texts are developed and give reasons for personal preferences. They create texts that show understanding of the connection between writing, speech and images.

They create short texts for a small range of purposes. **They interact in pair, group and class discussions, taking turns when responding.** They make short presentations on familiar topics. When writing, students provide details about ideas or events, and details about the participants in those events. They accurately spell high-frequency words and words with regular spelling patterns. They use capital letters and full stops and form all upper- and lower-case letters correctly.

HASS	Content descriptions
	<ul style="list-style-type: none"> • Strand: Inquiry and skills <ul style="list-style-type: none"> - Sub-strand: Questioning <ul style="list-style-type: none"> ○ Pose questions about past and present objects, people, places and events (ACHASSI018) - Sub-strand: Researching <ul style="list-style-type: none"> ○ Collect data and information from observations and identify information and data from sources provided (ACHASSI019)
	<p>Achievement standards</p> <p>By the end of Year 1, students identify and describe important dates and changes in their own lives. They explain how some aspects of daily life have changed over recent time while others have remained the same. They identify and describe the features of places and their location at a local scale and identify changes to the features of places. They recognise that people describe the features of places differently and describe how places can be cared for.</p> <p>Students respond to questions about the recent past and familiar and unfamiliar places by collecting and interpreting information and data from observations and from sources provided. They sequence personal and family events in order and represent the location of different places and their features on labelled maps. They reflect on their learning to suggest ways they can care for places. They share stories about the past, and present observations and findings using everyday terms to denote the passing of time and to describe direction and location.</p>
General capabilities	
Typically, by the end of Year 2 students:	
Literacy	<ul style="list-style-type: none"> • listen to two or more step instructions for undertaking learning tasks, listen for information about topics being learned in spoken and audio texts and respond to texts read aloud • interpret and use texts to explore topics, gather information and make some obvious inferences using comprehension strategies • use pair, group and class discussions as learning tools to explore learning area topics, to represent ideas and relationships, and to prepare for creating texts • use simple and compound sentences to record observations, and make connections between ideas • use mostly familiar vocabulary, with a steady introduction of new vocabulary in learning area contexts
Numeracy	<ul style="list-style-type: none"> • model, represent, order and use numbers up to four digits • estimate the solution to a problem and then calculate the answer • identify and use combinations of coins and notes for simple purchases

Creative & Critical Thinking	<ul style="list-style-type: none"> • pose questions to identify and clarify issues, and compare information in their world • identify and explore information and ideas from source materials • describe the thinking strategies used in given situations and tasks • evaluate whether they have accomplished what they set out to achieve
Personal & Social Capability	<ul style="list-style-type: none"> • identify cooperative behaviours in a range of group activities • discuss the use of verbal and nonverbal communication skills to respond appropriately to adults and peers

Cross-curriculum priorities

N/A

Proficiency strands

- **Understanding** - Students understand the need for a variety of notes and coins, and learn to determine their value. They explore simple equivalences. The exploration of the equivalence between a \$10 note and ten \$1 coins provides a foundation for the understanding of place value.
- **Fluency** - Students use Australian coins and \$10 notes in practical contexts. They practise counting by twos, fives and tens to pay for items. They practise decomposing two-digit numbers into tens and ones.
- **Problem solving** - Students solve currency problems involving simple equivalences, including a problem with more than one solution. They identify, formulate and articulate strategies in a simple game.
- **Reasoning** - Students deduce the need for coins that have a value of less than one dollar. They evaluate and justify the fairness of simple exchanges of currency.

Diversity of learners

The Australian Curriculum is based on the assumptions that each student can learn and that the needs of every student are important. These needs are shaped by individual learning histories and abilities as well as personal, cultural and language backgrounds, and socio-economic factors. Teachers may adapt or plan additional learning activities depending on the multiple, diverse, and changing needs of their students.

National Consumer and Financial Literacy Framework

(Note: the student learnings in the National Consumer and Financial Literacy Framework are divided into, and are applicable over, bands covering two chronological years.)

Dimension	Student learnings by the end of Year 2
Knowledge and understanding	<ul style="list-style-type: none"> Recognise Australian money includes notes and coins Recognise that money is limited and comes from a variety of sources Recognise that money can be saved to meet needs and wants Explain how money is exchanged in return for goods and services Identify and describe the differences between needs and wants
Competence	<ul style="list-style-type: none"> Use money to buy basic goods and services in 'real-life' contexts Recognise common symbols and terms used on a variety of Australian notes and coins Identify consumer and financial matters that are part of daily life such as earning money, spending, saving, paying bills, making donations Compare the cost of similar items Order spending preferences and explain reasons for their choices
Responsibility and enterprise	<ul style="list-style-type: none"> Identify and explain how peer pressure can affect what you buy

Sequenced teaching and learning activities

Introducing	Resources
<p>Activity 1: What can we ask? (45 minutes)</p> <p>Students discuss a story about shopping and formulate a list of inquiry questions that will motivate the rest of the unit.</p>	<ul style="list-style-type: none"> Print resource 1: Bertie's Socks Worksheet 1: Ready, set, go! (optional)
<p>Assessment: Diagnostic The pre-requisite skills required for this unit are listed above. Worksheet 1 can be used to assess and revise these skills, as necessary.</p>	

Developing	Resources
<p>Activity 2: Exploring coins (60 minutes)</p> <p>Students become familiar with the look, shape, feel and value of Australian coins.</p>	<ul style="list-style-type: none"> A data projector, interactive whiteboard or student computers The 'Questions list' developed in Activity 1 Sets of real Australian coins (one set for each

Developing	Resources
	<p>group of three to five students)</p> <ul style="list-style-type: none"> Image: Austalian coins (if needed) Crayons (one per student) Blank paper (one sheet per student) A small opaque bag Digital resource: Money match
<p>Assessment: Formative</p> <p>There is an assessment rubric immediately following this table. This can help teachers to monitor student progress throughout the unit.</p> <ul style="list-style-type: none"> The rubric indicates the activities and worksheets that allow students to demonstrate each assessed skill. 	
<p>Activity 3: Friends in need (45 minutes)</p> <p>Students identify needs and wants, and discuss wants in relation to friendships.</p>	<ul style="list-style-type: none"> Print resource 1: Bertie's Socks Online resource: Lino It (optional) Digital resource: Needs and wants
<p>Activity 4: Shop with an adult (60 minutes + homework)</p> <p>Students shop with a parent or carer and ask questions about shopping. They discuss the experience in class.</p>	<ul style="list-style-type: none"> Print resource 1: Bertie's Socks The 'Questions list' developed in Activity 1 Parents/carers (if available, and if needed to scribe for some students) Print resource 2: A letter from the student to parents or carers (one copy per student) Supermarket catalogues (approximately one per group of four students) Worksheet 2: My shopping trip (one copy per student)
<p>Activity 5: Classroom market 1 (90 minutes)</p> <p>Students simulate a market in the classroom. They count coins to pay for items.</p>	<ul style="list-style-type: none"> The 'Questions list' developed in Activity 1 Parents/carers (if available) Print resource 3: Classroom market 1 cut-outs Plastic or cut-out coins (5c, 10c, \$1, \$2). At least 10 of each. See Resource 4 for currency cut-outs. At least seven real \$1 coins (as their weight will be significant) A purse or wallet, preferably made of semi-transparent material A balance scale (optional) Digital resource: Pay the price

Developing	Resources
<p>Activity 6: Too many shells (60 minutes)</p> <p>Students explore a scenario involving a fictional currency and solve problems involving equivalence. They learn the relationship between dollars and cents, and place coins on a number line to show their relative value.</p>	<ul style="list-style-type: none"> • A 5c coin • A \$5 note • Two packets of pasta shells and a packet of pasta spirals • A fancy hat (optional) • Print resource 5: Ordering coins (one per pair of students) • A set of silver coins (5c, 10c, 20c and 50c) either plastic or cut-out (one per pair of students). See Resource 4 for currency cut-outs. • Extra silver coins for the extension activity (optional)
<p>Activity 7: Notes lighten the load (45 minutes)</p> <p>Students discover the need for Australian notes. They observe and evaluate simple exchanges between \$10 notes and \$1 coins.</p>	<ul style="list-style-type: none"> • At least 30 plastic or cut-out \$1 coins • At least six plastic or cut-out \$10 notes. See Resource 4 for currency cut-outs. • Worksheet 3: Tens and ones
<p>Activity 8: Exploring notes (30 minutes)</p> <p>Students become familiar with Australian notes and their monetary value.</p>	<ul style="list-style-type: none"> • Images at: Banknotes in circulation • A data projector, interactive whiteboard or student computers • Worksheet 4: Making up amounts • Online RBA resource: Banknote puzzle
<p>Activity 9: Classroom market 2 (45 minutes)</p> <p>Students simulate a market in the classroom. They use \$10 notes and \$1 coins to pay for items with two-digit price tags.</p>	<ul style="list-style-type: none"> • Parents/carers (if available) • At least 30 plastic or cut-out \$10 notes and at least 30 \$1 coins. See Resource 4 for currency cut-outs. • Print resource 6: Classroom market 2 cut-outs

Culminating	Resources
<p>Activity 10: My own shopping trip (60 minutes)</p> <p>Students play and discuss a game that involves making spending decisions on a shopping trip.</p>	<ul style="list-style-type: none"> • Parents/carers (if available) • Resource 7: Grid for the board game (one copy per student) • Resource 8: Board game (one copy per group of three students) • Dice • Counters (one per student) • Plastic or cut-out \$10 dollars notes (two per student) • Plastic or cut-out \$1 coins (at least ten per

Culminating	Resources
	<p>student). See Resource 4 for currency cut-outs.</p> <ul style="list-style-type: none"> • Additional counters to be used as substitutes for coins, if you run out of coins
<p>Activity 11: My own shop (90 minutes)</p> <p>Students set up and run their own shops in groups of three, demonstrating the skills that they have learned throughout the unit.</p>	<ul style="list-style-type: none"> • Parents/carers (if available) • Printed clip art images (optional) • Supermarket catalogues (optional) • Worksheet 5: What will I sell? (one per student) • Worksheet 6: My items to sell (one per student) • As many 5c, \$1, \$2 plastic coins or cut-outs and plastic or cut-out \$10 notes as you have. See Resource 4 for currency cut-outs. • Counters to be used as substitutes for coins, if you run out of coins • Questions list from Activity 1
<p>Assessment: Summative</p> <p>Activity 11 provides opportunities for students to demonstrate the skills listed in the assessment rubric, allowing teachers to make judgements about student progress. Teachers may focus on students whose skill level has been identified as needing further development in previous activities.</p>	

Assessment rubric

This rubric aligns with Year 1 Australian Curriculum: Mathematics, which is the focus of this unit. Teachers may wish to expand to include other learning areas. This rubric is intended as a guide only. It can be modified to suit teachers' needs and to be integrated into existing assessment systems.

Teachers may also wish to collect the worksheets as work samples for individual student folios.

Student's name: _____

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
The student can recognise and name Australian coins.	Recognise, describe and order Australian coins according to their value (ACMNA017)	Activities 2 and 7	The student correctly names coins according to their value, on sight.	The student can find and read the numbers on coins and deduce their value with minimal prompting.	The student requires assistance to determine the correct value of coins.	
The student can read a simple price.	Recognise, model, read, write and order numbers to at least 100. Locate these numbers on a number line (ACMNA013)	Activities 5, 9, 10 and 11	The number as well as the unit (dollars or cents) is read correctly on the first attempt.	The number as well as the unit (dollars or cents) is read incorrectly on the first attempt, but correctly on the second attempt. The student notices their error without assistance.	The number as well as the unit (dollars or cents) is read incorrectly on the first attempt, and the student requires assistance to find their error.	
The student can determine the value of a collection comprising \$10 notes and \$1 coins.	Count collections to 100 by partitioning numbers using place value (ACMNA014)	Worksheet 3	The student determines the correct value without prompting or assistance.	The student determines the correct value with minimal prompting.	The student requires assistance to determine the value.	
The student can determine the number of identical coins needed to pay for an item.	Develop confidence with number sequences to and from 100 by ones from any starting point.	Activities 5, 10 and 11 Worksheet 4	The number of coins is determined correctly with no assistance.	The number of coins is determined correctly with some prompting to count in twos, fives or tens.	The student requires assistance to count in twos, fives or tens and/or having counted, to deduce the number of coins needed.	

Skill	Relevant content description(s)	Relevant activities and worksheets	Competent	Developing at level	Needs further development	Notes
	Skip count by twos, fives and tens starting from zero (ACMNA012)					
The student can pay for an item using \$10 notes and \$1 coins.	See ACMNA014 above.	Activities 9, 10 and 11	The student pays the amount correctly with no assistance.	The student pays the correct amount after some prompting to count out the \$10 notes first, then the \$1 coins.	Assistance in counting out the \$10 notes or \$1 coins is required for the student to pay the correct amount.	
The student can write simple prices involving whole numbers.	See ACMNA013 above.	Activity 11	The dollar symbol, cents symbol and digits are all written correctly with accurate positioning, with no assistance.	The dollar symbol, cents symbol and digits are written correctly, with slight positioning or sizing errors.	Substantial assistance is needed to write the dollar symbol, cents symbol and digits correctly.	

Teacher notes

Activity 1: What can we ask? (45 minutes)

- Read the story '**Bertie's Socks**' (**Print resource 1**). You will find the story in the Resources section of this unit.
- Conduct a whole-class discussion. Invite students to share their impression of the story and relate it to their own experience. Ask:
 - What did you think of the story?
 - Who has been shopping with an adult?
 - Can you describe what happened?
- Use questions to prompt students to understand that spending is always limited. For example:
 - What did Mum mean when she said, 'We can't buy everything'?
 - Can we buy everything? Why or why not?
 - What might happen if we bought too many things?
- Encourage students to consider how products can be compared. Ask:
 - Why did Mum hold up two cereal boxes?
 - What might Mum be thinking?
 - How might she decide which one to buy?
 - What information on the boxes might help her decide?
 - Can you describe a time when you saw someone choose between buying two things? What might they have been thinking?
- Generate a list of questions about shopping. Ask:
 - What questions might Judy ask her mum about shopping, to help her prepare for the next shopping trip?
 - What if you had to go on a shopping trip yourself? What other things would you need to understand before you could go shopping?

Keep a record of the questions that students suggest. You will refer to this 'Questions list' in subsequent activities.

- If necessary, assess students' ability to read and write one- and two-digit numbers and to begin counting in twos, fives and tens. Revision of these skills, as needed, will assist students to complete the remaining tasks. Fluency in skip counting will be developed through the unit.
- You may identify students who would benefit from working through **Worksheet 1: Ready, set, go!** with yourself or with an adult helper, for additional diagnostic assessment and revision.

Activity 2: Exploring coins (60 minutes)

- Remind the class of the 'Questions list' developed in Activity 1, and read any questions that relate to understanding money and how it works.
- Hold up some coins, asking:
 - What I am holding in my hand?
 - Who needs to understand coins? (Answers will vary, but will lead students to the conclusion that we all use coins, so we all need to understand them.)

- What might happen if someone didn't understand coins?
- Show students a set of Australian coins or an image of Australian coins.
- Ask a student to count the number of Australian coins.
- Help students differentiate between the gold and silver coins by asking questions such as:
 - Who can point to the \$1 and \$2 coins?
 - How are they different from the other coins?
 - Who can point to the word 'dollar' or 'dollars'?
 - What do you notice about the other coins?
- Discuss the value of each coin. Ask:
 - Who can tell us the value of each coin?
 - Who can point to and read the number on each coin?
- Conduct a 'coin rubbing' activity.
 - Students work in groups of three to five.
 - Provide each group with a set of Australian coins.
 - Provide each student with a crayon and some paper.
 - Students place the coins beneath the paper and rub with the crayon to produce the image of the coin.
- Draw students' attention to the features of the coins, for example by saying:
 - One of these coins is not a circle. Which one is it?
 - How do you know it is not a circle?
 - Which coin do you think is the lightest?
 - Which two coins do you think are the heaviest?
- Invite students to hold each coin and confirm the answers to the previous two questions.

Game: Exploring coins

Play a game that encourages students to engage with the features of the coins.

- You will need a set of Australian coins.
 - Hand a student the 50c coin.
 - Instruct the student to pay attention to its size, shape and how it feels.
 - Place the coin, together with the other Australian coins, in an opaque bag.
 - Ask the student to close their eyes, reach into the bag and try to feel for the 50c coin.
 - Repeat with other coins, explaining that some coins are more difficult to find by touch.
- Write the symbols for cents and dollars on the board and ask the class to read some whole-number prices (e.g. 50c, 25c, \$2, \$15).
 - Play the first two levels of 'Money match' using a data projector or an interactive whiteboard, or with students playing in pairs on computers. Students name each coin out loud as it appears.

Activity 3: Friends in need (45 minutes)

- Read the section of the story '**Bertie's Socks**' (**Print resource 1**) in which Judy sees a poster that she wants to buy.
- Ask questions to emphasise that we don't need to own the same things as our friends, such as:
 - Why do you think Judy wanted the poster?
 - What makes a good friend?
 - Can friends have different things? Does it matter?
- Introduce the distinction between needs and wants. Ask: Does Judy need the poster or does she want the poster?
- Draw a table on the board with two columns. Alternatively, use a website such as linoit.com (requires free registration) to create a table with two columns. The advantage of using a website such as linoit.com is that items can be dragged from one column to another as the class discusses whether each item is a need or a want.
- Write the headings 'Needs' and 'Wants'.
- Ask the class to suggest things that they need and things that they want. It may be helpful to suggest contexts such as:
 - What do we all need at school?
 - What do some of us want at school?
 - What do we all need when it is very hot?
- Add the suggestions to the table.
- Organise students into pairs to play 'Needs and wants': Moneysmart.gov.au/teaching/teaching-resources/digital-activity-needs-and-wants. Students may need help understanding that \$7.00 means 'seven dollars and zero cents'.

The next activity requires some supermarket catalogues. You may like to ask students to see if they can bring some in. You will need at least one catalogue per group of four students. A wide variety of catalogues will be beneficial.

Activity 4: Shop with an adult (60 minutes + homework)

- Read the final part of the story, '**Bertie's Socks**' (**Print resource 1**), where Mum mentions that she bought some things that were not on the list.
- Help students understand the importance of a shopping list by asking:
 - Why do people write shopping lists?
 - Sometimes people who don't write shopping lists spend too much money. How could this happen?
- Help students understand the importance of asking parents/carers about spending decisions by asking:
 - Were the stickers and socks on Mum's shopping list?
 - Did Mum explain why she bought the stickers and socks?
 - Can you think of a reason why Mum might have bought these items, even though they were not on her list?
 - What can we do if we don't understand a decision that a grown-up has made?

- What is a good way to politely ask a grown-up why they made a certain decision?
- Why is it important to ask grown-ups why they choose to buy certain things?
- Set a homework activity for students to go shopping at a supermarket with a parent or carer and to ask this adult some questions. To help them prepare for this homework:
 - Read the 'Questions list' developed in Activity 1 to the class, to remind students of questions they might ask.
 - Remind students to watch how their parents/carers pay at the check-out, just like Judy did in the story.

Print resource 2 is a letter explaining this homework activity to parents and carers. It is written as if from the student. There is space for students to address the letter and to add their names to it. Following the student's letter is a teacher's note, which the teacher can edit and sign.

Encourage parents and carers to pay in cash during the shopping trip. Cash makes the notion of an exchange more tangible to children and can help them understand that after we shop we have less money. Electronic payment is explored in other Moneysmart units of work, including the Year 3 Unit [Sal's Secret](#).

If parents/carers are unable or reluctant to take their child shopping, you may prefer to arrange a class excursion to a local corner store. In this case, invite the class to suggest some questions that they will ask the shopkeeper.

- After students have completed this homework activity, discuss their shopping trip in class. Ask:
 - What did you buy from your shopping list?
 - What did you buy that was not on the list?
 - How much did you spend?
 - What did you see on the shelves?
 - What was at the front of the shop?
 - What happens at the front of the shop?
 - What questions did you ask and what were the answers?
 - Who saw their parents/carers pay using notes and coins?
 - Can you describe what happened when they paid?
 - Did your parents/carers receive some money back?
 - What do we call getting money back like this?
 - After your parents/carers shop, do they have less money or more money? Why do you think this?
- Work towards students completing **Worksheet 2: My shopping trip**.
 - Write the first question on the board. (What did you see when you went shopping?)
 - Ask for some answers to the question.
 - Write keywords from student responses on the board to form a word bank.
 - Model using these words to complete the sentence on the worksheet.
 - Repeat this process for the second question on the worksheet.

- Distribute supermarket catalogues to students, explaining that these might help them think of additional words they can use.
- Students complete **Worksheet 2: My shopping trip**. Some students may require you, or a classroom helper, to scribe. Or you could suggest that students draw some of their answers.

Some of the remaining activities (including the next one) will require plastic or cut-out currency (see **Print resource 4**). You may wish to ask parents/carers to assist in cutting out the pictures of notes and coins.

Activity 5: Classroom market 1 (90 minutes)

To prepare for this activity, set up four stalls in the corners of the classroom. For example, a stall could consist of two desks.

Part one

Provide each stall with a set of cards from **Print resource 3: Classroom market 1 cut-outs**, and at least ten plastic or cut-out coins (see Resource 4).

- Stall 1 will have at least ten \$1 coins.
- Stall 2 will have at least ten 10c coins.
- Stall 3 will have at least ten \$2 coins.
- Stall 4 will have at least ten 5c coins.

You might like to place the coins on a chair near each stall, so that students can pick them up on their way to the stall.

- Remind students of any questions on the 'Questions list' developed in Activity 1 that relate to paying at the check-out. If there are no questions of this type, remind them that Judy will be in charge of the next shopping trip. Her mother will help her pay at the check-out, but she will need to understand how we pay.
- This classroom activity would ideally be conducted with some parent/carer involvement. A variation is described at the end of the activity if no adult helpers are available.
- Announce that students are going to shop in the classroom, but first there will be some demonstrations.
 - Assign at least one adult helper to each stall, if possible.
 - Introduce the adult helpers and explain that they will be the shopkeepers.
 - Ask for a volunteer to do some shopping. Instruct the volunteer to:
 - approach stall 1 and ask the shopkeeper what items are for sale
 - choose one of the three items to buy
 - read the price tag aloud
 - use the coins at that stall to pay for the item, counting the coins out loud.
- At the end of the transaction the student is given the card.
 - Repeat this process with new volunteers for stalls 2, 3 and 4. Before each transaction, ask the class to practise counting together in tens, twos and fives, respectively.
 - Ask the volunteers to return their cards to the stalls.
- Explain that the whole class is now going to go shopping.

- Students will shop in pairs.
- Each pair must buy at least one item from each stall.
- Remind the adult helpers that the students must read the price tag and count out the money, before the card is handed over.
- Depending on the class size, it may be necessary for students to return the card before leaving the stall.

Optionally, conduct some or all of this activity using an interactive whiteboard. Most interactive whiteboards include software that allows pictures to be dragged across the board. Images of coins are often included, or can be imported and cloned. You could alternatively insert and drag pictures of coins in Microsoft PowerPoint. Students could come to the board and count out amounts that you specify. You may wish to create a simple interactive involving a shopkeeper and a shopper, in which students drag coins to pay for items.

- Conduct a short class discussion. Ask students:
 - Which coin did you find the easiest to pay with? Why?
 - Which coin did you find the hardest to pay with? Why? (Answers to this and the last question will vary, but some students may point out that paying with \$1 coins makes counting easier, leading to the next question.)
 - Why can't we just use \$1 coins? Why do we need different coins?
 - Who bought something that cost more than one dollar? How much did it cost?
 - Who bought something that cost less than one dollar? How much did it cost? (If students are reluctant to answer this question, they may not understand the relationship between dollars and cents. This will be addressed in the next activity.)
- Compare this activity with real shopping. Ask:
 - In this activity, where did we find the coins?
 - When grown-ups shop, where do they find the coins to pay the shopkeeper?

Part two

For the next part of this activity, you will need real currency (at least seven actual \$1 coins) and a purse or wallet, preferably made from semi-transparent material.

- Place the coins in the purse or wallet.
- Demonstrate paying \$7 by pulling seven \$1 coins from the purse or wallet and handing them to someone in the class.
- Emphasise that the purse or wallet is becoming lighter as you pay. For example, you could:
 - invite a student to hold the purse or wallet before and after payment to confirm that it became lighter
 - use a balance scale to demonstrate that it has become lighter.
- Lead the class through a mime activity, where they act out paying 'invisible' coins from an 'invisible' purse or wallet.
 - Ask the class to hold up their invisible purses and wallets. Comment that their purses and wallets look very stylish!

- Ask the class to mime taking out a \$1 coin.
- Lead the class through paying \$9 in \$1 coins, emphasising that their purses and wallets are becoming lighter as they pay.
- Repeat this process with various prices using the other denominations (\$2, 10c, 5c).

If no adult helpers are available, set up one stall only. Conduct the demonstrations as above, but include three demonstrations with each denomination. Organise the students into pairs who will take turns being a shopper and a shopkeeper. Distribute the plastic or cut-out coins to each pair and announce an item and a price. Instruct the shoppers to pay the shopkeepers in that denomination, counting aloud as they pay.

- Still working in pairs, students play the first two levels of [Pay the price](#).

Activity 6: Too many shells (60 minutes)

- Arrange students in a circle. Remind students of any questions on the 'Questions list' developed in Activity 1 that relate to understanding the value of coins. If there are no questions of this type, remind them that Judy will be in charge of the next shopping trip. She will need to understand how much each coin is worth.
- Lead students to an understanding of the concept of monetary worth by asking questions such as:
 - What do we mean when we say that one item is worth more than another?
 - Can you think of some items that are worth more than a pencil case? Worth less than an iPod?
 - (Hold up a 5c coin and a \$2 coin.) Which is worth more: five cents or two dollars? Can you buy more things with five cents or two dollars?
 - Would you prefer to have one million cents or one million dollars? So, is a dollar worth more than a cent?
- Tell the story below in the first person. Involve the class by performing the actions as you tell it.

Story: Too many shells

Did you know that I used to live on an island? It was a special island where they don't use coins to pay for things. They use shells.

When I arrived at the island I was given some shells so that I could buy things.

Action: Open a packet of pasta shells. Give a handful of shells (at least 5) to each student.

For example, if I wanted to buy a banana, it would cost one shell.

So I went around buying what I needed with my shells. And I also did some work on the island, gathering coconuts. And when I did my work they paid me in shells.

It was really hot on the island and I wanted a hat. So I went to a shop and I found a hat that I really liked. Remember, a banana cost one shell. How many shells do you think a hat would cost?

Action: Invite students to suggest a price.

Actually, the price of my hat was twenty shells! It was the most expensive thing I had bought so far on the island. So I went home to get twenty shells to pay for the hat and I tried to put them in my pockets so I could take them to the shops.

Action: Start counting out twenty pasta shells from the packet. Exaggerate the difficulty of fitting them into your pockets. Perhaps show that they don't really fit in your wallet, and that they take up too much space in your bag and rattle around too much.

Well, this was awkward. How was I supposed to carry so many shells? I went back to the shop and explained my problem. The shopkeeper was very serious. He looked me in the eye and said one word. What word do you think he said?

Action: Invite students to guess the word.

He looked me in the eye and he said, 'Spirals.'

Action: Reveal the packets of pasta spirals. Open the packet and ask each student to hold exactly five of their shells in one hand.

There were some special, very small, very light, very rare, rocks on the island that look a bit like spirals. A spiral is worth five shells.

Action: Move around the circle. With each student, swap five shells for one spiral.

My hat cost twenty shells. Each spiral is worth five shells, so I counted in fives.

Action: Ask the students to join in as you count out the spirals. Show how easily you can fit four spirals into your pocket, wallet or bag.

I went to the shop, paid my four spirals, which is the same as twenty shells, and I got myself a brand new hat.

Action: If you have a fancy hat, show it proudly to the class. Place some spirals in the centre of the circle.

The next week I bought a necklace that cost fifteen shells.

Action: Invite a student to count in fives as they pick up the spirals that the necklace would cost.

A week later I bought a coat that cost forty shells.

Action: Invite a student to count in fives as they pick up the spirals that the coat would cost.

When I bought my shirt, it cost seven shells. When I paid, I didn't just use shells.

Action: Invite a student to explain and demonstrate how the shirt was paid for.

When I bought some shoes, it cost twelve shells. When I paid, I didn't just use shells.

Action: Invite a student to explain and demonstrate how the shoes were paid for. Make sure that both methods (either one spiral and seven shells, or two spirals and two shells) are explained.

- Explain that in Australia we use dollars and cents. Explain that one dollar is worth the same as one hundred cents.
- Organise students into pairs. Provide each pair with:
 - a copy of **Print resource 5: Ordering coins**
 - a set of plastic or cut-out silver coins (one of each denomination). See **Print resource 4** for currency cut-outs.

- Instruct students to work in their pairs, placing the coins on the number line. If students are unfamiliar with number lines, rephrase the activity instructions, asking them to place the coins next to the numbers that show their value. You may need to discuss where the 5c coin is placed.
- Lead students to an understanding that the size of a coin does not necessarily indicate its monetary worth. For example, explain that some people might think that the 50c coin is worth the most. Ask: Why might they think this? Are they right?

Extension activity

- An extension activity could be to make up each of the amounts on Print resource 5 from 10c to 90c. This will require extra silver coins.

Activity 7: Notes lighten the load (45 minutes)

- Arrange students in a circle. In the centre of the circle place several plastic or cut-out \$1 coins and \$10 notes (see **Print resource 4**).
- Ask questions to help students understand that we need to be able to carry money. For example:
 - Many people carry money in their pockets, purses or wallets. Why do they do this?
 - How do your parents/carers carry money?
 - When do we need to hold money in our hands?
- Pick up a \$10 note from the middle of the circle. Draw students' attention to the features of the note.
 - Invite a student to find the number and the word 'dollars' on the note.
 - Pass a few \$10 notes around the circle.
- Demonstrate the value of a \$10 note and the usefulness of notes.
 - Place a pile of at least twelve \$1 coins in front of a student.
 - Ask the student to see if they can pick up all of the coins.
 - Suggest that the money might be easier to hold if we use notes instead.
 - Ask the student to give you ten \$1 coins from their pile.
 - Hold up their coins in one hand and a \$10 note in the other.
 - Ask the class:
 - Is this a fair swap?
 - Why is it fair?
 - Swap the coins for the note and ask the student to try holding the money again.
 - Ask the class:
 - Does the student have the same amount of money as before?
 - Is it easier to hold?
 - Repeat this swapping activity with another student, starting with at least twenty-two \$1 coins. This will involve swapping \$10 twice.
- Conduct another swapping activity.
 - Give a student three \$10 notes.

- Ask the student to confirm the amount.
 - Swap one of the notes for ten \$1 coins, asking the class: Is this a fair swap?
 - Explain that you are going to count their money.
 - Lay out their notes and coins.
 - Count in tens, pointing to the notes as you say 'ten' and 'twenty' and pointing to the coins as you say 'thirty'.
 - Repeat this swapping activity a few times with a different number of \$10 notes, inviting the class to count in tens with you as you point to the notes and the group(s) of coins.
- Students individually complete **Worksheet 3: Tens and ones**.

Activity 8: Exploring notes (30 minutes)

- You will find images of Australian notes on the RBA website ([Banknotes in circulation](#)). Project this onto the board or screen, or have students working in pairs on computers.
- Guide students to explore the notes. Ask:
 - Where are the numbers that tell us the value of each note?
 - Which note is worth the most?
 - Which note is worth the least?
- Students play level three of **Money match** digital resource. Volunteers could play at the board or screen, or pairs could play together on a computer. Instruct students to name the coins and notes out loud.
- Students complete Worksheet 4: Making up amounts.
- Students who finish early could complete the first jigsaw at [Banknote puzzle](#).

Activity 9: Classroom market 2 (45 minutes)

- This activity is similar to Activity 5.
 - The items for sale will be the same at every stall. The cards for these items can be found in **Print resource 6: Classroom market 2 cut-outs**.
 - Each stall will need plastic or cut-out \$10 notes and \$1 coins (see **Print resource 4**).
 - Ask an adult helper to play the shopkeeper at each stall, if possible.
- Play the shopkeeper at a stall and ask for a volunteer shopper.
 - Ask the student which item they would like to buy.
 - Assist the student to count out the correct amount of money, counting out the \$10 notes first, and then the \$1 coins.
 - Repeat the demonstration with another volunteer.
- After a few demonstrations, inform students that they will shop in pairs.
 - They can visit any one of the stalls.
 - They need to buy three different items.
 - They need to read each price tag and to count out the money.
 - Adult helpers may need to prompt students to count the tens, then the ones.

Activity 10: My own shopping trip (60 minutes)

- Remind the class that, in the story 'Bertie's Socks', Judy will be in charge of the next shopping trip. Explain that today students will be in charge of their own shopping trip. Ideally, some adult helpers would be available to assist with this activity.
- Display **Print resource 8: Board game**, as you explain the rules. Be ready to display **Print resource 7: Grid for the board game**.

Board game

The aim of the game is to be the first to reach (or go past) the end, without running out of money.

Students will:

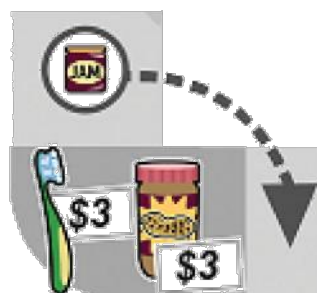
- play in groups of about three
- each start with two \$10 notes and ten \$1 coins
- receive a grid, showing items that can be bought (Resource 7)
- approach one of the adult helpers, who will swap a note for ten \$1 coins if they need more coins.

To play the game, students:

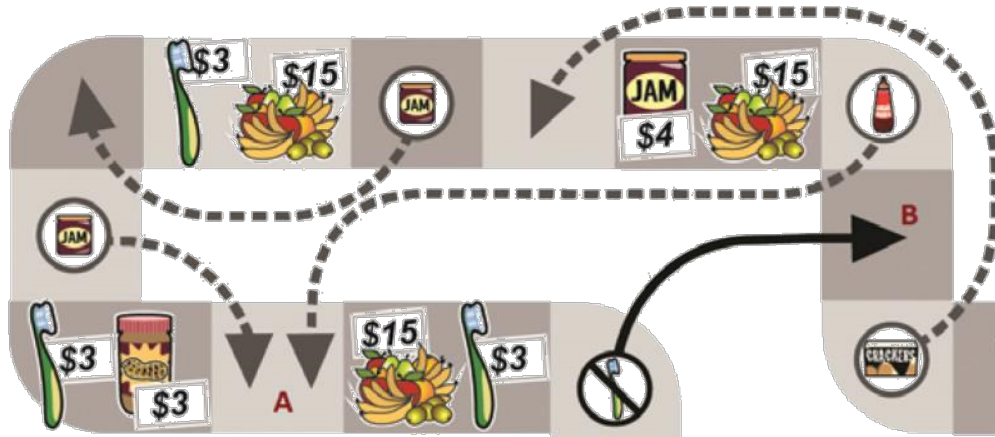
- roll the die to see who goes first. The person who rolls the highest number goes first.
- take turns to roll the die and move that number of spaces
- can buy an item, if they land at a position that shows items for sale. They pay by putting money into a single pile, next to the board. This money belongs to the supermarket. They can buy one item, or neither item, but not both. When an item is bought, it should be circled on the **Grid for the game board (Print resource 7)**.



- can receive \$30 if they run out of money, but must go back to the start
- can take a shortcut if they land directly on the beginning of a dotted arrow and have already bought the item in the picture at the beginning of the arrow



- cannot pass items with a line through them, unless they have bought the item, even if they do not land directly on these pictures. Instead, they must follow the solid arrow and wait for their next turn.



- Suppose a player is on the square marked 'A' and rolls a 5.
 - If they have a toothbrush, they progress five spaces normally (in this case to the right and then downwards).
 - If not, they will progress two spaces and then follow the arrow to the square marked 'B', where they will wait until their next turn, and will then try to buy a toothbrush before reaching the image of a toothbrush with a line through it again.

- Distribute the game boards, dice, grids and counters. Give each student two \$10 notes and ten \$1 coins. You and the helpers may need to collect the coins that have been paid to the shopkeeper as the activity progresses.

The game will take approximately thirty minutes to complete.

The game includes items that are needed to reach the end (fruit, milk and a toothbrush) and other items that might have been wanted because they allowed players to take shortcuts (e.g. jam).

- After playing, discuss these needs and wants. Ask:
 - What did we need to buy in order to reach the end?
 - What were some items that we might have wanted to buy to help us win, but didn't really need?
 - Was it more important to buy needs or wants?
- Emphasise the possibility of saving money left over for future needs. Ask:
 - Who had some money left over at the end of the game?
 - What can we do with money left over from a shopping trip?

Activity 11: My own shop (90 minutes)

- To prepare for the final steps of this activity, you will need some stalls set up around the classroom. A stall can be a single desk. You will need one stall for every three students.
- Explain that this final activity is an opportunity to show how much students have learned.
- Explain that in the activities students have completed so far, the adults have run the shops. This time the students will have a chance to be shopkeepers, each selling three items.
- Distribute **Worksheet 5: What will I sell?**, explaining that students will need to:
 - draw pictures of the items they are selling or, alternatively, select and paste pictures from clip art or supermarket catalogues
 - write the price of the item; the worksheet specifies the denominations that each price can include
 - shade the coins and notes that will be used to buy the item.
- You may wish to look over student responses to **Worksheet 5: What will I sell?** before proceeding. This can help you work towards finalising the assessment rubric for each student.
- Distribute **Worksheet 6: My items to sell** and explain that each student must:
 - copy the pictures and prices from **Worksheet 5: What will I sell?**
 - cut on the dotted lines to create the cards that they will use in their shop.
- Divide the class into three groups and set up stalls around the classroom.
 - There should be as many stalls as there are members in each group.
 - Each stall should be equipped with ten \$2 coins, ten 5c pieces, four \$10 notes and four \$1 coins.
- Groups take turns to become shopkeepers at the stalls, selling their items to the rest of the class.
- Encourage students to reflect on what they have learned in this unit.
 - Read the 'Questions list' developed in Activity 1 to the class, discussing what they have learned in relation to each question.
 - Remind students of the activities in the unit and ask:
 - What did you discover during the unit?
 - Which activity did you enjoy the most? Why?
 - What other things would be good to know about money and shopping?

Resources

Print resource 1: Bertie's Socks

*This Big Book resource, 'Bertie's Socks' is available in both a PDF and interactive whiteboard format on the Moneysmart Teaching website.

'We're off to the supermarket!' Judy's mother announced.
Judy and her younger brother, Finn, got into the car.

'Can we buy ice-cream?' asked Judy.

'And chocolate?' added Finn.

'And stickers?' asked Judy.

'And don't forget, Bertie Bear needs socks,' said Finn,
holding up his teddy bear.

'Remember, we can't buy everything,' said Mum, checking
that she had her purse and her shopping list.

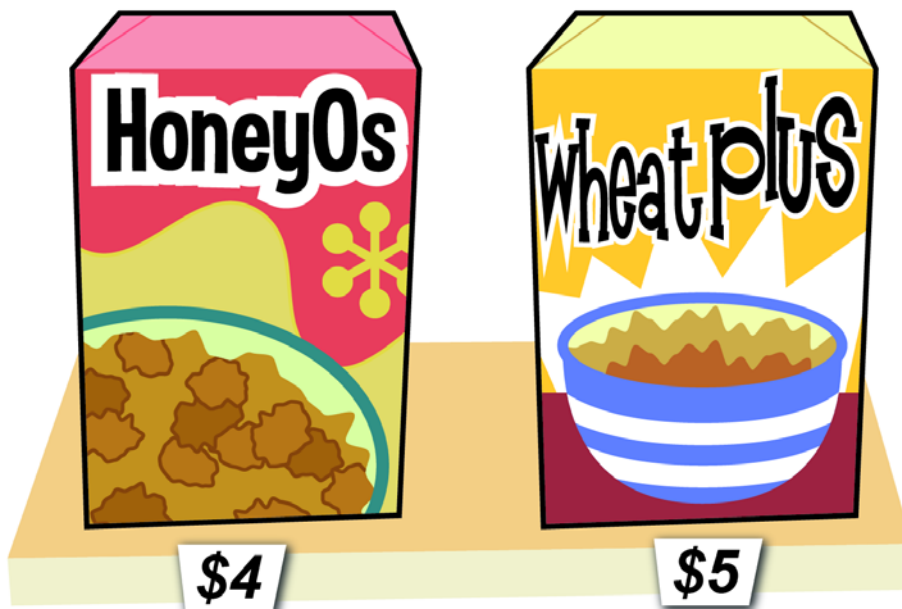


Finn sat in the shopping trolley, talking to Bertie.

Judy saw her mum pick up two different cereal boxes.

'I wonder which is better,' said Mum.

'Bertie wants to eat both!' said Finn. 'But I told him, we can't buy *everything*.'



Judy saw a poster. 'Mum, Cass has this poster in her bedroom. Can I please get it?' Cass was Judy's best friend.



Mum looked at the price. 'That's a lot of money for a poster. Maybe we could buy it later, for your birthday.'

'We can buy it for Bertie's birthday. Bertie's birthday is every day,' said Finn.

Mum and Finn laughed, but Judy kept looking back at the poster.

They reached the check-out. Mum noticed that Judy was watching as she paid.



'Next time we shop, I am putting you in charge. You can make decisions about what we can afford and I will help you pay at the check-out. You can ask me lots of questions about shopping, to make sure that you are ready.'

'That sounds great,' said Judy. She had some serious thinking and planning to do!

'We bought everything on our list,' said Mum. Then she smiled. 'We also bought a few other things.'

'Ice-cream?' asked Judy.

'Chocolate?' asked Finn.

'Not those things,' said Mum. 'Not this time. But because we were so careful with our budgeting and bought everything we need, we can now afford to spend a little on something we WANT...'

Smiling, Mum handed Judy a small packet of stickers. And then she put some tiny new socks on Bertie.



Print resource 2: A letter from the student to parents or carers

Dear _____

I am learning about money in the Moneysmart unit of work called 'Bertie's Socks' and I would like to go shopping with you for homework.

I can help write the shopping list. I could draw pictures too.

May I read some price tags? I can read prices that are whole numbers or the dollar part of the price.

Please let me ask you some questions when we shop. I want to understand why you buy certain things and how you pay for them.

My teacher has written a short note below. I am looking forward to our shopping trip.

From _____

Teacher's note

Our Moneysmart unit of work focuses on Australian coins and notes, and shopping with your child is a great way to explore this. Could you please pay in cash on the shopping trip? Paying in cash makes the idea of an exchange more realistic for children. You can also ask questions to help your child understand that after we shop we have less money. For example:

- How much money did we start with?
- How much money do we have left after shopping?
- Do we have less money now, or more money now?

Explaining the decisions you make while shopping can help your child develop good consumer habits. For example, if you are choosing between two products, you may like to explain the things you are comparing and how you are making the decision, such as unit pricing, nutritional value, value for money, amounts, etc.

You can find more financial literacy resources and information for assisting your child at moneysmart.gov.au.

From _____
(Teacher)

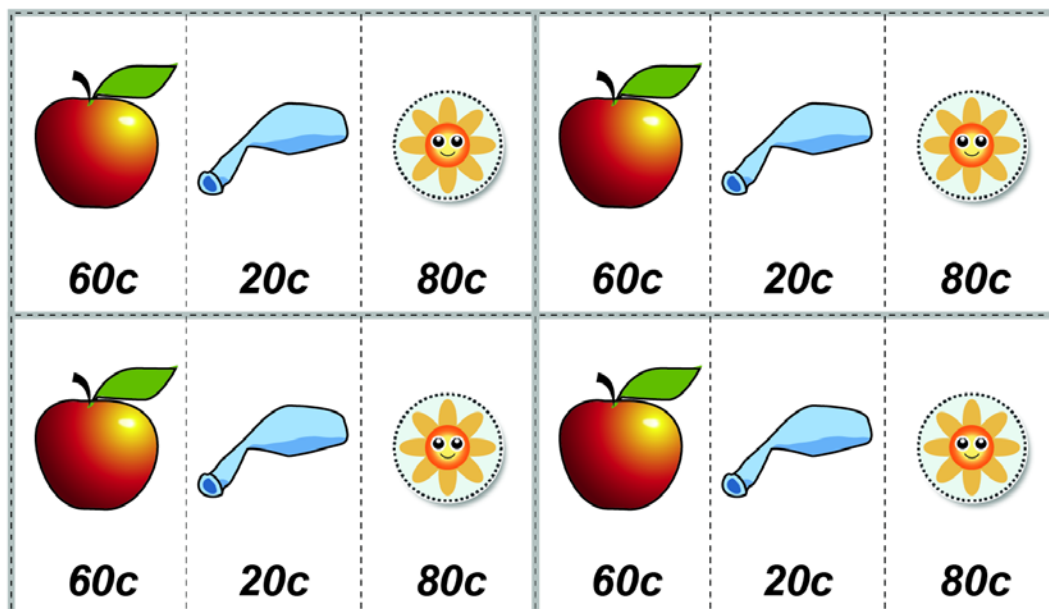
Print resource 3: Classroom market 1 cut-outs

These cut-outs can be used when students go shopping during Classroom market 1.













Stall 1








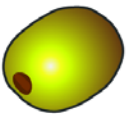





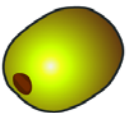
Stall 2



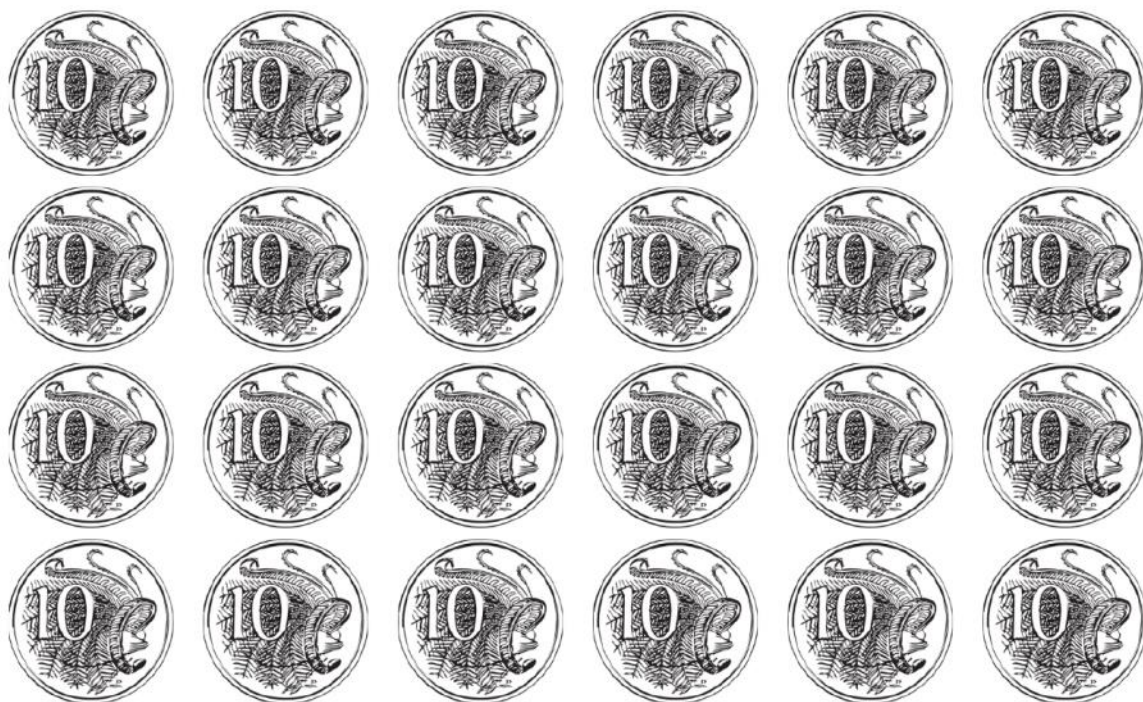
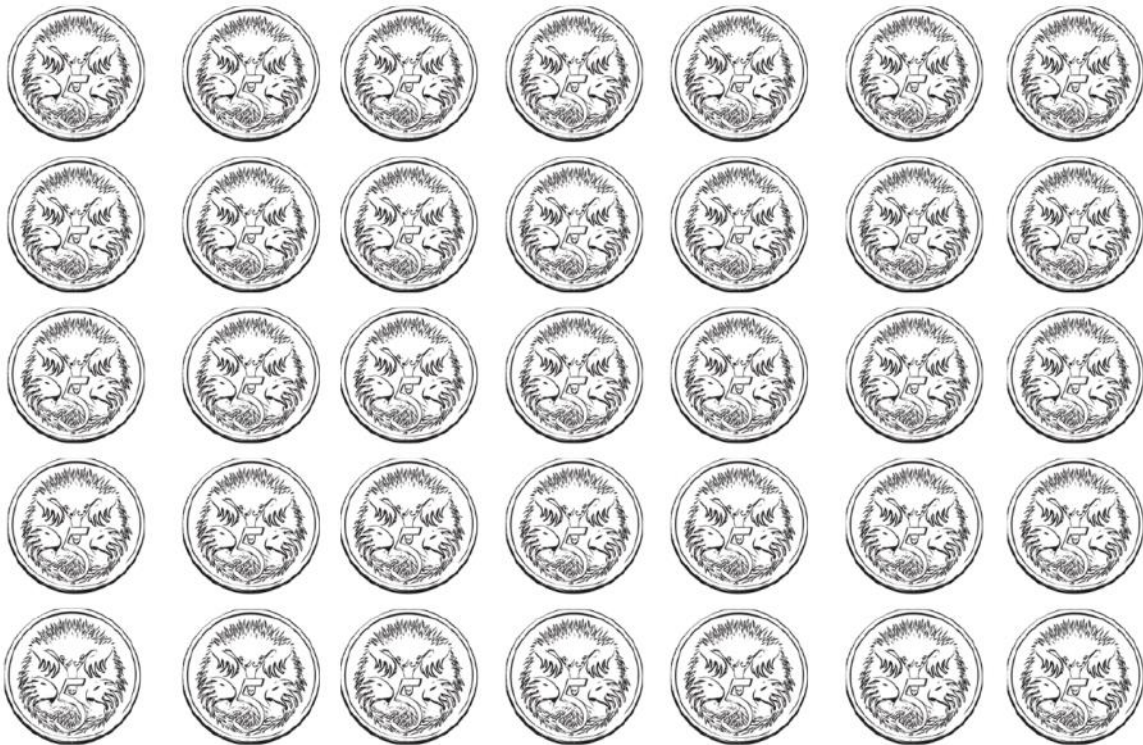
Stall 3

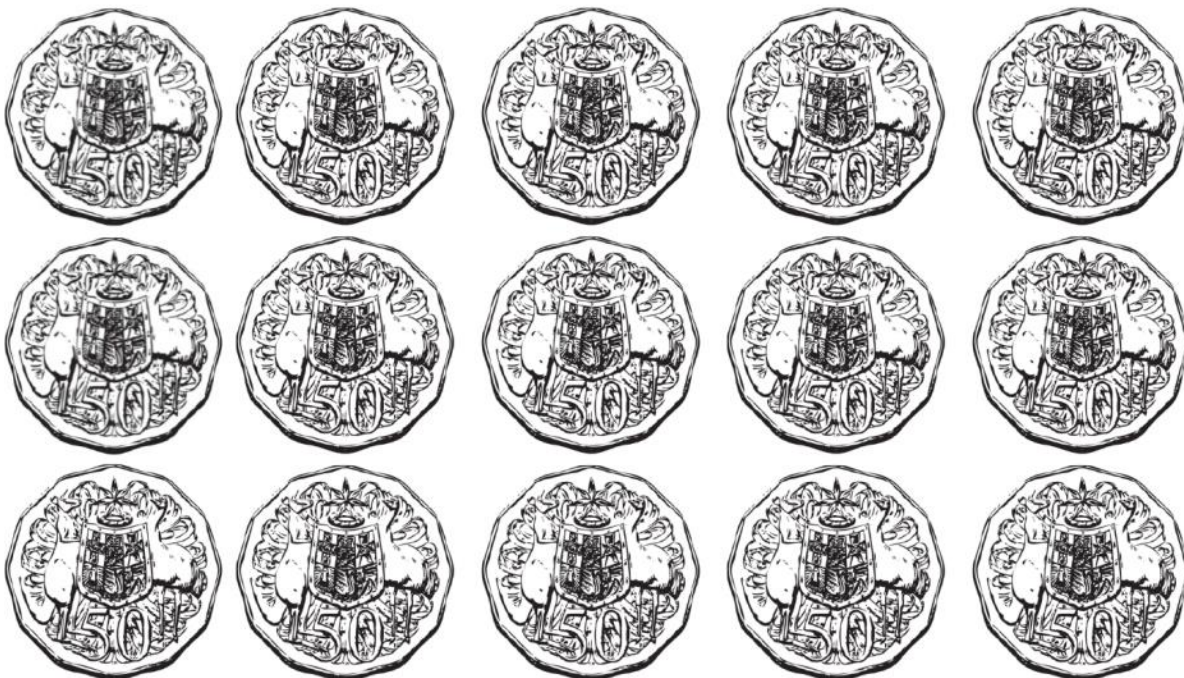
 \$4	 \$12	 \$10	 \$4	 \$12	 \$10
 \$4	 \$12	 \$10	 \$4	 \$12	 \$10

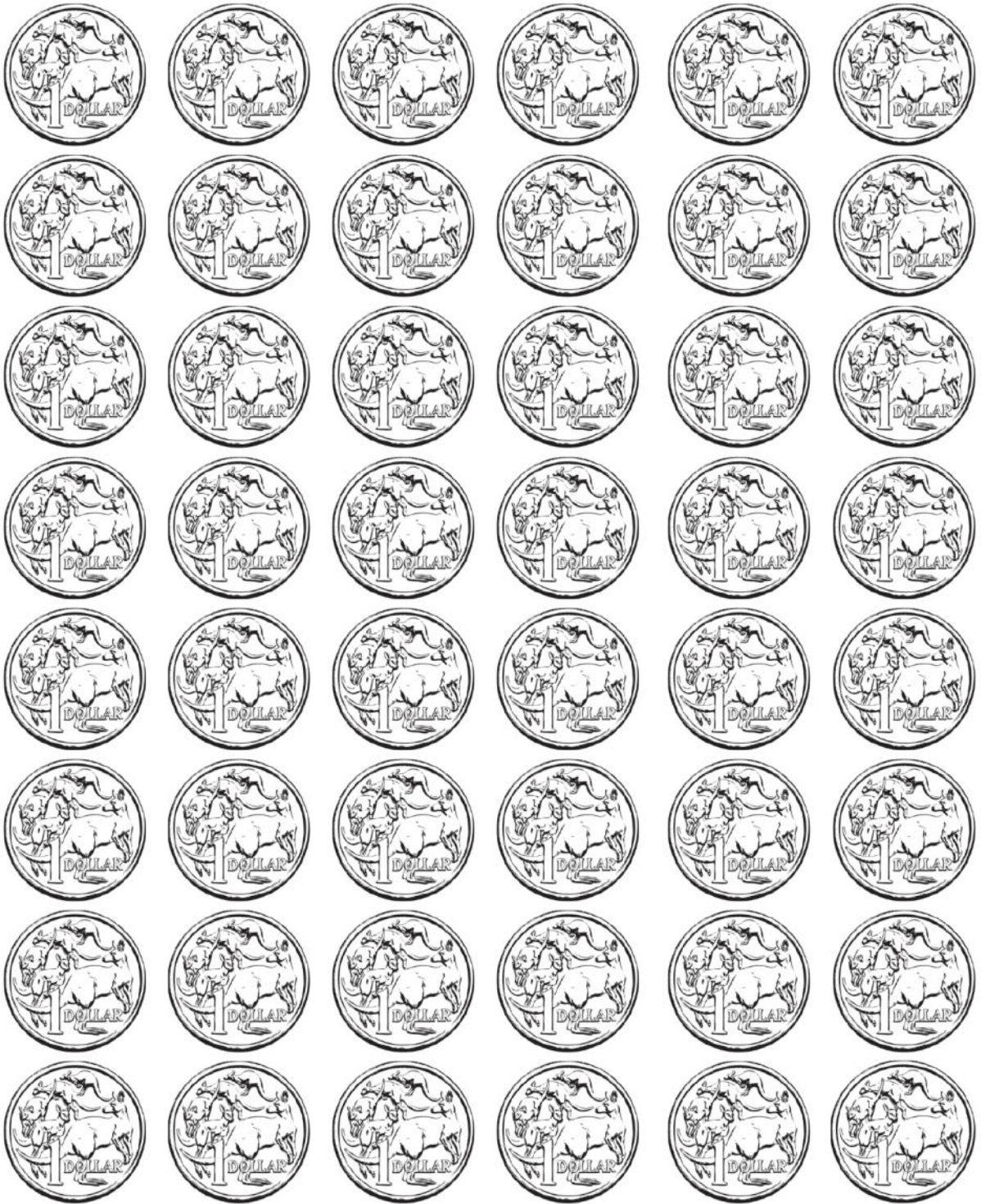
Stall 4

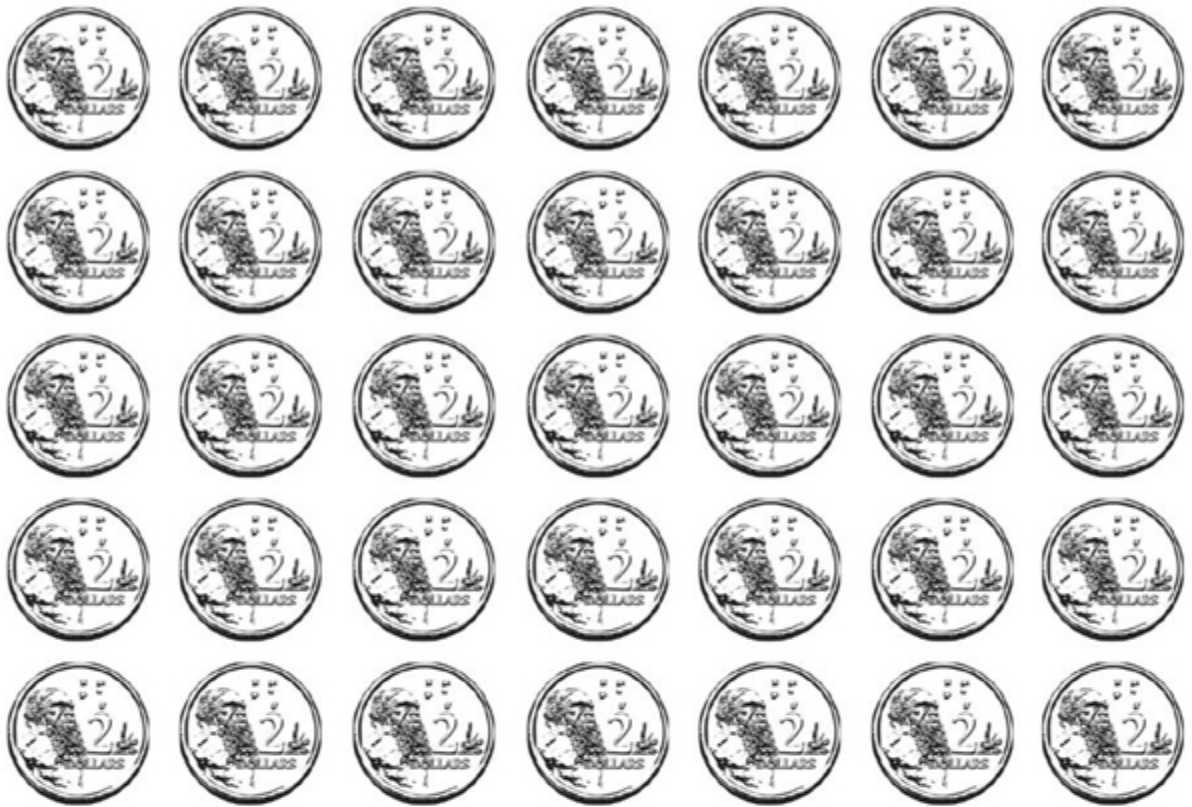
 15c	 25c	 40c	 15c	 25c	 40c
 15c	 25c	 40c	 15c	 25c	 40c

Print resource 4: Currency cut-outs





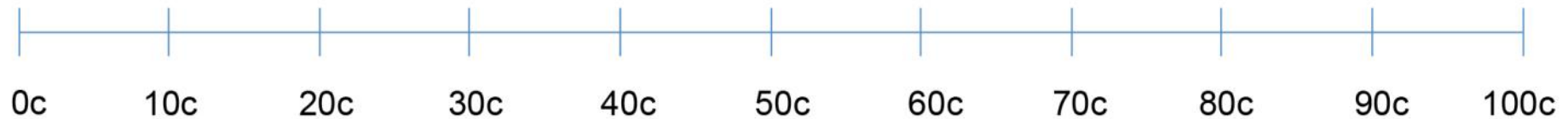




Print resource 5: Ordering coins



You will need a 5c coin, a 10c coin,
a 20c coin and a 50c coin.
Place your coins on this number line.



Print resource 6: Classroom market 2 cut-outs

These cut-outs can be used when students go shopping during Classroom market 2.



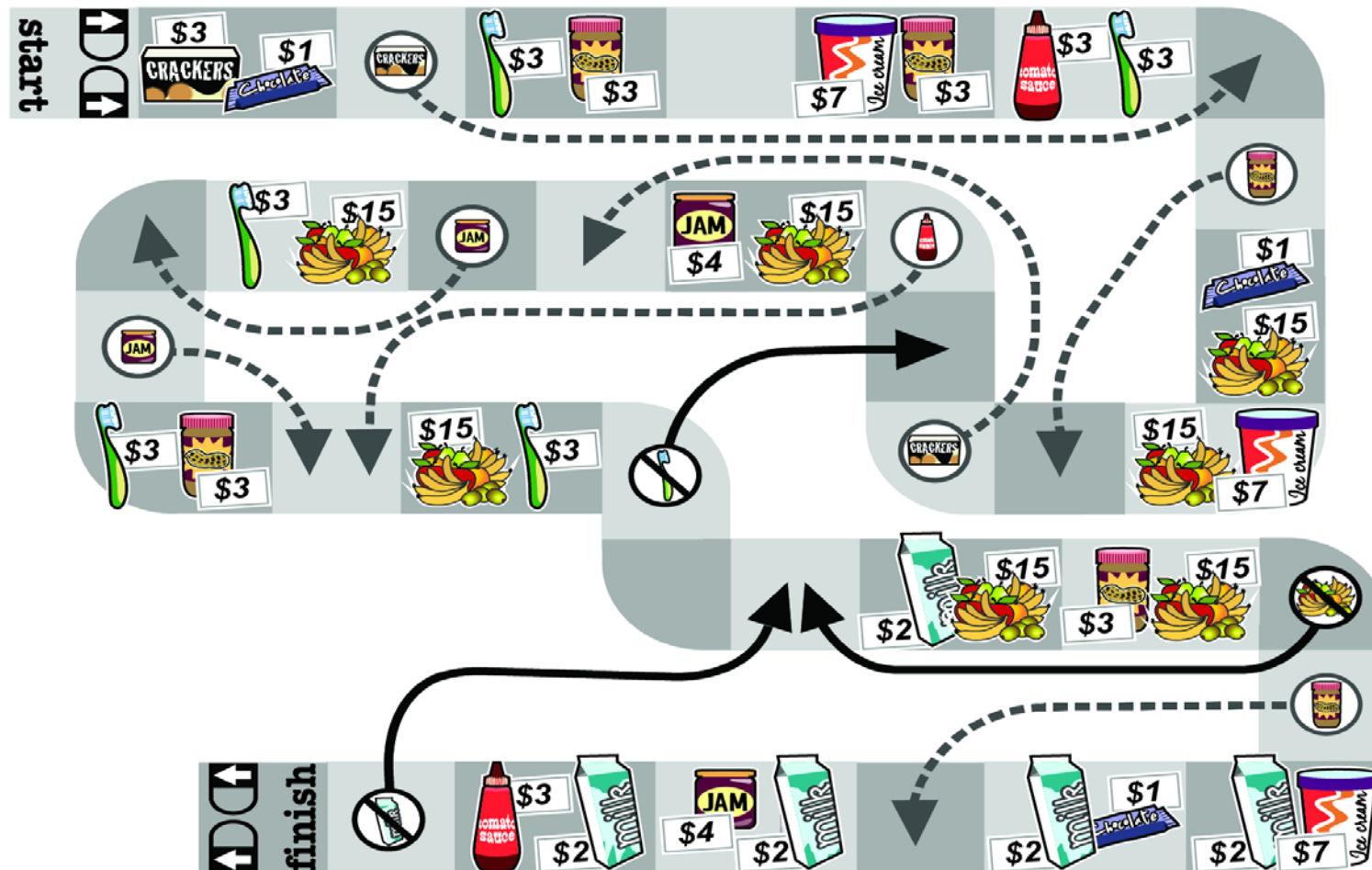
Print resource 7: Grid for the board game

Circle these items as you buy them when you play the board game.



Print resource 8: Board game

Play the board game in groups of three. Your teacher will explain the rules.



Print resource 9: Image library

Teachers can use these images to create their own worksheets.



Worksheets

Name: Class: Date:

Worksheet 1: Ready, set, go!

A teacher or adult helper will go through this worksheet with you.

1. Read these numbers out loud:

3

10

24

37

2. Count the circles and write how many there are.



How many circles? _____



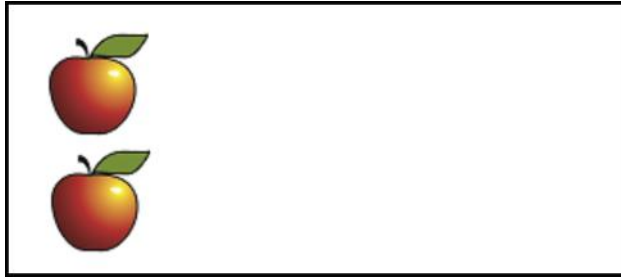
How many circles? _____



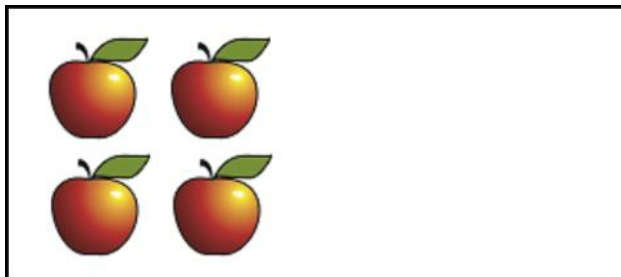
How many circles? _____

Name: Class: Date:

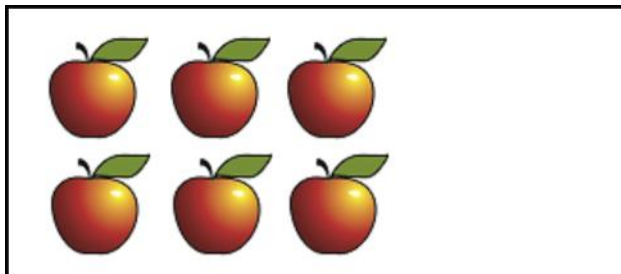
3. a. How many apples can you see in each box?



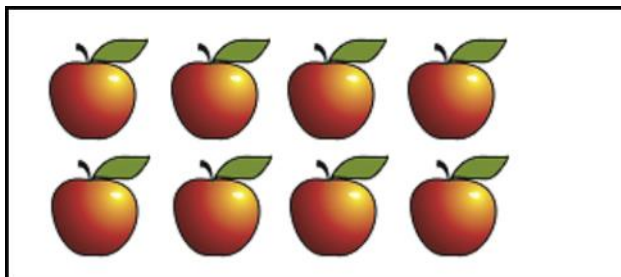
How many apples? _____



How many apples? _____



How many apples? _____



How many apples? _____

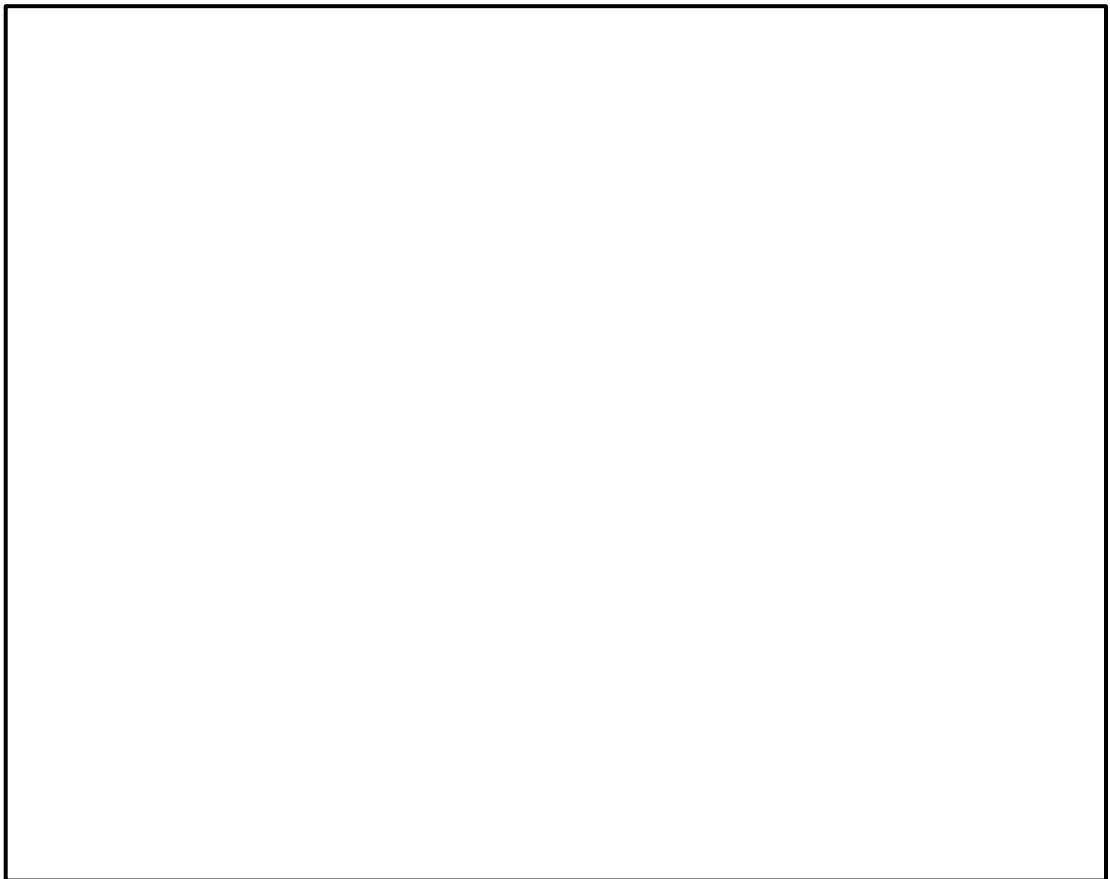
Name: Class: Date:

b. What do you notice about the apples in each box?

c. What is the difference between the first and second box?

d. What is the difference between the second and third box?

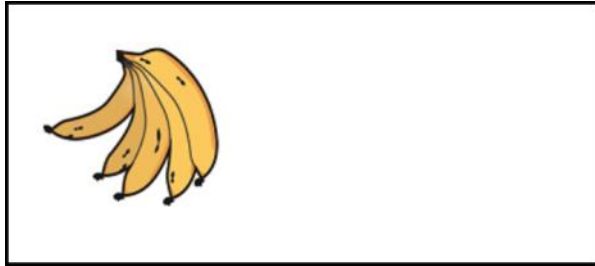
e. What if there was a fifth box? Draw what it would look like:



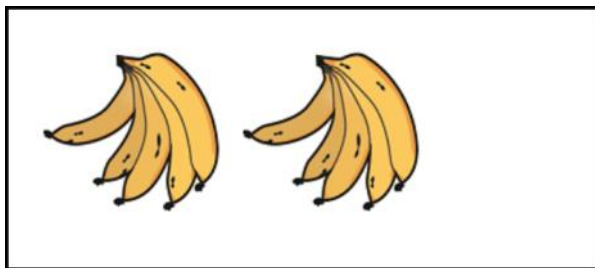
f. How many apples did you draw?

4. a. How many bananas can you see in each box?

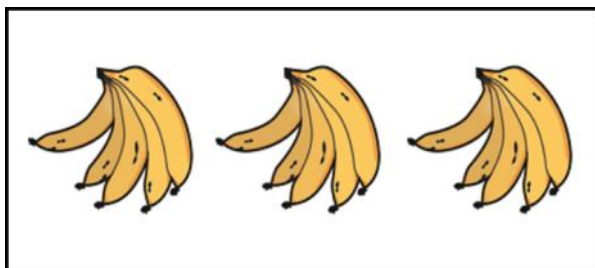
Name: Class: Date:



How many bananas? _____



How many bananas? _____



How many bananas? _____

b. If there was a fourth box, how many bananas would be in it?

5. a. Count out loud by twos until you reach **12**.
b. Count out loud by fives until you reach **30**.
c. Count out loud by tens until you reach **50**.

Name: Class: Date:

Worksheet 2: My shopping trip



What did you see when you went shopping?

I saw...

What happened when it was time to pay for the shopping?

What did you buy?



Name: Class: Date:

Worksheet 3: Tens and ones



How much money can you see?



How much? _____



How much? _____



Name: Class: Date:

How much? _____



How much? _____



How much? _____

Name: Class: Date:



Draw \$10 notes and \$1 coins for these amounts.

\$14

A large, empty rectangular box with a black border, intended for drawing the equivalent of \$14 using \$10 notes and \$1 coins.

\$31

A large, empty rectangular box with a black border, intended for drawing the equivalent of \$31 using \$10 notes and \$1 coins.

Name: Class: Date:

Worksheet 4: Making up amounts

Colour in the coins and circle the notes to make these amounts.



15c



40c



\$4



\$20



\$35



Name: Class: Date:

Worksheet 5: What will I sell?



Draw the items you will be selling.

Write the price.

Colour in the coins and circle the notes that will be used to pay for each item.

Picture	Price	Coins and notes

Name: Class: Date:

Worksheet 6: My items to sell



Copy your pictures and prices from Worksheet 5.

Picture	Picture	Picture
Price:	Price:	Price: