

Money and Making Change

Counting coins and bills is just adding by their values. Making change is subtraction — usually with a friendly “count up” from the price to the amount paid.

Coin / Bill	Value
Penny	\$0.01 (1¢)
Nickel	\$0.05 (5¢)
Dime	\$0.10 (10¢)
Quarter	\$0.25 (25¢)
Dollar bill	\$1.00 (100¢)

Key Concepts

1. Money values: penny 1¢, nickel 5¢, dime 10¢, quarter 25¢, dollar 100¢.
2. To count coins, group them by type and multiply by their value, then add.
3. For **making change**, the simplest method is to *count up* from the price to the amount paid. Use friendly jumps (to the nearest dime, quarter, dollar).
4. You can also just subtract: $\text{change} = \text{paid} - \text{price}$. Be careful to line up the decimal point.

Worked Examples

① You have 3 quarters, 1 dime, and 2 pennies. How much money is that?

 Calculate each: 3 quarters = $3 \times 25 = 75¢$. 1 dime = 10¢. 2 pennies = 2¢. Add: $75 + 10 + 2 = 87¢$.

 **Answer:** 87¢ (\$0.87)

② A toy costs \$3.45. You pay with a \$5 bill. What is the change?

 Subtract: $\$5.00 - \$3.45 = \$1.55$. So the change is \$1.55. (Count up trick: $\$3.45 + 5¢ = \3.50 , $+50¢ = \$4.00$, $+\$1.00 = \5.00 . Total added: \$1.55.)

 **Answer:** \$1.55

③ Count up from \$2.75 to \$3.00 to find the change.

 From \$2.75, jump to \$3.00: that's 25 cents ($\$2.75 \rightarrow \$2.80 \rightarrow \$3.00$, or just see the gap is 25¢). So the change is 25¢ (\$0.25).

 **Answer:** \$0.25

Practice Problems

Find the total or the change.

- | | |
|-------------------------------------|--------------------------------------|
| 1. 2 quarters + 3 dimes = ?¢ _____ | 7. 3 quarters + 1 nickel = ?¢ _____ |
| 2. 4 dimes + 2 nickels = ?¢ _____ | 8. \$2.00 - \$1.35 = ? _____ |
| 3. \$1.00 - \$0.65 = ? _____ | 9. 5 dimes + 3 pennies = ?¢ _____ |
| 4. \$5.00 - \$3.20 = ? _____ | 10. \$5.00 - \$4.18 = ? _____ |
| 5. 1 quarter + 4 pennies = ?¢ _____ | 11. 6 nickels + 4 pennies = ?¢ _____ |
| 6. \$10.00 - \$7.50 = ? _____ | 12. \$20.00 - \$13.75 = ? _____ |

Study Tips

-  Group coins by type and multiply. Adding $3 + 3 + 3 + 3 = 12$ quarters individually is slow; $4 \times 25 = 100\text{¢}$ is fast.
-  To make change, count up from the price to the amount paid in friendly jumps. Most cashiers use this trick.
-  Always line up the decimal point when subtracting dollar amounts. $\$5.00 - \3.45 should be written with the decimals aligned.

Word Problems

1. Emma buys a notebook for \$2.35 and a pen for \$1.15. She pays with a \$5 bill. How much change does she get?

Answer: _____

2. Noah has 3 quarters, 2 dimes, and 1 nickel. Does he have enough to buy a snack that costs \$1.00?

Answer: _____

Answer Key — with Friendly Explanations**Practice Problems**

1. $50 + 30 = 80¢$.

 **Answer:** 80¢

2. $40 + 10 = 50¢$.

 **Answer:** 50¢

3. $\$1.00 - \$0.65 = \$0.35$.

 **Answer:** \$0.35

4. $\$5.00 - \$3.20 = \$1.80$.

 **Answer:** \$1.80

5. $25 + 4 = 29¢$.

 **Answer:** 29¢

6. $\$10.00 - \$7.50 = \$2.50$.

 **Answer:** \$2.50

7. $75 + 5 = 80¢$.

 **Answer:** 80¢

8. $\$2.00 - \$1.35 = \$0.65$.

 **Answer:** \$0.65

9. $50 + 3 = 53¢$.

 **Answer:** 53¢

10. $\$5.00 - \$4.18 = \$0.82$.

 **Answer:** \$0.82

11. $30 + 4 = 34¢$.

 **Answer:** 34¢

12. $\$20.00 - \$13.75 = \$6.25$.

 **Answer:** \$6.25**Word Problems**

1. $\$2.35 + \$1.15 = \$3.50$; $\$5.00 - \$3.50 = \$1.50$.

 **Answer:** \$1.50

2. $75 + 20 + 5 = 100¢$. Exactly \$1.00.

 **Answer:** Yes

Want a Complete Grade 3 Math Program?

Check Out Our Hawaii SBAC Grade 3 Math Bundle!



Hawaii SBAC Grade 3 Math Bundle

Practice tests, complete answer keys, and step-by-step explanations
Everything a third grader needs to feel ready!

Tests +
Answer Keys
One Bundle

Find it online:

<https://www.effortlessmath.com/product/hawaii-smarter-balanced-grade-3-math-made-ridiculously-simple>

Important: This bundle combines the practice and the explanations into one easy-to-print package designed for Grade 3 students. **Made for parents, teachers, and tutors who want everything in one place.**

Full Practice Tests

- ✓ Complete SBAC-style practice tests
- ✓ Mirrors the real exam format and difficulty
- ✓ Builds test-taking confidence
- ✓ 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, third-grade-ready explanations
- ✓ Catches and explains common misconceptions
- ✓ Parents can help even without a math background

Learn from every mistake!

Single-Skill Worksheets

- ✓ Targets one Grade 3 math skill per page
- ✓ Covers place value, multiplication, fractions, measurement, geometry
- ✓ Includes a Quick Review + Practice + Word Problems
- ✓ Built-in friendly Answer Key for self-checking

Master one skill at a time!