

Money Word Problems

Name: _____

Date: _____

Score: _____ / 24

Q Quick Review

Money word problems ask you to add or subtract amounts. When you **buy** more things or **find** more coins, you **add** to get the total. When you **spend** money or want to find the **change**, you **subtract**. Change is the money you get back: take the price away from the amount you paid. Read each problem carefully and ask yourself, "Is the total getting bigger or smaller?" That tells you whether to add or subtract.

◇ **Example:** A sticker costs 30 cents. Emma pays with 2 quarters. How much change should she get back?
 ⇒ First find how much Emma paid. Two quarters are worth $25 + 25 = 50$ cents. The sticker costs 30 cents. To find the change, subtract the price from what she paid: $50 - 30 = 20$. So Emma gets 20 cents back.

Answer: 20 cents

PRACTICE

Read each problem and write the answer.

- An eraser costs 15 cents and a pencil costs 20 cents. How much for both? _____
- Tom has 40 cents and spends 25 cents on gum. How much is left? _____
- A candy costs 50 cents. You pay with 3 quarters. How much change? _____
- Lily has 30 cents and her dad gives her 20 cents more. How much now? _____
- A juice box costs 45 cents. Sam pays with 2 quarters. How much change? _____
- A toy car costs 60 cents and a ball costs 35 cents. How much for both? _____
- Ava has 80 cents and spends 55 cents. How much is left? _____
- A muffin costs 70 cents. You pay with \$1. How much change? _____
- Ben saved 25 cents on Monday and 25 cents on Tuesday. How much in all? _____
- A pencil costs 20 cents. Mia buys 2 pencils. How much does she spend? _____
- You have 90 cents and buy a snack for 65 cents. How much is left? _____
- A balloon costs 35 cents. You pay with 2 quarters. How much change? _____
- Zoe has 15 cents and finds 2 dimes. How much does she have now? _____
- A cookie costs 40 cents and a milk costs 50 cents. How much for both? _____
- Noah has \$1 and buys a marker for 75 cents. How much change? _____
- A stamp costs 10 cents. You buy 4 stamps. How much do you spend? _____
- Maya has 55 cents and spends 30 cents. How much is left? _____
- A whistle costs 85 cents. You pay with \$1. How much change? _____
- Tom has 20 cents and his sister gives him 3 dimes. How much now? _____
- An apple costs 45 cents and a banana costs 25 cents. How much for both? _____

◆ Word Problems

- Jack wants to buy a yo-yo that costs 65 cents. He has 2 quarters and 1 dime. Does he have enough money? _____
- Sophie buys a pencil for 25 cents and an eraser for 15 cents. She pays with \$1. How much change should she get back? _____
- Leo saved 30 cents in his bank. He then earned 45 cents for helping in the garden. How many cents does Leo have now? _____



24. A small toy costs 80 cents. Grace pays with 3 quarters and 1 nickel. How much change should she get back? _____



Answer Keys

- | | |
|---|--|
| <p>1. <input type="text" value="35cents"/></p> <p>2. <input type="text" value="15cents"/></p> <p>3. <input type="text" value="25cents"/></p> <p>4. <input type="text" value="50cents"/></p> <p>5. <input type="text" value="5cents"/></p> <p>6. <input type="text" value="95cents"/></p> <p>7. <input type="text" value="25cents"/></p> <p>8. <input type="text" value="30cents"/></p> <p>9. <input type="text" value="50cents"/></p> <p>10. <input type="text" value="40cents"/></p> <p>11. <input type="text" value="25cents"/></p> <p>12. <input type="text" value="15cents"/></p> | <p>13. <input type="text" value="35cents"/></p> <p>14. <input type="text" value="90cents"/></p> <p>15. <input type="text" value="25cents"/></p> <p>16. <input type="text" value="40cents"/></p> <p>17. <input type="text" value="25cents"/></p> <p>18. <input type="text" value="15cents"/></p> <p>19. <input type="text" value="50cents"/></p> <p>20. <input type="text" value="70cents"/></p> <p>21. <input type="text" value="Yes, he has 60 cents and needs to find 5 cents more"/></p> <p>22. <input type="text" value="60 cents"/></p> <p>23. <input type="text" value="75 cents"/></p> <p>24. <input type="text" value="0 cents (exact amount)"/></p> |
|---|--|

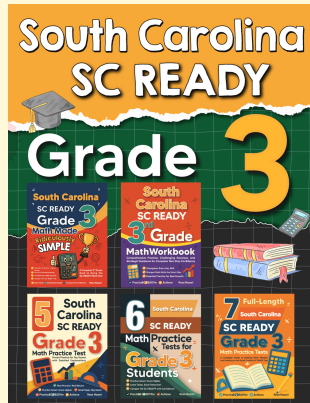
Step-by-Step Explanations

- | | |
|--|---|
| <p>1. Add the two prices: $15 + 20 = 35$ cents.</p> <p>2. Subtract what he spent: $40 - 25 = 15$ cents.</p> <p>3. Three quarters are 75 cents, and $75 - 50 = 25$ cents change.</p> <p>4. Add the new money: $30 + 20 = 50$ cents.</p> <p>5. Two quarters are 50 cents, and $50 - 45 = 5$ cents change.</p> <p>6. Add the two prices: $60 + 35 = 95$ cents.</p> <p>7. Subtract what she spent: $80 - 55 = 25$ cents.</p> <p>8. One dollar is 100 cents, and $100 - 70 = 30$ cents change.</p> <p>9. Add the two days: $25 + 25 = 50$ cents.</p> <p>10. Two pencils at 20 cents each: $20 + 20 = 40$ cents.</p> <p>11. Subtract the price: $90 - 65 = 25$ cents.</p> <p>12. Two quarters are 50 cents, and $50 - 35 = 15$ cents change.</p> <p>13. Two dimes are 20 cents, and $15 + 20 = 35$ cents.</p> <p>14. Add the two prices: $40 + 50 = 90$ cents.</p> | <p>15. One dollar is 100 cents, and $100 - 75 = 25$ cents change.</p> <p>16. Four stamps at 10 cents each: $10 + 10 + 10 + 10 = 40$ cents.</p> <p>17. Subtract what she spent: $55 - 30 = 25$ cents.</p> <p>18. One dollar is 100 cents, and $100 - 85 = 15$ cents change.</p> <p>19. Three dimes are 30 cents, and $20 + 30 = 50$ cents.</p> <p>20. Add the two prices: $45 + 25 = 70$ cents.</p> <p>21. Two quarters are 50 cents and a dime is 10 cents, so Jack has 60 cents. The yo-yo costs 65 cents, so he is 5 cents short and does not quite have enough.</p> <p>22. The pencil and eraser cost $25 + 15 = 40$ cents together. One dollar is 100 cents, so the change is $100 - 40 = 60$ cents.</p> <p>23. Leo is putting money together, so we add: $30 + 45 = 75$ cents.</p> <p>24. Three quarters are 75 cents and a nickel is 5 cents, so Grace pays 80 cents. Since the toy costs exactly 80 cents, she gets no change back.</p> |
|--|---|



Are You Ready for Grade 3 Math?

Get a Head Start with the South Carolina SC READY Grade 3 Math Bundle



South Carolina SC READY Grade 3 Math Bundle

Full practice tests, complete answer keys, and step-by-step explanations

Everything a second grader needs to walk into Grade 3 with confidence!

Scan to open the bundle:



Tests
+ Answer Keys
One Bundle

Important: This bundle combines full practice and clear explanations in one easy-to-print package — built to help a second grader step into Grade 3 math with confidence. **Made for parents, teachers, and tutors who want everything in one place.**

Full Practice Tests

- ✓ Complete SC READY-style Grade 3 practice tests
- ✓ Mirrors the real exam format and difficulty
- ✓ Builds test-taking confidence early
- ✓ Aligned with state Grade 3 math standards

Start with a full-length practice test!

Step-by-Step Answer Keys

- ✓ Every question worked out, not just an answer
- ✓ Friendly, kid-ready explanations
- ✓ Catches and explains common mistakes
- ✓ Parents can help even without a math background

Learn from every mistake!

Skill-Building Worksheets

- ✓ Targets one Grade 3 math skill per page
- ✓ Place value, multiplication, fractions, geometry
- ✓ Quick Review plus practice and word problems
- ✓ Built-in answer key for easy self-checking

Master one skill at a time!