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| **Adding and Subtracting Money Amounts** | | | |
| Uses addition strategies to calculate the total cost of items.  “I add the prices  to find the total cost.” | Uses addition and subtraction strategies to calculate the change for a purchase.  Purchase: $465  Paid: $500  “To find the change, I can add on to $465 until I reach $500, or I can subtract $465 from $500.” | Estimates and uses mental math to calculate total cost and determine the change.  “I use friendly numbers to estimate that $235 plus $170 is about $400. The change from $500 is about $100 because when I add 100 to 400, I get 500.” | Estimates and efficiently calculates the total cost of multiple items and determines change.  “I first estimate the total cost of several items to be sure I have enough money. I try to choose the most helpful mental math strategies to calculate the total cost and the change.” |
| **Observations/Documentation** | | | |
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| **Making Financial Decisions** | | | |
| Identifies a financial goal but struggles when making decisions about a financial plan  “I am not sure if I should spend money to buy something I want now.” | Makes financial decisions about ways to earn income to reach a financial goal  “To help reach my financial goaI, I can earn money by doing jobs for my neighbours.” | Makes financial decisions about income, saving, spending, and donating money to reach a goal  “I know that there are several financial transactions to consider when developing a plan. Things happen and I need to make decisions about expenses and spending money.” | Makes an efficient financial plan and considers how basic decisions are related  “When you make a financial plan, you need to consider all types of transactions and how they are related.” |
| **Observations/Documentation** | | | |
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