Money

A Scripted Teacher's Classroom Guide

Part One. What Money Is

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One classroom book for the teacher. No textbooks for the pupils.
This is the teacher's book. The teacher needs only this one copy. The pupils do not need a textbook.

You need: this book, a blackboard and chalk.
Each pupil needs: a standard school exercise book, a ruler, and a pen or pencil.

In the exercise book, every lesson starts on a new page, with the lesson title, underlined, and the date.

Every lesson guides you: what to say, what to write on the board, and what the pupils write.

Part One. What Money Is

Lesson 1. What Is Money?

To the Teacher

Get these things ready before the lesson:

- three or four coins of your country's money
- one paper note of your country's money
- one egg, or one other small thing (a cup, a pencil, a spoon)
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes. If your pupils are new to school, teach the lesson in two short meetings.

In this lesson the pupils learn three things:

1. Two people can trade one thing for another thing.
2. A trade without money is often difficult.
3. Money is a thing that all people agree to take. Money makes trade easy.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

Long ago, people did not use money. A farmer gave eggs and got salt. This is a trade without money.

A trade without money is often difficult. You must find a person who has the thing that you want. That person must also want the thing that you have. Often there is no such person.

Money solves this problem. All people take money. So you can sell your eggs to one person. Then you can buy salt from a different person.

A coin or a paper note is not useful in itself. You cannot eat it or wear it. It works because all people agree to take it. Money is a sign.

It shows what things are worth. In the same way, the written word EGG is not an egg. It is a sign for an egg.

The IN and OUT line. In this book we use one picture again and again. Draw a long line on the board. Draw a short line across the middle. Write IN on the left side. Write OUT on the right side.

IN	OUT
the things that come to the person	the things that go from the person

We always draw the line for one person. On the left, write what that person gets. On the right, write what that person gives. Later in the book this same line becomes a budget and a cash book.

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

In this first lesson, show the pupils how to do it. Hold the ruler flat under the title, and draw the line along its edge. The pupils write the date in the way that people write it in your country. The page begins like this:

> **Lesson 1. What Is Money?**
> 3 May 2026

If a lesson takes two meetings, the pupils write the date again at the start of the second meeting.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. The pupils' answers (**P**) show you what to expect. Accept any answer with the same meaning.

T. Look at this egg. Who has chickens at home?
P. *(Some pupils say:)* I have chickens.

T. Ama has eggs. She wants salt. Musa has salt. He wants eggs. What can they do?
P. Ama can give eggs to Musa. Musa can give salt to Ama.

T. Yes. We call this a **trade**. In a trade, each person gives something and gets something.

Draw the IN and OUT line on the board. Write "Ama" above it. Fill it in like this:

Ama: IN	**Ama: OUT**
1 cup of salt	3 eggs

T. What comes to Ama?
P. A cup of salt.

T. What goes from Ama?
P. Three eggs.

T. Now it is the next week. Ama wants salt again. But Musa does not want eggs this week. He wants a knife. What can Ama do?
P. *(Let the pupils give their ideas. Some say: "She can find another person with salt.")*

T. Ama must find a person who has salt. That person must also want eggs. Is that easy or difficult?
P. It is difficult.

T. Yes. A trade without money is often difficult.

Hold up a coin.

T. What is this?
P. It is money. It is a coin.

T. Can you eat it? Can you wear it? Can you cook with it?
P. No.

T. Then why do people want it?
P. Because they can buy things with it.

T. Yes. All people agree to take it. So Ama can sell her eggs to any person. She gets money for them. Then she can buy salt from any person. Musa does not need to want her eggs.

Draw two lines for Ama.

Ama sells eggs: IN	Ama sells eggs: OUT
money	3 eggs

Ama buys salt: IN	Ama buys salt: OUT
1 cup of salt	money

T. Look at the two lines. The money comes in, and then the money goes out. The money helps Ama to get the salt.

Write the word EGG on the board.

T. Is this an egg?
P. No. It is a word.

T. Yes. It is a sign for an egg. Money is also a sign. It shows what things are worth.

Hold up the paper note.

T. This is paper. Paper costs very little. But with this note you can buy many eggs. Why?
P. Because all people agree to take it.

T. Yes. That is the most important thing in this lesson.

If a pupil says, "A gift is a trade": ask, "What does the giver get?" If the giver gets nothing, it is not a trade.

If a pupil says, "Work is not a trade": ask, "What does the worker give? What does the worker get?" The worker gives work and gets money. So work for money is a trade.

If a pupil says, "Money is bad": say, "Money is a tool, like a knife. People can use a tool well or badly. In this book we learn to use money well."

New Words

To the Teacher: write the five words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
trade	Two people each give something and each get something.
money	A thing that all people agree to take for goods and for work.
goods	Things that people make or grow, and sell.
coin	Money made of metal.
note	Money made of paper.

To the Teacher: in this book the word **note** always means paper money. It has no other meaning.

Learn by Heart

> **Money is a thing that all people agree to take for goods and for work.**
>
> **In a trade, each person gives something and gets something.**

To the Teacher: write the two sentences on the board. Leave them on the board until the end of the lesson. The pupils say the two sentences aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What is a trade?
2. Why is a trade without money often difficult?
3. What is money?
4. Can you eat a coin? Why do people take coins?
5. Name the two kinds of money in this lesson.

Exercise 2. What kind of trade is it?

To the Teacher: write these three letters and their meanings on the board. Read the model aloud. Then read each numbered sentence aloud two times. After each sentence, the pupils write its number and one letter in their exercise books.

- **T** if it is a trade without money.
- **M** if it is a trade with money.
- **X** if it is not a trade.

Model. Ama gives three eggs to Musa. Musa gives a cup of salt to Ama. — **T**. Each person gives and gets. There is no money.

1. Juma gives a goat to Fatuma. Fatuma gives two sacks of maize to Juma.
2. Thandi gives three coins to a seller. The seller gives a bag of rice to Thandi.
3. Kofi finds a coin on the road.
4. Amina works in a field all day. The farmer gives her money.
5. Peter gives a chair to Grace. Grace mends a shirt for Peter.

6. The wind blows a hat away.
7. Zainab sells fish at the market. A man pays her with notes.
8. Joseph gives water to a stranger. The stranger thanks him and walks on.
9. Ruth pays a driver with coins. The driver takes her to town.
10. A child drops a note into the river.
11. Daniel gives his old bicycle to his brother as a present.
12. Halima mends shoes for a neighbour. The neighbour gives her a bowl of beans.

Exercise 3. Draw the IN and OUT line.

To the Teacher: draw the model on the board. Then read sentences 1, 2, 4 and 5 of Exercise 2 again. The pupils draw the line in their exercise books for the **first** person in each sentence.

Model. Ama gives three eggs to Musa. Musa gives a cup of salt to Ama.

Ama: IN	**Ama: OUT**
1 cup of salt	3 eggs

1. Sentence 1 in Exercise 2 (Juma).
2. Sentence 2 in Exercise 2 (Thandi).
3. Sentence 4 in Exercise 2 (Amina).
4. Sentence 5 in Exercise 2 (Peter).

Exercise 4. Write the missing word.

To the Teacher: write the five sentences on the board, with a line for each missing word. The pupils copy each sentence and write the missing word.

1. In a trade, each person __ **something and** ____ something.
2. Money made of metal is a _____.

3. Money made of paper is a _____.
4. All people agree to take _____.
5. A trade without _____ is often difficult.

Exercise 5. Put the words in order. Write the sentence.

To the Teacher: write the model and the four groups of words on the board.

Model. eggs · sells · Ama → **Ama sells eggs.**

1. salt · buys · Ama
2. take · all · money · people
3. difficult · is · without · often · money · trade · a
4. is · money · a · made · of · metal · coin

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: before the next lesson, ask each pupil to find out two things at home. What are the names of the coins of our country? What are the names of the notes? Lesson 2 begins with their answers.

Answers (for the teacher)

Exercise 1. 1. Two people each give something and each get something. 2. You must find a person who has the thing you want,

and who also wants the thing you have. 3. A thing that all people agree to take for goods and for work. 4. No. People take coins because all people agree to take them. 5. Coins and notes.

Exercise 2. 1 T · 2 M · 3 X · 4 M · 5 T · 6 X · 7 M · 8 X · 9 M · 10 X · 11 X · 12 T

Number 4: Amina gives work and gets money. Work for money is a trade. *Number 5:* Grace gives work, not goods. It is still a trade. *Numbers 8 and 11:* the giver gets nothing, so these are not trades. They are gifts.

Exercise 3.

Juma: IN	**Juma: OUT**
2 sacks of maize	1 goat

Thandi: IN	**Thandi: OUT**
1 bag of rice	3 coins

Amina: IN	**Amina: OUT**
money	a day of work

Peter: IN	**Peter: OUT**
a mended shirt	1 chair

Exercise 4. 1. gives, gets · 2. coin · 3. note · 4. money · 5. money

Exercise 5. 1. Ama buys salt. · 2. All people take money. · 3. A trade without money is often difficult. · 4. A coin is money made of metal.

Lesson 2. Coins and Notes

To the Teacher

Get these things ready before the lesson:

- the money of the book, made of paper (see below)
- some coins and notes of your country's money, if you have them
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Make the money of the book. Cut small pieces of card. Make four coins each of $1, $5 and $10. Make two notes each of $20, $50 and $100, and one of $500. Write the amount on each piece.

Draw a circle round the amount on a coin, and a long box round it on a note. Keep this money in a bag for Lessons 3 and 4.

About the money in this book. This money is not the money of one country. Every amount is in whole dollars. So the pupils never need a decimal point. In some countries the coins are whole amounts too, like these. In other countries the small coins are cents: 100 cents make one dollar. Do not teach cents with this book. If a pupil asks, say: "Our country's money has its own coins. This book keeps the numbers simple."

Time: about 45 minutes. If your pupils are new to numbers, teach the lesson in two short meetings.

In this lesson the pupils learn five things:

1. The book counts money in dollars. We write $40 and say "forty dollars".
2. The book has three coins and four notes.
3. They count money and find the total.
4. They make the same amount in different ways.

5. They write an amount in numbers ($40) and in words (forty).

What you must know before you teach. Read this part two times. Do not read it to the pupils.

The dollar. This book counts in dollars so that the examples are the same everywhere. The numbers are examples, not the real prices of any country. Editions in other languages have a section on the local money.

How to write it. Write the sign $ first, then the number, with no space: **$40**. Read it as "forty dollars". To write the sign, write a capital S. Then draw one short line down through it, from top to bottom.

The coins and notes of the book. Every lesson uses the same money:

Coins	Notes
$1 · $5 · $10	$20 · $50 · $100 · $500

Your country's coins and notes may be different. Teach the book's money first, because every lesson uses it. Then show your own coins and notes, and say which are like the book's.

The book's numbers are small, so that the pupils can count them easily. Tell the pupils: "These are the book's numbers, not the numbers of our market."

On the board. Draw a coin as a small circle with its amount inside: ($5). Draw a note as a long box: [$20]. Teach the pupils to count from the biggest money to the smallest. This is quicker.

In number words, put a short line between tens and ones: thirty-five. Spell "forty" with no "u".

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. The pupils' answers (**P**) show you what to expect. Accept any answer with the same meaning.

T. At home you found the names of our coins and notes. Tell me the name of one coin.
P. *(The pupils give the names.)*

Write the names on one side of the board. Hold up your real coins and notes, if you have them.

T. Good. In this book we count money in a different way. We count in dollars.

Write $ large on the board.

T. This is the dollar sign. Say "dollar".
P. Dollar.

Write $40 on the board.

T. The dollar sign comes first. Then comes the number. We read: forty dollars. How do we read this?
P. Forty dollars.

T. Good. We read the number first, and then we say "dollars".

Write $5, $10 and $100. Point to each one.

T. Read these.
P. Five dollars. Ten dollars. One hundred dollars.

T. Each of these is an amount. An amount tells us how much money.

Draw the three coins on the board: ($1) ($5) ($10). Hold up the paper coins.

T. The book has three coins. Read them.
P. One dollar. Five dollars. Ten dollars.

Draw the four notes: [$20] [$50] [$100] [$500]. Hold up the paper notes.

T. The book has four notes. Read them.
P. Twenty dollars. Fifty dollars. One hundred dollars. Five hundred dollars.

T. Our real coins and notes are a little different. In class we use the book's money. Its numbers are small, so counting is easy.

Give one pupil two coins of $10 and one coin of $5.

T. Count your coins aloud.
P. Ten, twenty, twenty-five.

T. How much money is that?
P. Twenty-five dollars.

T. Yes. You added the amounts. Twenty-five dollars is the total. The total is all the amounts added together.

Write on the board: $10 + $10 + $5 = $25

T. Count the big money first. Then count the small money. Then counting is quick.

Give a second pupil one note of $20 and one coin of $5.

T. Count your money aloud.
P. Twenty, twenty-five.

T. Who has more money?
P. Nobody. They have the same amount. Each has twenty-five dollars.

T. Yes. We can make the same amount in different ways. Make $25 in a third way.
P. Five coins of $5. *(Accept any right way.)*

Write $25 on the board. Under it write: twenty-five.

T. We can write an amount in numbers or in words. Which is quicker?
P. Numbers.

Draw the IN and OUT line. Write "Ama" above it.

T. Ama sells 3 eggs to Grace. Grace gives her $15. What comes in to Ama?
P. $15.

Write "$15 for 3 eggs" on the IN side.

T. Ama sells 2 eggs to Peter. Peter gives her $10. Where do I write it?
P. On the IN side. The money comes to Ama.

T. Ama buys 1 cup of salt from Musa. She gives him $10. Where do I write it?
P. On the OUT side. The money goes from Ama.

Ama: IN	Ama: OUT
$15 for 3 eggs	$10 for 1 cup of salt
$10 for 2 eggs	

T. What is the total of the IN side?
P. Twenty-five dollars. Fifteen and ten is twenty-five.

T. Yes. Now our line has amounts. Every amount has the dollar sign.

If a pupil says, "Our money is not dollars": say, "Yes. Every country has its own money. The book's dollars are for practice. The counting is the same."

If a pupil writes the number before the sign (40$): say, "Some countries write money that way. With dollars we write the sign first: $40."

New Words

To the Teacher: write the three words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
amount	How much money. It is a number with the dollar sign, like $40.
total	All the amounts added together.
dollar ($)	The money used in this book. We write the sign $ before the number: $40.

Learn by Heart

> **In this book we count money in dollars, like this: $40.**
>
> **The total is all the amounts added together.**

To the Teacher: write the two sentences on the board. Leave them on the board until the end of the lesson. The pupils say the two sentences aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Read the amounts aloud.

To the Teacher: write the eight amounts on the board. Point to each amount, and the pupils read it aloud, all together. Then point to the amounts in a different order and ask one pupil at a time. Nobody writes.

1. $5
2. $20
3. $15
4. $50
5. $35

6. $100
7. $75
8. $500

Exercise 2. Write the amount in words. Then write it in numbers.

To the Teacher: first write these words on the board, with their numbers: one 1 · five 5 · ten 10 · fifteen 15 · twenty 20 · twenty-five 25 · thirty 30 · forty 40 · fifty 50 · sixty 60 · seventy 70 · one hundred 100 · two hundred 200 · five hundred 500.

Part A. Write numbers 1 to 6 on the board. The pupils write each amount in words.

Model. $40 → **forty**

1. $10
2. $20
3. $30
4. $45
5. $100
6. $500

Part B. Do not write numbers 7 to 12 on the board. Say each amount aloud two times. The pupils write it in numbers, with the dollar sign.

Model. You say, "sixty dollars". The pupils write **$60**.

7. fifteen dollars
8. twenty-five dollars
9. fifty dollars
10. seventy dollars
11. one hundred and fifty dollars
12. two hundred dollars

Exercise 3. Count the money. Write the total.

To the Teacher: draw the coins and notes of each number on the board. Draw coins as circles and notes as long boxes. The pupils write each amount and the total, like the model.

Model. ($10) ($10) ($5) ($1) → **$10** + **$10** + **$5** + **$1** = **$26**

1. ($5) ($5) ($1)
2. [$20] ($10) ($5)
3. [$50] [$20] ($5)
4. [$100] [$50] ($10) ($10)
5. ($1) ($10) [$20] ($1) [$20]
6. [$100] [$100] [$50]

Exercise 4. Make the same amount in a different way.

To the Teacher: write the model and the seven sentences on the board. The pupils draw the coins and notes in their exercise books. Give the paper money to pupils who find this difficult.

Model. Make $30 with three coins. → **($10) ($10) ($10)**

1. Make $30 with one note and one coin.
2. Make $30 with six coins.
3. Make $15 with three coins.
4. Make $50 with two notes and one coin.
5. Make $50 with five coins.
6. Make $100 with two notes.
7. Make $100 with three notes and one coin.

Exercise 5. Draw the IN and OUT line. Write the totals.

To the Teacher: write the five sentences on the board and read them aloud. Do sentence 1 with the pupils: that is the model. The pupils draw the line for Musa and write all five sentences in it. Then they complete the two sentences under the line.

Model. Musa sells 2 cups of salt to Fatuma. She gives him $20.

Musa: IN	Musa: OUT
$20 for 2 cups of salt	

1. Musa sells 2 cups of salt to Fatuma. She gives him $20.
2. Musa sells 1 cup of salt to Halima. She gives him $10.
3. Musa buys 1 loaf of bread. He gives $15.
4. Musa sells 3 cups of salt to Juma. Juma gives him $30.
5. Musa buys 1 bar of soap. He gives $10.

Under the line, the pupils write:

- The total of the IN side is _____.
- The total of the OUT side is _____.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling. Check also that the dollar sign comes before the number.

After the Lesson

To the Teacher: keep the paper money in its bag for Lessons 3 and 4. Before the next lesson, ask each pupil to find out one thing at the market or in a shop. How much money does a seller ask for one egg? Lesson 3 begins with their answers.

Answers (for the teacher)

Exercise 1. Read each number, then say "dollars": 1. five · 2. twenty · 3. fifteen · 4. fifty · 5. thirty-five · 6. one hundred · 7. seventy-five · 8. five hundred

Exercise 2.

Part A: 1. ten · 2. twenty · 3. thirty · 4. forty-five · 5. one hundred · 6. five hundred

Part B: 7. $15 · 8. $25 · 9. $50 · 10. $70 · 11. $150 · 12. $200

Exercise 3.

1. $5 + $5 + $1 = $11
2. $20 + $10 + $5 = $35
3. $50 + $20 + $5 = $75
4. $100 + $50 + $10 + $10 = $170
5. $20 + $20 + $10 + $1 + $1 = $52
6. $100 + $100 + $50 = $250

Number 5: the amounts can be in any order if the total is $52.

Exercise 4. Each answer has only one right way.

1. [$20] ($10)
2. ($5) ($5) ($5) ($5) ($5) ($5)
3. ($5) ($5) ($5)
4. [$20] [$20] ($10)
5. ($10) ($10) ($10) ($10) ($10)
6. [$50] [$50]
7. [$50] [$20] [$20] ($10)

Number 3: ($10) and ($5) make $15, but that is two coins, not three.

Exercise 5.

Musa: IN	Musa: OUT
$20 for 2 cups of salt	$15 for 1 loaf of bread
$10 for 1 cup of salt	$10 for 1 bar of soap
$30 for 3 cups of salt	

- The total of the IN side is $60. (20 + 10 + 30)
- The total of the OUT side is $25. (15 + 10)

Lesson 3. The Price of a Thing

To the Teacher

Get these things ready before the lesson:

- the paper money of the book (from Lesson 2)
- one egg, one pencil and one cup
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes. If your pupils are new to school, teach the lesson in two short meetings.

In this lesson the pupils learn four things:

1. At the market, the seller asks a price. The buyer gives money and gets the thing.
2. Price and cost have different meanings.
3. They read and write a price list.
4. They find the cost of 2 or 3 things.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

A **market** is a place where sellers and buyers meet. It can be a big market in town, a shop, or a small stall by the road. The **seller** gives goods or work and gets money. The **buyer** gives money and gets the goods or the work.

In this book, **price** and **cost** have different meanings. The price is the seller's word. It is the money that the seller asks, usually for one thing: one egg, one cup, one loaf.

The cost is the buyer's word. It is the money that the buyer must give to get the things. For one egg, the price and the cost are the same amount: $5. For three eggs, the price is still $5 for one egg, but the cost is $15.

Many people use the two words for one meaning. In this book we never do.

The cost can also be more than the price. The price of thread in town is $10, but Grace takes the bus there and back ($60). So the thread costs her $70. Tell this to pupils who want more.

The price list. A seller can write the price of each thing on a board. This is a price list. Write it like this:

THE VILLAGE SHOP — PRICE LIST

1 loaf of bread $15
1 cup of rice $10
1 bar of soap $10
1 pencil $5
1 exercise book $20
1 egg $5

Put the name of the seller at the top. Write one thing on each line, and the amounts on the right, one under the other. These are the book's prices. Use them in every lesson.

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. The pupils' answers (**P**) show you what to expect. Accept any answer with the same meaning.

T. At the market, how much money does a seller ask for one egg?
P. *(The pupils give the amounts that they found.)*

T. Thank you. In our book, a seller asks $5 for one egg. Where do people buy and sell things?
P. At the market. In a shop.

T. Yes. A market is a place where sellers and buyers meet.

Give the egg to one pupil. Give a $5 coin to a second pupil.

T. *(Point to the pupil with the egg.)* She has an egg. She gives it for money. What do we call her?
P. The seller.

T. *(Point to the pupil with the coin.)* He gives money and gets the egg. What do we call him?
P. The buyer.

T. Buyer, ask the seller a question about the egg.
P. How much is the egg?

T. Good. We can also say: "What is the price of the egg?" Seller, answer him.
P. The price is $5.

T. The price is the money that the seller asks. Who decides the price?
P. The seller.

T. Can the buyer say no?
P. Yes. He can go to a different seller.

The buyer gives the coin. The seller gives the egg.

T. Now the buyer asks for three eggs. How much money must he give?
P. $15. Five and five and five is fifteen.

T. Yes. Three eggs cost $15. The cost is the money that you must give to get a thing. Is the price of one egg now $15?
P. No. The price of one egg is still $5.

T. Good. The price is what the seller asks. The cost is what the buyer must give.

Write on the board:

> price of 1 egg: $5
> cost of 3 eggs: $5 + $5 + $5 = $15

Write the price list of the village shop on the board (see "What you must know").

T. This is a price list. Read the first line.
P. One loaf of bread, $15.

T. What is the price of a bar of soap?
P. The price is $10.

T. What do two exercise books cost?
P. They cost $40. Twenty and twenty is forty.

T. Ama buys 1 cup of rice from Musa. Who is the seller, and who is the buyer?
P. Musa is the seller. Ama is the buyer.

Draw two IN and OUT lines.

Ama: IN	**Ama: OUT**
1 cup of rice	$10

Musa: IN	**Musa: OUT**
$10	1 cup of rice

T. One sale gives two lines. Where is the money on Ama's line?
P. On the OUT side. The money goes from Ama.

T. Where is the money on Musa's line?
P. On the IN side. The money comes to Musa.

If a pupil says, "Price and cost are the same": say, "Often the amount is the same. But the words are different. The seller asks a

price for one egg. You buy three eggs. Your cost is three times the price."

If a pupil says, "At our market an egg is more than $5": say, "Yes. Our market has its own prices. These are the book's prices. They are small, so we can count them easily."

If a pupil says, "The seller asks too much": say, "The buyer can say no. He can go to a different seller. In Lesson 5 we ask why some things have a higher price."

New Words

To the Teacher: write the five words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
price	The money that a seller asks for a thing.
cost	The money that you must give to get a thing.
seller	A person who gives goods or work, and gets money for it.
buyer	A person who gives money, and gets goods or work for it.
market	A place where sellers and buyers meet.

To the Teacher: in this book **price** and **cost** never have the same meaning. The price belongs to the seller. The cost belongs to the buyer.

Learn by Heart

> **The price is the money that a seller asks.**
>
> **The cost is the money that you must give to get a thing.**

To the Teacher: write the two sentences on the board. Leave them on the board until the end of the lesson. The pupils say the two sentences aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: leave the price list on the board. Ask each question. The pupils answer aloud with a full sentence. Nobody writes.

1. What is a market?
2. What is the price of one loaf of bread?
3. What is the price of one pencil?
4. What do two eggs cost?
5. Who asks the price, the seller or the buyer?
6. What is the cost?

Exercise 2. Seller or buyer?

To the Teacher: write the two letters and their meanings on the board. Read the model aloud. Then read each numbered sentence aloud two times. The pupils write the number, the name of the person, and one letter.

- **S** if the person is the seller.
- **B** if the person is the buyer.

Model. Ama gets a cup of salt. She gives $10. — **Ama: B.** She gives money and gets the salt.

1. Juma gives a sack of maize. He gets $100.
2. Kofi gives $5. He gets a pencil.
3. Halima mends shoes for a man. The man gives her $20.
4. Grace gets a loaf of bread. She gives $15.
5. Musa gives two cups of salt. He gets $20.
6. Fatuma gives $20 for an exercise book.

7. Peter gets $300 for a chair.
8. Ama gets $150 for a chicken.
9. Thandi gives $30 for a bus ride to town.
10. Juma gets a goat. He gives $500.

Exercise 3. What do they cost?

To the Teacher: leave the price list on the board. Add these lines to it: 1 cup of beans … $10 · 1 chicken … $150. Write the model and the ten items on the board. The pupils write each sum, like the model.

Model. 2 loaves of bread → **$15** + **$15** = **$30**

1. 2 eggs
2. 3 eggs
3. 2 cups of rice
4. 3 cups of beans
5. 2 pencils
6. 3 exercise books
7. 3 loaves of bread
8. 2 chickens
9. 1 cup of rice and 1 loaf of bread
10. 2 eggs and 1 bar of soap

Exercise 4. Write the price list.

To the Teacher: Musa has a stall at the market. He writes his price list in a hurry, and the words are in a jumble.

Write the model and the five jumbles on the board. The pupils write Musa's price list in good order, like the list of the village shop. They put the heading at the top and the amounts on the right.

Model. salt · 1 · of · $10 · cup → **1 cup of salt $10**

1. list · price · musa's · stall
2. rice · cup · $10 · of · 1

3. of · beans · 1 · $10 · cup
4. soap · $10 · bar · 1 · of
5. 1 · eggs · $5 · egg

To the Teacher: number 1 is the heading. It goes at the top, in capital letters: MUSA'S STALL — PRICE LIST. Number 5 has one word too many. Ask the pupils to find it.

Exercise 5. Write the missing word.

To the Teacher: write the six sentences on the board, with a line for each missing word. Write the five New Words above them. The pupils copy each sentence and write the missing word.

1. A _____ is a place where sellers and buyers meet.
2. The seller asks a _____ for each thing.
3. The _____ gives money and gets the thing.
4. The _____ gives the thing and gets money.
5. Two loaves of bread _____ $30.
6. The _____ is the money that you must give to get a thing.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: for Lesson 4, make more paper coins: four more of $1, four more of $5 and four more of $10.

Keep the price list of the village shop for Lesson 4.

Ask each pupil to watch one sale at the market. Does the buyer get money back from the seller? Lesson 4 begins with their answers.

Answers (for the teacher)

Exercise 1. 1. A market is a place where sellers and buyers meet. · 2. The price of one loaf of bread is $15. · 3. The price of one pencil is $5. · 4. Two eggs cost $10. · 5. The seller asks the price. · 6. The cost is the money that you must give to get a thing.

Exercise 2.

1. Juma: S
2. Kofi: B
3. Halima: S
4. Grace: B
5. Musa: S
6. Fatuma: B
7. Peter: S
8. Ama: S
9. Thandi: B
10. Juma: B

Number 3: Halima gives work, not goods, and gets money. So she is the seller. *Numbers 1 and 10:* one person can be a seller at one time and a buyer at another.

Exercise 3.

1. $5 + $5 = $10
2. $5 + $5 + $5 = $15
3. $10 + $10 = $20
4. $10 + $10 + $10 = $30
5. $5 + $5 = $10
6. $20 + $20 + $20 = $60
7. $15 + $15 + $15 = $45

8. $150 + $150 = $300
9. $10 + $15 = $25
10. $5 + $5 + $10 = $20

Exercise 4.

MUSA'S STALL — PRICE LIST

1 cup of salt $10
1 cup of rice $10
1 cup of beans $10
1 bar of soap $10
1 egg $5

Number 5: the extra word is "eggs". Accept the lines in any order, with the heading at the top.

Exercise 5. 1. market · 2. price · 3. buyer · 4. seller · 5. cost · 6. cost

Numbers 5 and 6: "cost" is a doing word in number 5 and a naming word in number 6. The meaning is the same.

Lesson 4. Paying and Getting Change

To the Teacher

Get these things ready before the lesson:

- the paper money of the book, with the extra coins (from Lesson 3)
- one loaf of bread and one pencil, to "sell"
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes. If your pupils are new to numbers, teach the lesson in two short meetings.

In this lesson the pupils learn four things:

1. To pay the exact amount.
2. To pay with a bigger note and get change.
3. To count up the change, in the seller's way, and to count it again.
4. To know when they do not have enough money.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

To **pay** is to give money for a thing or for work. If the buyer has the exact amount, there is no change.

Often the buyer has only a bigger note. Then the seller gives money back. This money is the **change**. Change = money paid − cost.

The seller's way: count up. Many sellers do not take away on paper. They count up from the cost to the money paid.

Start at the cost. Give one coin and say the new amount. Go on until you reach the money that the buyer paid. The coins and notes in the buyer's hand are the change.

Example. The cost is $35. The buyer pays with a $50 note. The seller says "35".

The seller gives a $5 coin and says "40". Then the seller gives a $10 coin and says "50".

The change is $5 + $10 = $15. First reach a number that ends in 0. Then go up in tens, or with a note.

This way uses only adding. The buyer hears each number and sees each coin. Then count the change again in a second way: 50 − 35 = 15. The two ways must give the same answer.

Count your change before you leave the seller. A wrong amount is easy to put right at once, and difficult later. Sellers can count wrongly, like all people. Teach the pupils to speak kindly, and to give back money when the seller gives too much.

Not enough money. The buyer has **enough** money when it is as much as the cost, or more. If not, the buyer can buy fewer things, or come back another day. Do not teach "the seller can wait for the money" here. That is a loan (Lesson 18).

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. The pupils' answers (**P**) show you what to expect. Accept any answer with the same meaning.

T. You watched a sale at the market. Did the buyer get money back?
P. *(Let the pupils tell what they saw.)*

T. Kofi buys a pencil. The price is $5. He gives a $5 coin. Does the seller give him money back?
P. No.

T. Yes. Kofi gives the exact amount. We say: Kofi pays $5. To pay is to give money for a thing or for work.

T. Ama buys a loaf of bread. It costs $15. Ama has only a $20 note. What happens?
P. She gives the note. The seller gives her $5 back.

T. Yes. The money that the seller gives back is the change. How much change does Ama get?
P. $5.

Give one pupil the loaf of bread, a pencil and some coins. This pupil is the seller. Give a second pupil a $50 note. This pupil is the buyer.

T. The buyer asks for two loaves of bread and a pencil. They cost $35. The buyer pays with a $50 note. Seller, start at 35 and give one coin. Say the new amount.
P. *(The seller gives a $5 coin.)* Forty.

T. Go on to 50.
P. *(The seller gives a $10 coin.)* Fifty.

T. Buyer, how much change is in your hand?
P. $15. Five and ten is fifteen.

Write on the board:

> Cost: $35 · Paid: $50
> 35 → 40 → 50
> Change: $5 + $10 = $15

T. This is the seller's way. Start at the cost. Count up to the money paid. Can we find the change in a second way?
P. Fifty take away thirty-five. That is fifteen.

T. Yes. $50 − $35 = $15. The two ways give the same answer. So the change is right.

T. Grace buys a cup of rice for $10. She pays with a $50 note. The seller gives her $30. Is that right?
P. No. Her change must be $40.

T. What must Grace do?
P. She must count her change. She must tell the seller.

T. Yes. Count your change before you leave the seller. Speak kindly. Sellers can count wrongly too.

T. The seller gives Juma $10 too much. What must Juma do?
P. He must give it back.

T. Yes. That is honest.

T. Now Kofi has $20. He asks for a loaf of bread and a bar of soap. What do they cost?
P. $25. Fifteen and ten is twenty-five.

T. Can Kofi pay?
P. No. He has only $20.

T. Kofi does not have enough money. Enough means as much as the cost, or more. How much more must Kofi have?
P. $5.

T. What can Kofi do?
P. He can buy only the bread. He can come back another day.

If a pupil says, "I take away, I do not count up": say, "That is right too. But count up as well. Two ways give a sure answer."

If a pupil counts up with the wrong coins: say, "First go to a number that ends in 0. Then go up in tens." Show it with the paper coins.

If a pupil says, "The seller can wait for the money": say, "That is a different thing. It has its own name. We learn about it later."

New Words

To the Teacher: write the three words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
pay	Give money for a thing or for work.
change	The money that the seller gives back when you pay more than the cost.
enough	As much as the cost, or more.

To the Teacher: in this book the word **change** always means money given back. It has no other meaning. From this lesson you can say: "The cost is the money that you must pay to get a thing."

Learn by Heart

> **Change is the money that the seller gives back.**
>
> **Count your change before you leave the seller.**

To the Teacher: write the two sentences on the board. Leave them on the board until the end of the lesson. The pupils say the two sentences aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What does "pay" mean?
2. A pencil costs $5. Kofi pays $5. Does he get change?
3. What is change?

4. When must you count your change?
5. The seller gives you too much change. What must you do?
6. You have $10. A thing costs $15. Do you have enough money?

Exercise 2. Count up the change.

To the Teacher: write the model and the eight items on the board. Show the model with the paper money. The pupils write each item like the model: the numbers when they count up, and then the change.

Model. Cost $35 · Paid $50 → **35** → **40** → **50. Change: $5** + **$10** = **$15**

1. Cost $15 · Paid $20
2. Cost $25 · Paid $50
3. Cost $30 · Paid $50
4. Cost $10 · Paid $50
5. Cost $45 · Paid $100
6. Cost $75 · Paid $100
7. Cost $150 · Paid $200
8. Cost $32 · Paid $50

To the Teacher: in number 8 the pupils start with coins of $1: 33, 34, 35. Then they go on with a $5 coin to 40.

Exercise 3. Is the change right?

To the Teacher: write the price list of the village shop on the board. Read the model aloud, and then each numbered story two times. The pupils write the number and **YES** or **NO**. If the answer is NO, they also write the right change.

Model. Kofi buys a pencil. It costs $5. He pays with a $10 coin. He gets $5 change. — **YES.**

1. Ama buys a cup of salt. It costs $10. She pays $20. She gets $10 change.

2. Juma buys a loaf of bread. It costs $15. He pays $50. He gets $25 change.
3. Grace buys 2 eggs. They cost $10. She pays $20. She gets $10 change.
4. Peter buys an exercise book. It costs $20. He pays $100. He gets $70 change.
5. Halima buys 3 cups of beans. They cost $30. She pays $50. She gets $20 change.
6. Fatuma buys a bar of soap and a pencil. They cost $15. She pays $20. She gets $10 change.
7. Musa buys a chicken. It costs $150. He pays $500. He gets $350 change.

Exercise 4. Is it enough?

To the Teacher: leave the price list on the board and add these lines: 1 cup of beans … $10 · 1 chicken … $150 · bus ride to town … $30. Write the model and the six items on the board.

The pupils find the cost first. Then they write **YES** or **NO**. If the answer is NO, they write how much more money the person must have.

Model. Kofi has $20. He asks for a loaf of bread and a bar of soap. → **Cost: $15 + $10 = $25. NO. $5 more.**

1. Grace has $50. She asks for 3 loaves of bread.
2. Juma has $30. He asks for 2 exercise books.
3. Thandi has $100. She takes the bus to town and back.
4. Kofi has $10. He asks for 3 pencils.
5. Fatuma has $20. She asks for 1 cup of rice and 1 cup of beans.
6. Musa has $100. He asks for a chicken.

Exercise 5. Write the missing word.

To the Teacher: Ama is at the market. Write the talk on the board, with a line for each missing word. Write these five words above it: **price · cost · pay · change · enough**. Read the talk aloud.

The pupils copy the talk and write the missing words. Then two pupils read it aloud: one is Ama, and one is the seller.

1. Ama: What is the _____ of a loaf of bread?
2. Seller: It is $15.
3. Ama: Two loaves, please. What do they _____?
4. Seller: They cost $30.
5. Ama: I have only $25. That is not _____.
6. Ama: I take one loaf. I _____ with a $20 note.
7. Seller: Here is your _____. It is $5.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: for Lesson 5, bring a cup of water and a small stone. Ask each pupil to find one thing that is easy to find in our village, and one thing that is hard to find. Lesson 5 begins with their answers.

Answers (for the teacher)

Exercise 1. 1. To give money for a thing or for work. · 2. No. He pays the exact amount. · 3. The money that the seller gives back

when you pay more than the cost. · 4. Before you leave the seller. · 5. Give it back. · 6. No. You must have $5 more.

Exercise 2.

1. 15 → 20. Change: $5
2. 25 → 30 → 50. Change: $5 + $20 = $25
3. 30 → 50. Change: $20
4. 10 → 20 → 30 → 50. Change: $10 + $10 + $20 = $40
5. 45 → 50 → 100. Change: $5 + $50 = $55
6. 75 → 80 → 90 → 100. Change: $5 + $10 + $10 = $25
7. 150 → 200. Change: $50
8. 32 → 33 → 34 → 35 → 40 → 50. Change: $1 + $1 + $1 + $5 + $10 = $18

Other steps are also right if the change is right. For example, number 3 can be 30 → 40 → 50.

Exercise 3.

1. YES
2. NO. The right change is $35.
3. YES
4. NO. The right change is $80.
5. YES
6. NO. The right change is $5.
7. YES

Number 6: the seller gives $5 too much. Fatuma must give it back.

Exercise 4.

1. Cost: $15 + $15 + $15 = $45. YES.
2. Cost: $20 + $20 = $40. NO. $10 more.
3. Cost: $30 + $30 = $60. YES.
4. Cost: $5 + $5 + $5 = $15. NO. $5 more.
5. Cost: $10 + $10 = $20. YES.

6. Cost: $150. NO. $50 more.

Number 3: to town and back is two rides. *Number 5:* exactly the cost is enough.

Exercise 5. 1. price · 2. *(nothing missing)* · 3. cost · 4. *(nothing missing)* · 5. enough · 6. pay · 7. change

Lesson 5. Value

To the Teacher

Get these things ready before the lesson:

- a cup of water and a small stone
- one egg
- the price list of the village shop (Lesson 3). Add: 1 chicken … $150
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes. If your pupils are new to school, teach the lesson in two short meetings.

In this lesson the pupils learn three things:

1. Some things have a higher price because they are useful, rare, or take much work.
2. The same thing can be worth more in one place, or at one time.
3. Value and price are not the same thing.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

Why prices are different. There are three main reasons. A thing is useful. A thing is rare: there is only a little of it. A thing takes much work to make or grow.

A chicken has a higher price than an egg. It gives many eggs, and Ama feeds it for many months. Peter's chair has a higher price than his stool. The chair takes three days of work, and the stool takes one.

Useful, and hard to get. Water is very useful. But by a river there is plenty of water. So nobody gives money for a cup of it.

Gold is less useful than water. But gold is rare, so it has a high price. A thing has a high price when people find it useful and it is hard to get.

Place and time. The same thing can be worth more in one place, or at one time. On a long road with no river, in the dry months, a cup of water is worth a lot.

Just after the harvest there is plenty of maize. Months later, little is left, and maize is worth more. Fish are worth more far from the lake. A blanket is worth more on a cold night.

Value and price. The seller decides the price. But the buyers decide what a thing is worth to them. A seller can ask $50 for one egg. Nobody buys it, because the egg is not worth $50.

Then the seller must ask less. Some things have great value and no price at all, for example air.

Words. Say "Gold is rare" and "There is plenty of water", not "Water is plenty". Do not use "cheap" and "expensive" (Lesson 25). Say "a high price" and "a low price".

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. The pupils' answers (**P**) show you what to expect. Accept any answer with the same meaning.

T. Name one thing that is easy to find in our village. Name one thing that is hard to find.

P. *(Let the pupils give their answers. Write two short lists on the board: EASY TO FIND and HARD TO FIND.)*

Point to the price list.

T. One egg is $5. One chicken is $150. Why is the chicken more?
P. A chicken is big. It gives many eggs.

T. Yes. A chicken is more useful. It gives eggs for many months. How long does a chicken take to grow?
P. Many months.

T. Ama feeds it every day for many months. So there is much work in a chicken.

Hold up the cup of water.

T. Is water useful?
P. Yes. We drink it. We cook and wash with it.

T. By the river, does anybody sell a cup of water?
P. No. Everybody can take water from the river.

T. Yes. By the river there is plenty of water. Plenty means a lot, more than people use.

T. Now we walk on a long road with no river. There is no rain for many months. A man sells water. Do people give money for it?
P. Yes.

T. Why?
P. There is only a little water. It is hard to find.

T. Yes. On that road water is rare. Rare means there is only a little of it. The same cup of water has more value on the long road.

Write on the board: useful · rare · much work

T. These three things give a thing value. Value is how useful a thing is, and how hard it is to get. Can you eat gold?
P. No.

T. Then why do people give much money for gold?
P. Because gold is rare. It is hard to find.

T. Peter makes a chair in three days. He makes a stool in one day. Which has the higher price?
P. The chair. There is more work in it.

Hold up the egg.

T. In our book, people give $5 for one egg. We say: one egg is worth $5. Now a seller asks $50 for one egg. What is the price?
P. $50.

T. Is one egg worth $50?
P. No. Nobody gives $50 for one egg.

T. What do the buyers do?
P. They go to a different seller.

T. Yes. The seller decides the price. The buyers decide what the egg is worth. So value and price are not the same thing.

Hold up the stone.

T. Does anybody give money for this stone?
P. No. There are stones everywhere.

T. Is air useful?
P. Yes. We cannot live without air.

T. What is its price?
P. It has no price.

T. Air has great value. But there is plenty of it. So it has no price.

If a pupil says, "Gold is useful": say, "Yes, a little. But iron is more useful for tools. Iron has a lower price, because there is more iron. Gold has a high price because it is rare."

If a pupil says, "It is wrong to sell water": say, "Water from the river has no price. But carrying water far is work. The water seller gets money for that work."

If a pupil says, "This thing has more value for me than for my neighbour": say, "Yes, that is true. A blanket has more value for a cold person. Value is different for different people."

New Words

To the Teacher: write the four words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
value	How useful a thing is, and how hard it is to get.
worth	The value of a thing, said in money: "One egg is worth $5."
rare	There is only a little of it. It is hard to find.
plenty	A lot; more than people use: "There is plenty of water."

Learn by Heart

> **A thing has more value when it is useful, rare, or takes much work.**
>
> **Value and price are not the same thing.**

To the Teacher: write the two sentences on the board. Leave them on the board until the end of the lesson. The pupils say the two sentences aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask questions 1 to 4, and the pupils answer aloud. Then read sentences 5 to 8. After each sentence the pupils say "yes" or "no", and say why. Nobody writes.

1. Name three things that give a thing value.
2. What does "rare" mean?
3. Why does nobody sell water by the river?
4. Who decides the price? Who decides what a thing is worth?

5. A seller can ask any price.
6. The price always shows the value.
7. Air has great value, but it has no price.
8. A cup of water is worth the same amount in every place.

Exercise 2. Rare or plenty?

To the Teacher: write the two letters and their meanings on the board. Read the model aloud. Then read each item aloud two times. The pupils write the number and one letter.

- **R** if the thing is rare.
- **P** if there is plenty of it.

Model. water in a big river — **P**. There is a lot of it. Everybody can take it.

1. gold
2. sand by a river
3. a doctor in a small village far from town
4. fish in a village by a big lake
5. fish in a village far from water
6. maize just after the harvest
7. maize just before the next harvest
8. mangoes when the mango trees are full
9. clean water on a long road with no river
10. diamonds

Exercise 3. Why does it have a higher price?

To the Teacher: write the three letters and their meanings on the board. Read the model aloud. Then read each item aloud two times. The pupils write the number and one letter.

- **U** if it is more useful.
- **R** if it is more rare.

- **W** if it takes more work.

Model. Peter makes a chair in three days. He makes a stool in one day. The chair has a higher price. — **W**.

1. A new knife cuts well. A broken knife cuts nothing. The new knife has a higher price.
2. Gold is hard to find. Iron is easy to find. Gold has a higher price.
3. Grace mends a small hole in a short time. She makes a new dress in two days. The dress has a higher price.
4. Fish far from the lake have a higher price than fish by the lake.
5. A bucket with no hole has a higher price than a bucket with a hole.
6. Juma makes a big basket in two days. He makes a small basket in one hour. The big basket has a higher price.

Exercise 4. Where or when is it worth more?

To the Teacher: write the model and the five items on the board. The pupils write a full sentence for each item, like the model.

Model. a cup of water: by the river, or on a long road with no river? → **A cup of water is worth more on a long road with no river.**

1. a blanket: on a cold night, or on a hot day?
2. fish: by the lake, or far from the lake?
3. maize: just after the harvest, or just before the next harvest?
4. a lamp: in the day, or at night?
5. an umbrella: in the rain, or on a dry day?

Exercise 5. Write the missing word.

To the Teacher: write the six sentences on the board, with a line for each missing word. Write these five words above them: **value ·**

worth · rare · plenty · price. The pupils copy each sentence and write the missing word.

1. Gold is _____. It is hard to find.
2. By the river there is _____ of water.
3. The seller asks a _____ of $5 for one egg.
4. One egg is _____ $5.
5. Useful and rare things have more _____.
6. Air has great _____, but it has no price.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: Lesson 6 is a review of Lessons 1 to 5. Keep the paper money and the price list of the village shop. Ask each pupil to bring the exercise book with all the work of Lessons 1 to 5.

Answers (for the teacher)

Exercise 1. 1. It is useful; it is rare; it takes much work. · 2. There is only a little of it. It is hard to find. · 3. There is plenty of water there. Everybody can take it. · 4. The seller decides the price. The buyers decide what a thing is worth. · 5. Yes. But if the price is too high, nobody buys. · 6. No. A seller can ask too much. Air has value but no price. · 7. Yes. There is plenty of air. · 8. No. It is worth more where water is rare.

Exercise 2. 1 R · 2 P · 3 R · 4 P · 5 R · 6 P · 7 R · 8 P · 9 R · 10 R

Numbers 4 and 5, and 6 and 7: a thing can be rare in one place or at one time, but not in another. Talk about this with the class.

Exercise 3. 1 U · 2 R · 3 W · 4 R · 5 U · 6 W

Accept a different letter with a good reason. In number 4, "W: carrying fish far is work" is also true.

Exercise 4.

1. A blanket is worth more on a cold night.
2. Fish are worth more far from the lake.
3. Maize is worth more just before the next harvest.
4. A lamp is worth more at night.
5. An umbrella is worth more in the rain.

Number 3: just before the next harvest, little maize is left, so it is rare.

Exercise 5. 1. rare · 2. plenty · 3. price · 4. worth · 5. value · 6. value

Lesson 6. Review: What Money Is (Lessons 1 to 5)

To the Teacher

Get these things ready before the lesson:

- the paper money of the book (from Lesson 2)
- the price list of the village shop (Lesson 3), written on the board before the pupils come. Add these lines: 1 cup of salt … $10 · 1 cup of beans … $10 · 1 chicken … $150
- chalk and the blackboard
- each pupil's exercise book, with all the work of Lessons 1 to 5
- a ruler, and a pen or pencil, for each pupil

Time: two meetings of about 40 minutes. In the first meeting, do the Review Questions and Exercises 1 to 3. In the second meeting, do Exercises 4 to 6.

What this review checks. The pupils learn no new words in this lesson. They use again the words and the skills of Part One:

1. A trade, with money and without money (Lesson 1).
2. Reading, writing and counting amounts; the total (Lesson 2).
3. Price and cost; seller and buyer; the price list (Lesson 3).
4. Paying, counting up the change, and enough money (Lesson 4).
5. Value: useful, rare, plenty, much work (Lesson 5).

Write the twenty words of Part One on one side of the board. Leave them there for both meetings:

> trade · money · goods · coin · note · amount · total · dollar · price · cost · seller · buyer · market · pay · change · enough ·

> value · worth · rare · plenty

If many pupils get a question wrong. Do not go on to Lesson 7 at once. Teach the part again, from the lesson below. Then give two or three new items of the same kind.

Wrong answers in …	Teach again …
Exercise 1; test items 7 and 8	Lesson 1, the Talk and Exercise 2
Exercise 2 (the cost); test items 1 to 4	Lesson 2, Exercise 3, and Lesson 3, Exercise 3
Exercise 2 (the change); test items 5 and 6	Lesson 4, the seller's way, and Exercise 2
Exercise 3	Lesson 2, Exercise 5, and the two lines of one sale (Lesson 3, the Talk)
Exercise 4	Lesson 3, Exercise 4
Test items 9 and 10	Lesson 5, Exercises 2 and 3

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

Review Questions

To the Teacher: ask each question. The pupils answer aloud with a full sentence. Nobody writes. The number in brackets tells you the lesson. If nobody can answer, read the Learn by Heart sentences of that lesson again.

1. What is a trade? (Lesson 1)

2. Why is a trade without money often difficult? (Lesson 1)
3. What is money? Why do people take it? (Lesson 1)
4. What is a coin? What is a note? (Lesson 1)
5. How do we write "forty dollars" on the board? (Lesson 2)
6. Name the three coins and the four notes of this book. (Lesson 2)
7. What is a total? (Lesson 2)
8. What is a market? (Lesson 3)
9. Who asks the price, the seller or the buyer? (Lesson 3)
10. What is the price? What is the cost? (Lesson 3)
11. What is change? When must you count it? (Lesson 4)
12. You have $10. A thing costs $15. Do you have enough money? (Lesson 4)
13. Name three things that give a thing value. (Lesson 5)
14. By the river, nobody sells a cup of water. Why? (Lesson 5)
15. Are value and price the same thing? (Lesson 5)

Exercise 1. What kind of trade is it?

To the Teacher: write the three letters and their meanings on the board. Read the model aloud. Then read each numbered sentence aloud two times. After each sentence, the pupils write its number and one letter in their exercise books.

- **T** if it is a trade without money.
- **M** if it is a trade with money.
- **X** if it is not a trade.

Model. Juma gives a goat to Fatuma. Fatuma gives two sacks of maize to Juma. — **T**. Each person gives and gets. There is no money.

1. Musa gives 2 cups of salt to Grace. Grace mends his shirt.
2. Kofi gives $5 to a seller. The seller gives him a pencil.
3. Ama finds an egg under a tree.

4. Juma gives a goat to Peter. Peter gives Juma two chairs.
5. Thandi gives a $20 note to a seller. She gets a loaf of bread and $5.
6. A boy gives his old shoes to his little brother.
7. Halima mends shoes for Ama. Ama gives her 4 eggs.
8. Fatuma pays $10 for a cup of rice.
9. The rain fills a bucket with water.
10. Grace mends a dress. The owner pays her with a $20 note.

Exercise 2. Find the cost. Count up the change.

To the Teacher: leave the price list on the board. Write the model and the eight items on the board. Show the model with the paper money. The pupils write each item like the model: the cost, the numbers when they count up, and the change.

Model. Grace buys 2 loaves of bread. She pays with a $50 note. → **Cost: $15 + $15 = $30. 30 → 40 → 50. Change: $10 + $10 = $20**

1. Kofi buys 1 pencil. He pays with a $10 coin.
2. Ama buys 1 cup of salt and 1 bar of soap. She pays with a $50 note.
3. Juma buys 3 eggs. He pays with a $20 note.
4. Thandi buys 1 exercise book and 1 pencil. She pays with a $50 note.
5. Fatuma buys 2 cups of rice and 1 loaf of bread. She pays with a $50 note.
6. Halima buys 3 cups of beans. She pays with a $20 note and a $10 coin.
7. Grace buys 2 eggs and 1 loaf of bread. She pays with a $100 note.
8. Peter buys 1 chicken. He pays with a $500 note.

To the Teacher: number 6 has no change. Ask the pupils why.

Exercise 3. Draw the IN and OUT line. Write the totals.

To the Teacher: write the six sentences on the board and read them aloud. Do sentence 1 with the pupils: that is the model. The pupils draw the line for Grace and write all six sentences in it. Then they complete the two sentences under the line. Last, they draw a second line for Ama, for sentence 5.

Model. Grace mends a shirt for Peter. He gives her $20.

Grace: IN	**Grace: OUT**
$20 for a shirt	

1. Grace mends a shirt for Peter. He gives her $20.
2. Grace buys 2 loaves of bread. She gives $30.
3. Grace mends a dress for Fatuma. Fatuma gives her $30.
4. Grace buys thread. She gives $10.
5. Grace buys 3 eggs from Ama. She gives $15.
6. Grace mends a bag for Musa. He gives her $10.

Under the line, the pupils write:

- The total of the IN side is _____.
- The total of the OUT side is _____.

Exercise 4. Write the price list.

To the Teacher: the school sells pencils and other things to its pupils. The words of its price list are in a jumble. Write the model and the five jumbles on the board. The pupils write the price list in good order. They put the heading at the top, in capital letters, and the amounts on the right. Then they answer the two questions under it.

Model. pencil · $5 · 1 → **1 pencil $5**

1. shop · price · school · the · list
2. book · $20 · exercise · 1

3. of · $15 · 1 · bread · loaf
4. $10 · soap · of · bar · 1
5. egg · 1 · $5 · eggs

Under the price list, the pupils answer:

- What do 2 exercise books and 1 pencil cost?
- Kofi has $20. Is it enough for 1 loaf of bread and 1 egg?

To the Teacher: number 5 has one word too many. Ask the pupils to find it.

Exercise 5. A short test.

To the Teacher: write the ten items on the board. Do not help the pupils. Each pupil writes the number of each item and the answer in the exercise book. Collect the books, or walk round and look. Give one mark for each right answer. Write the marks out of 10 at the bottom of the page.

1. Write in numbers: seventy-five dollars.
2. Write in words: $40.
3. Count the money: [$20] ($10) ($5). Write the total.
4. 1 loaf of bread is $15. What do 2 loaves cost?
5. The cost is $25. You pay $50. What is the change?
6. Kofi has $15. A pencil and an exercise book cost $25. Is it enough?
7. Money made of paper is a _____.
8. Ama gives 3 eggs. Musa gives a cup of salt. Is it a trade?
9. Diamonds are _____. There is only a little of them.
10. Write yes or no: value and price are the same thing.

Exercise 6. Copy in your best handwriting.

To the Teacher: write these four sentences on the board. They are Learn by Heart sentences from Part One. The pupils say them

aloud, all together, one time. Then they copy each sentence two times.

> **Money is a thing that all people agree to take for goods and for work.**
>
> **The total is all the amounts added together.**
>
> **Count your change before you leave the seller.**
>
> **Value and price are not the same thing.**

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: look at the marks of the short test. Teach again any part that many pupils got wrong (see "If many pupils get a question wrong"). Keep the paper money; Part Two uses it less, but some pupils still need it.

Lesson 7 begins Part Two, "Money in, money out". Before it, ask each pupil to think about one person at home. What work does that person do? Does anybody give that person money for it? Lesson 7 begins with their answers.

Answers (for the teacher)

Review Questions. 1. Two people each give something and each get something. · 2. You must find a person who has the thing you want, and who also wants the thing you have. · 3. A thing that all people agree to take for goods and for work. People take it because all people agree to take it. · 4. A coin is money made of metal. A note is money made of paper. · 5. The sign $ first, then the number:

$40. · 6. Coins: $1, $5, $10. Notes: $20, $50, $100, $500. · 7. All the amounts added together. · 8. A place where sellers and buyers meet. · 9. The seller. · 10. The price is the money that a seller asks. The cost is the money that you must pay to get a thing. · 11. The money that the seller gives back. Count it before you leave the seller. · 12. No. You must have $5 more. · 13. It is useful; it is rare; it takes much work. · 14. There is plenty of water there. Everybody can take it. · 15. No.

Exercise 1. 1 T · 2 M · 3 X · 4 T · 5 M · 6 X · 7 T · 8 M · 9 X · 10 M

Number 1 and number 7: the work of mending is given for salt or eggs, with no money. So these are trades without money. *Number 5:* the $5 is change. It is still one trade with money. *Number 6:* the boy gets nothing back. It is a gift.

Exercise 2.

1. Cost: $5. 5 → 10. Change: $5
2. Cost: $10 + $10 = $20. 20 → 30 → 50. Change: $10 + $20 = $30
3. Cost: $5 + $5 + $5 = $15. 15 → 20. Change: $5
4. Cost: $20 + $5 = $25. 25 → 30 → 50. Change: $5 + $20 = $25
5. Cost: $10 + $10 + $15 = $35. 35 → 40 → 50. Change: $5 + $10 = $15
6. Cost: $10 + $10 + $10 = $30. She pays the exact amount. No change.
7. Cost: $5 + $5 + $15 = $25. 25 → 30 → 50 → 100. Change: $5 + $20 + $50 = $75
8. Cost: $150. 150 → 200 → 300 → 400 → 500. Change: $50 + $100 + $100 + $100 = $350

Other steps are also right if the change is right. For example, number 2 can be 20 → 30 → 40 → 50.

Exercise 3.

Grace: IN	Grace: OUT
$20 for a shirt	$30 for 2 loaves of bread
$30 for a dress	$10 for thread
$10 for a bag	$15 for 3 eggs

- The total of the IN side is $60. (20 + 30 + 10)
- The total of the OUT side is $55. (30 + 10 + 15)

Ama's line for sentence 5:

Ama: IN	Ama: OUT
$15	3 eggs

Why: one sale gives two lines. On Grace's line the $15 goes OUT. On Ama's line it comes IN.

Exercise 4.

THE SCHOOL SHOP — PRICE LIST

1 pencil $5
1 exercise book $20
1 loaf of bread $15
1 bar of soap $10
1 egg $5

Number 5: the extra word is "eggs". Accept the lines in any order, with the heading at the top.

- 2 exercise books and 1 pencil cost $20 + $20 + $5 = $45.
- 1 loaf of bread and 1 egg cost $15 + $5 = $20. Yes, $20 is enough. (Exactly the cost is enough.)

Exercise 5. One mark for each item.

1. $75
2. forty
3. $20 + $10 + $5 = $35

4. $30
5. $25
6. No. He must have $10 more. (Accept "No" alone.)
7. note
8. Yes. It is a trade without money.
9. rare
10. no

For the Teacher

More Help for the Teacher

Part One. What Money Is (Lessons 1 to 6)

What this part is for. Part One gives the pupils the first tools of money. They learn what money is and how to count it. They learn to ask a price, to pay, and to count their change. They learn why some things have a higher price than others. Every later part stands on these lessons.

The pupils must leave with these ideas.

1. Money is a thing that all people agree to take for goods and for work. It makes trade easy.
2. We write $40 and say "forty dollars". The total is all the amounts added together.
3. The price is the money that a seller asks. The cost is the money that you must pay to get a thing.
4. Count your change before you leave the seller.

Mistakes pupils often make, and how to correct them.

- *The pupil uses "price" and "cost" for one meaning.* Ask, "Who asks it? Who pays it?" The seller asks the price of one egg: $5. The buyer of three eggs pays a cost of $15.
- *The pupil writes 40$.* Write $40 beside it. Say, "With dollars, the sign comes first."
- *The pupil counts change with the wrong coins.* Say, "First go to a number that ends in 0. Then go up in tens." Show it with the paper coins.
- *The pupil counts from the smallest coin.* Say, "Count the big money first. Then counting is quick."
- *The pupil says that a gift is a trade.* Ask, "What does the giver get?" If the giver gets nothing, it is a gift.

- *The pupil thinks that the price always shows the value.* Use the egg at $50. Nobody buys it, so it is not worth $50.

With very little. Make the book's money from card or paper, as Lesson 2 shows. Draw a circle round the amount on a coin, and a long box round it on a note. If you have no paper, use stones. Say before you start, "Each stone is $5." Write the price list of the village shop on the board once. Keep it there, or in your own exercise book, for Lessons 3, 4 and 5.

If the class is slow. Teach each lesson in two short meetings. Use the first meeting for the Talk and the oral exercise. Use the second for the written exercises. Use only the coins of $1, $5 and $10 at first. Let the pupils hold and count the paper money before they write any sum. Do half the items of an exercise well, rather than all of them badly. Do not start Part Two until most pupils can count up the change.

Word List (Lessons 1 to 6)

To the Teacher: these are all the New Words of the book. Each word has only one meaning in this book. The meaning is the same as in the lesson. The number tells you the lesson where the word comes first.

Word	Meaning in this book	Lesson
amount	How much money. It is a number with the dollar sign, like $40.	2
buyer	A person who gives money, and gets goods or work for it.	3
change	The money that the seller gives back when you pay more than the cost.	4
coin	Money made of metal.	1
cost	The money that you must give to get a thing.	3
dollar ($)	The money used in this book. We write the sign $ before the number: $40.	2
enough	As much as the cost, or more.	4
goods	Things that people make or grow, and sell.	1
market	A place where sellers and buyers meet.	3
money	A thing that all people agree to take for goods and for work.	1
note	Money made of paper.	1
pay	Give money for a thing or for work.	4
plenty	A lot; more than people use: "There is plenty of water."	5
price	The money that a seller asks for a thing.	3
rare	There is only a little of it. It is hard to find.	5
seller	A person who gives goods or work, and gets money for it.	3
total	All the amounts added together.	2

Word	Meaning in this book	Lesson
trade	Two people each give something and each get something.	1
value	How useful a thing is, and how hard it is to get.	5
worth	The value of a thing, said in money: "One egg is worth $5."	5

To the Teacher: two more words keep one meaning all through the book, but they are not New Words. A **sign** is a mark that stands for something, like $ or %. A **moneylender** is a lender whose work is lending money (Lesson 18).