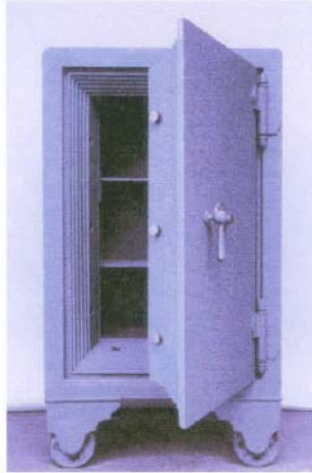


**I suggest you print these out and then either put them in plastic sheet covers in a binder for use over and over again.**

# Breaking The Code



## To Money

By: Jeanne A. Brohart  
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Learn

About

Money!!!



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**If you can add numbers, you can count money.**

**Counting money is the same thing as  
counting numbers.**

**The only difference between counting numbers  
and counting money is that when you count money,  
you only use SOME SPECIFIC numbers  
OVER AND OVER again.**

**We use money to buy things.**

**dollars == paper money == rectangle money**

**coins == metal money == circle money**

**Most countries make their own money.**

**That is why money looks different  
depending on where you go.**

**The numbers you use to count coins are:**

**1      5      10      25**

---

**Once in a while you might see a coin for**

**50      100**

**cents, but not often.**

**50 cents = one half dollar**

**100 cents = 1 dollar**

---

**The numbers you use to count dollars are:**

**1      5      10      20**

---

**Once in a while you might see a dollar bill for**

**2      50      100**

**dollars, but not often.**

---

**In counting coins, each number is represented  
by a specific coin.**

**1 = penny**

**5 = nickel**

**10 = dime**

**25 = quarter**

**So, when you see a coin, you “COUNT BY”  
that number.**

**The value of paper money is represented  
by a number on the paper bill.**

**1 = one dollar**

**5 = five dollars**

**10 = ten dollars**

**20 = twenty dollars**



**Because you can add all kinds of numbers together, you can also add all kinds of coins or dollars together, too!**

**That's how you count money!**

**Counting money works the same way as counting numbers.**

**It's just that you are using the same numbers over and over.**

**\$** This is a dollar sign.

You put a **\$** sign **in front** of the number of dollars you have, like this:

**\$1.00**

**\$5.25**

**\$7.01**

**\$10.90**

**¢** This is a cent sign.

You can put this sign **after the number of pennies** you have, like this:

**.04 ¢**

**.29 ¢**

The “bigger” the amount of money,  
the “more ways” you can “come up with” to  
make that amount of money.

Think of ways to make 5 cents or 25 cents.

2 ways

5 cents = 5 pennies

5 cents = 1 nickel

13 ways

25 cents = 25 pennies

25 cents = 20 pennies, 1 nickel

25 cents = 15 pennies, 1 dime

25 cents = 15 pennies, 2 nickels

25 cents = 10 pennies, 1 dime, 1 nickel

25 cents = 10 pennies, 3 nickels

25 cents = 5 pennies, 2 dimes

25 cents = 5 pennies, 1 dime, 2 nickels

25 cents = 5 pennies, 4 nickels

25 cents = 2 dimes, 1 nickel

25 cents = 1 dime, 3 nickels

25 cents = 5 nickels

25 cents = 1 quarter

25 cents is “bigger”, so there are “more ways” to make  
that amount of money.

There are over 135 ways to make 80 cents!

80 P 0 Q 0 D 0 N	25 P 2 Q 0 D 1 N	5 P 3 Q 0 D 0 N
75 P 0 Q 0 D 1 N	25 P 1 Q 2 D 2 N	5 P 2 Q 2 D 1 N
70 P 0 Q 1 D 0 N	25 P 1 Q 1 D 4 N	5 P 2 Q 1 D 3 N
70 P 0 Q 0 D 2 N	25 P 1 Q 0 D 6 N	5 P 2 Q 0 D 5 N
65 P 0 Q 0 D 3 N	25 P 0 Q 5 D 1 N	5 P 1 Q 5 D 0 N
65 P 0 Q 1 D 1 N	25 P 0 Q 4 D 3 N	5 P 1 Q 4 D 2 N
60 P 0 Q 2 D 0 N	25 P 0 Q 3 D 5 N	5 P 1 Q 3 D 4 N
60 P 0 Q 1 D 2 N	25 P 0 Q 2 D 7 N	5 P 1 Q 2 D 6 N
60 P 0 Q 0 D 4 N	25 P 0 Q 1 D 9 N	5 P 1 Q 1 D 8 N
55 P 1 Q 0 D 0 N	25 P 0 Q 0 D 11 N	5 P 1 Q 0 D 10 N
55 P 0 Q 2 D 1 N	20 P 2 Q 1 D 0 N	5 P 0 Q 7 D 1 N
55 P 0 Q 1 D 3 N	20 P 2 Q 0 D 2 N	5 P 0 Q 6 D 3 N
50 P 1 Q 0 D 1 N	20 P 1 Q 3 D 1 N	5 P 0 Q 5 D 5 N
50 P 0 Q 2 D 2 N	20 P 1 Q 2 D 3 N	5 P 0 Q 4 D 7 N
50 P 0 Q 1 D 4 N	20 P 1 Q 1 D 5 N	5 P 0 Q 3 D 9 N
50 P 0 Q 0 D 6 N	20 P 1 Q 0 D 7 N	5 P 0 Q 2 D 11 N
45 P 1 Q 1 D 0 N	20 P 0 Q 6 D 0 N	5 P 0 Q 1 D 13 N
45 P 1 Q 0 D 2 N	20 P 0 Q 5 D 2 N	5 P 0 Q 0 D 15 N
45 P 0 Q 3 D 1 N	20 P 0 Q 4 D 4 N	0 P 0 Q 8 D 0 N
45 P 0 Q 2 D 3 N	20 P 0 Q 3 D 6 N	0 P 0 Q 7 D 2 N
45 P 0 Q 1 D 5 N	20 P 0 Q 2 D 8 N	0 P 0 Q 6 D 4 N
45 P 0 Q 0 D 7 N	20 P 0 Q 1 D 10 N	0 P 0 Q 5 D 6 N
40 P 1 Q 0 D 3 N	20 P 0 Q 0 D 12 N	0 P 0 Q 4 D 8 N
40 P 1 Q 1 D 1 N	15 P 2 Q 1 D 1 N	0 P 0 Q 3 D 10 N
40 P 0 Q 4 D 0 N	15 P 2 Q 0 D 3 N	0 P 0 Q 2 D 12 N
40 P 0 Q 3 D 2 N	15 P 1 Q 2 D 4 N	0 P 0 Q 1 D 14 N
40 P 0 Q 2 D 4 N	15 P 1 Q 1 D 6 N	0 P 0 Q 0 D 16 N
40 P 0 Q 1 D 6 N	15 P 1 Q 0 D 8 N	0 P 1 Q 0 D 11 N
40 P 0 Q 0 D 8 N	15 P 0 Q 2 D 9 N	0 P 1 Q 1 D 9 N
35 P 1 Q 2 D 0 N	15 P 0 Q 1 D 11 N	0 P 1 Q 2 D 7 N
35 P 1 Q 1 D 2 N	15 P 0 Q 0 D 13 N	0 P 1 Q 3 D 5 N
35 P 1 Q 0 D 4 N	15 P 0 Q 6 D 1 N	0 P 1 Q 4 D 3 N
35 P 0 Q 4 D 1 N	15 P 0 Q 5 D 3 N	0 P 1 Q 5 D 1 N
35 P 0 Q 3 D 3 N	15 P 0 Q 4 D 5 N	0 P 2 Q 0 D 6 N
35 P 0 Q 2 D 5 N	15 P 0 Q 3 D 7 N	0 P 2 Q 1 D 4 N
35 P 0 Q 1 D 7 N	15 P 0 Q 2 D 9 N	0 P 2 Q 2 D 2 N
35 P 0 Q 0 D 9 N	15 P 0 Q 1 D 11 N	0 P 3 Q 0 D 1 N
30 P 2 Q 0 D 0 N	15 P 0 Q 0 D 13 N	
30 P 1 Q 2 D 1 N	10 P 2 Q 2 D 0 N	
30 P 1 Q 1 D 3 N	10 P 2 Q 1 D 2 N	
30 P 1 Q 0 D 5 N	10 P 2 Q 0 D 4 N	
30 P 0 Q 5 D 0 N	10 P 1 Q 3 D 3 N	
30 P 0 Q 4 D 2 N	10 P 1 Q 2 D 5 N	
30 P 0 Q 3 D 4 N	10 P 1 Q 1 D 7 N	
30 P 0 Q 2 D 6 N	10 P 1 Q 0 D 9 N	
30 P 0 Q 1 D 8 N	10 P 0 Q 7 D 0 N	
30 P 0 Q 0 D 10 N	10 P 0 Q 6 D 2 N	
	10 P 0 Q 5 D 4 N	
	10 P 0 Q 4 D 6 N	
	10 P 0 Q 3 D 8 N	
	10 P 0 Q 2 D 10 N	
	10 P 0 Q 1 D 12 N	
	10 P 0 Q 0 D 14 N	

P = Pennies, Q = Quarters, D = Dimes, N = Nickels

**Luckily, you don't have to learn all the ways  
to make 80 cents.**

**All you have to learn are the "COUNT BY" rules  
and you can count ANY amount of money you have.**

**Because you can add all kinds of numbers  
together, you can also add all kinds of  
coins or dollars together, too!**

**That's how you count money!**

If you use a dollar sign, you do **not** put a cent sign after the pennies. Instead, just **use a period to separate dollars and cents.**

**\$0.99**

**\$7.83**

**Counting money is really a “count by” type of addition.**

**The trick is just to learn what to “count by” depending on the coin or dollar that you see.**

### PENNY

front



.01



back



1 cent

Count by ONE

### NICKEL

front



.05



back



5 cents

Count by FIVE

## DIME

front



.10

back



10 cents

Count by TEN

## QUARTER

front



.25

back



25 cents

Count by TWENTY FIVE



ONE DOLLAR

\$1.00



front

back



FIVE DOLLARS

\$5.00



front

back



TEN DOLLARS

\$10.00



front

back



TWENTY DOLLARS

\$20.00



front

back



### FIND THE PENNIES



### FIND THE NICKELS



### FIND THE DIMES



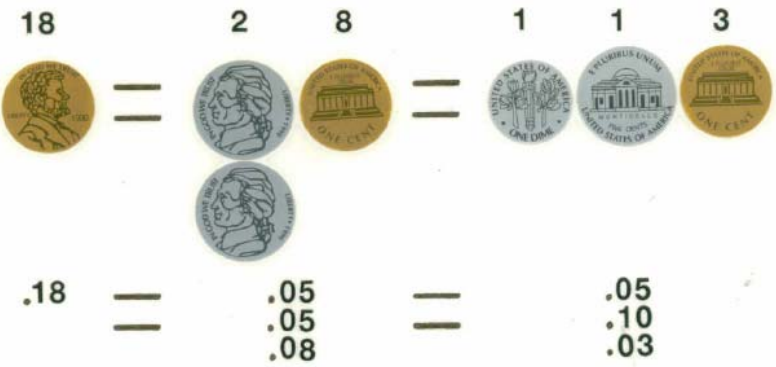
### FIND THE QUARTERS



18 CENTS



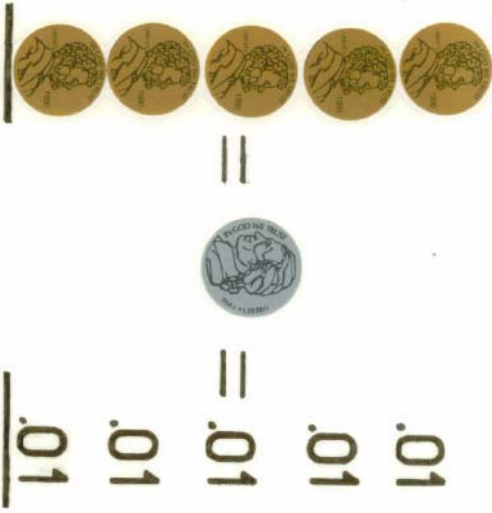
18 CENTS



18

5 CENTS

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5 pennies = 1 nickel = 5 cents

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10 CENTS



10 pennies = 5 pennies + 1 nickel = 2 nickels = 1 dime = 10 cents

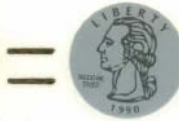
**For the next few cards, you should take them and show the child the many ways you can make 25 cents by cutting the cards and placing them like a mini-puzzle, with 3 cards on top and 2 on the bottom. If you follow the equal signs, you can pretty well tell how you should be placing these cards. The idea is simply to show the child all the ways you can make 25 cents and to present all of them “at once” to provide “all the references” for 25 cents.**

**Note: On the last set, 55 cents is a separate card. It does not belong with the 25 cent options. I just laminated these together by accident. :o)**

25 CENTS



25 pennies



1 quarter



2

dimes

5

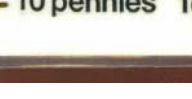
nickels

1

nickel

25 CENTS

25 CENTS



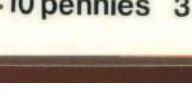
10 pennies



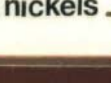
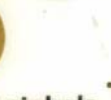
1 dime



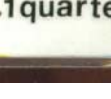
1 nickel



10 pennies



3 nickels

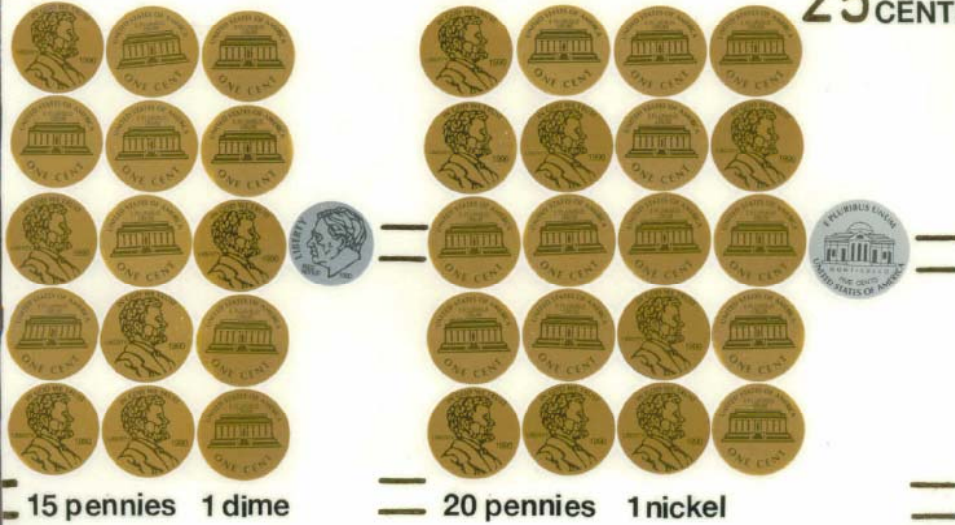


1 quarter



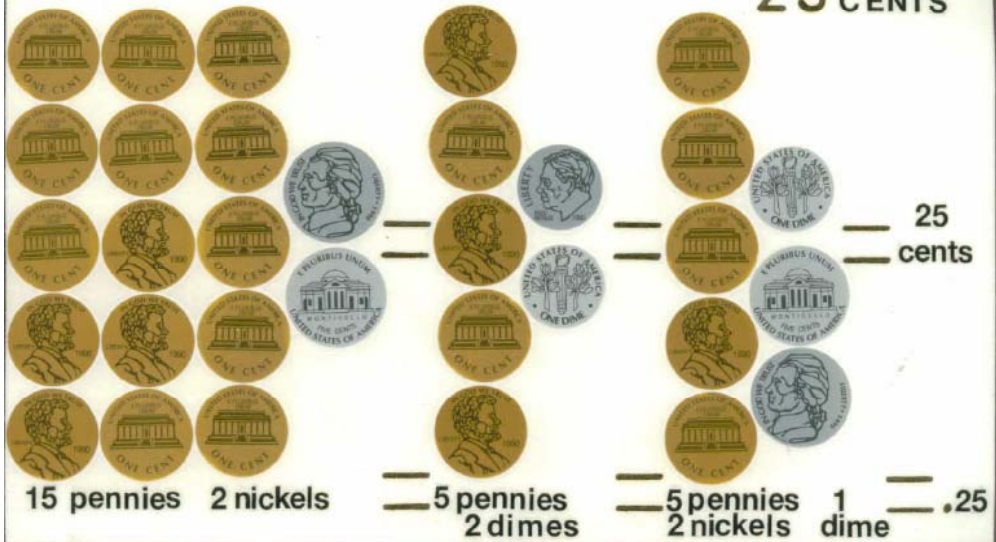
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25 CENTS



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25 CENTS



55 CENTS



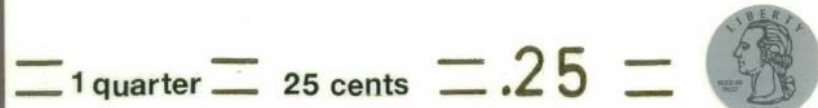
.25 = .25 = .10 = .10  
 .25 = .25 = .10 = .10  
 .05 = .05 = .10 = .10  
 .10 = .10  
 .10 = .10  
 .05 = .05

What else =

.55

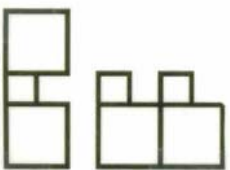
25 CENTS

25 CENTS





How much money do you see?



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How much money do you see?



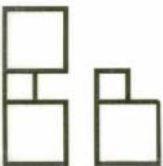
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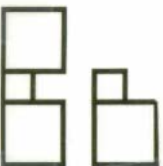
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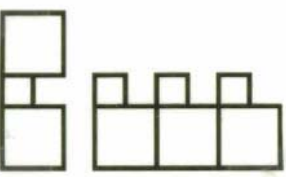
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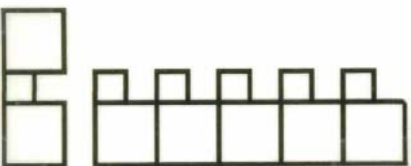
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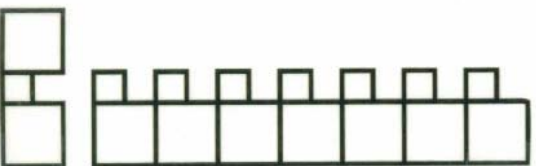
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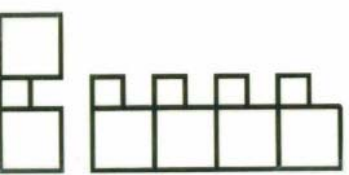
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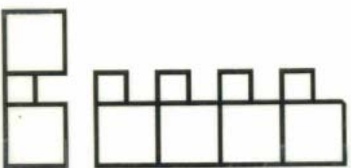
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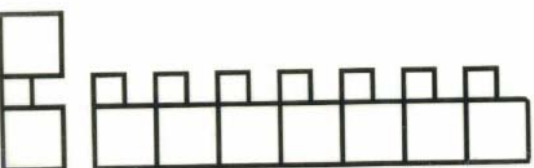
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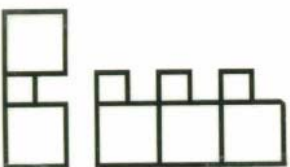
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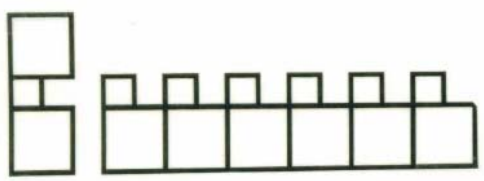
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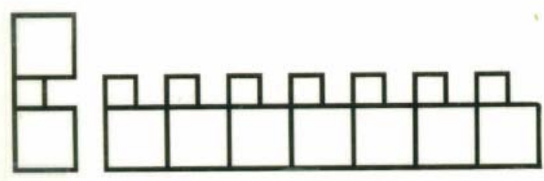
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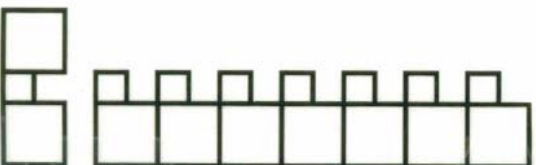
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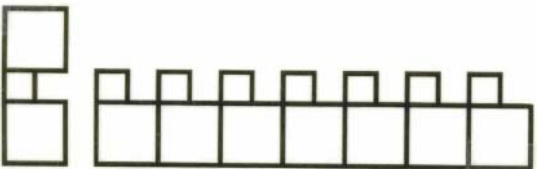
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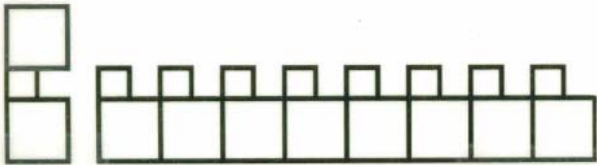
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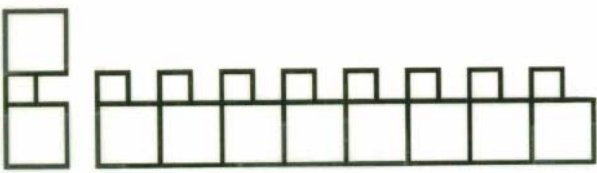
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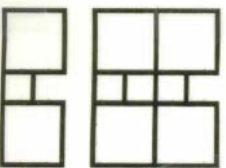
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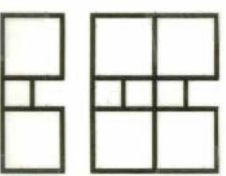


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How much money do you see?




How much money do you see?




**Even though 80 pennies equals 80 cents,  
you would not want to give a store 80 pennies.**

**The best way to pay for something is always  
to use the fewest number of coins or bills.**

**To get the fewest NUMBER of coins,**

**USE THE COINS THAT ARE WORTH  
THE MOST - FIRST.**

**The more a coin is worth, the fewer coins you need.**

Even though 80 pennies equals 80 cents,  
the best way to make 80 cents is to use  
3 quarters and 1 nickel.

1 quarter = 25 cents   1 nickel = 5 cents

$$\begin{array}{r} 25 \\ + 25 \\ + 25 \\ + 5 \\ \hline = 80 \end{array}$$

Counting money involves “adding numbers”  
using the “count by” rules.

Counting money also involves “subtracting numbers”  
using the “count by” rules.

When you buy something, never give “too little” money.

Always give an amount of money “equal to” or “bigger” than what the store needs.

If you give an amount “bigger” than needed, wait for your “change”.

If lemonade costs ten cents, and you only have a quarter, you change equals:

$$\begin{array}{r} .25 \text{ (what you give the store is 25 cents)} \\ - .10 \text{ (cost of the lemonade is 10 cents)} \\ \hline = .15 \text{ (change equals 15 cents)} \end{array}$$

When a store gives you “change”, they are **subtracting** numbers using the “**count by**” rules.

If something costs 50 cents, and you give the store \$1.00, your “change” equals:

$$\begin{array}{r} 1.00 \\ - .50 \\ \hline .50 \end{array} \quad \begin{array}{l} (1.00 = 100 \text{ pennies}) \\ (50 \text{ cents}) \\ (\text{change} = 50 \text{ cent} = .50) \end{array}$$

**If something costs 65 cents, and you give the store  
\$1.00, your "change" equals:**

$$\begin{array}{r} 1.00 \\ - .65 \\ \hline .35 \end{array} \quad \begin{array}{l} (1.00 = 100 \text{ pennies}) \\ (65 \text{ cents}) \\ (\text{change} = 35 \text{ cent} = .35) \end{array}$$

**If something costs 99 cents, and you give the store  
\$1.00, your "change" equals:**

$$\begin{array}{r} 1.00 \\ - .99 \\ \hline .01 \end{array} \quad \begin{array}{l} (1.00 = 100 \text{ pennies}) \\ (99 \text{ cents}) \\ (\text{change} = 1 \text{ cent} = .01) \end{array}$$

If something costs 2.80, and you give the store  
\$5.00, your "change" equals:

$$\begin{array}{r} 5.00 \quad (\text{what you give the store}) \\ - 2.80 \quad (\text{what the item costs}) \\ \hline 2.20 \quad (\text{your change}) \end{array}$$

If something costs 1.75, and you give the store  
\$10.00, your "change" equals:

$$\begin{array}{r} 10.00 \quad (\text{what you give the store}) \\ - .75 \quad (\text{what the item costs}) \\ \hline 9.25 \quad (\text{your change}) \end{array}$$

If something costs 11.99, and you give the store \$15.00, your “change” equals:

$$\begin{array}{r} 15.00 \quad (\text{what you give the store}) \\ - 11.99 \quad (\text{what the item costs}) \\ \hline 3.01 \quad (\text{your change}) \end{array}$$

So, counting money is really a “count by” type of addition OR subtraction.

The trick is just to learn what to “count by” depending on the coin or dollar that you see and to know if you are “adding” or “subtracting”.



Different things cost different amounts of money.

lemonade	.15
toy truck	2.00
puzzle	1.60
candy	.33
gum	.47
chocolate	.71
top	4.82
train book	6.99
ball	1.75
toy doll	2.20
stickers	.89

lemonade	.15
toy truck	2.00
puzzle	1.60
candy	.33
gum	.47
chocolate	.71
top	4.82
train book	6.99
ball	1.75
toy doll	2.20
stickers	.89



Pick 4 things you would like to buy.  
How much would they cost you?

**Always** make sure you have **enough** money  
for what you want to buy!

lemonade	.15
toy truck	2.00
puzzle	1.60
candy	.33
gum	.47
chocolate	.71
top	4.82
train book	6.99
ball	1.75
toy doll	2.20
stickers	.89

**What are the 2 things you could not  
buy TOGETHER if you only had 10.00?**

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**Pick 2 things you want to buy.  
If you pay with \$10.00, how much "change"  
would you get back?**

**+**


**=**

--	--	--

**-**


**=**

--	--	--

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**Some people like to use checks instead of money.**

**When you use checks, you just write in the amount you need to pay and give the check to the store.**

**The store takes the check to the bank to get the money from your bank account to theirs.**

**This is what a check looks like.**

A sample check form with the following fields and text:

- Top left: **Bob Jones**  
Anywhere, USA
- Top right: 0000
- Middle right: \$
- Bottom: 00000000 000 000 0 0000

**This is what a check looks like when  
it is filled out.**

Bob Jones Anywhere, USA	0000
PAY: my Favorite Store	\$17.89
Seventeen	$\frac{89}{100}$
FOR: toys	Bob Jones
0000000 000 000 0	0000

**Never write a check for more money than you  
have in the bank.**

**That is against the law – you could go to jail!**

Some people like to use credit cards instead of money.

When you use credit cards, you are **borrowing** money from a company to pay for your things. You get **charged interest** for borrowing money.

Buying things on credit can get you into a lot of trouble if you are not careful.

You can get in debt fast by using credit cards and spending money you don't have.

This is what credit cards look like.

They are made of plastic - that's why people refer to them as "**plastic**" money.



**Some people use ATM cards to take money out of their bank accounts.**

**ATM = automated teller machine**

**It is a machine that has a computer inside and acts like a bank teller.**

**There are many kinds of ATM cards but they are all made with plastic. Using ATM cards takes money you already have out of your bank account.**

**It is simply a convenient way to get to your money.**

**ATM cards are sometimes called “debit cards”.**

**ATM cards = debit cards**