



INTRODUCTION

Next Dollar Shopping, by Pat Crissey, is a money-math game that helps students learn and practice an effective method for making purchases. Known as the next dollar strategy, this method involves looking at a price, rounding to the next-higher dollar amount when necessary, and paying that amount. Students learn to pay the exact amount for whole-dollar prices and to round up to the next dollar for uneven-dollar amounts. Using this strategy eliminates the need to count change and guarantees that students will never be overcharged more than 99¢. As students play the game and master the next dollar strategy, they gain confidence in their ability to independently complete money transactions.

Crissey developed *Next Dollar Shopping* after working with students who struggled to count money and make change. She observed specific problems that repeatedly arose when she instructed her students about the next dollar strategy. Her observations led her to develop a step-by-step, systematic approach for teaching this important method. *Next Dollar Shopping* can be played at four different levels to allow students to practice each step of Crissey's approach.

When students learn to use the next dollar strategy, they typically experience the most difficulty with recognizing and distinguishing when to use the strategy, when not to use the strategy, and how to use the strategy for items that cost less than \$1.00. Each level of play in *Next Dollar Shopping* helps students master these important skills one at a time. By playing this game, the student will:

- learn how to use the next dollar strategy with uneven amounts, such as \$1.35.
- combine whole-dollar amounts and uneven amounts, such as \$4.00 and \$7.99.
- learn how to use the next dollar strategy with amounts under \$1.00, such as 57¢.

Next Dollar Shopping can also be used to build the prerequisite skills of recognizing whole-dollar amounts and using one-to-one correspondence for students who are not yet ready to learn the next dollar strategy. For more advanced students, making change can be incorporated into the game. However, this game is specifically designed to teach the next dollar strategy. Since making change is the next step in money math, it is not a part of normal game play.

This unique game incorporates many different learning styles. Pictures and symbols are paired with words so that struggling readers or nonreaders can experience success. The fully illustrated game board and item cards are attractive to visual learners, and students receive hands-on experience by learning to count the correct number of dollar bills. The game can be adapted for students at various skill levels, making it appropriate for resource, inclusion, and regular classroom settings. It also provides an effective learning experience for ESOL students.



GAME COMPONENTS

Game Board

The square game board features the following stores: Discount Mart, Food To Go, Clothes & More, and Garcia's Grocery. The corner squares of the game board include a "Home" square, an "ATM" square, and two "Around The Town" squares. The "Home" square marks the location where the game both begins and ends. The "ATM" square is the location where players receive more money to continue shopping. The "Around The Town" squares entitle players to draw an "Around The Town" card. The center of the board includes five spaces, one space for each kind of draw card.



Draw Cards

Five sets of draw cards are included in the game. Each set contains 12 cards. A set of draw cards corresponds to each of the four stores on the game board. Each draw card includes an illustration of the item, the item's name, and the item's price. All prices range from under \$1.00 to \$10.00. The prices in each set of cards include whole-dollar amounts, such as \$2.00 and \$7.00; uneven-dollar amounts that are priced over \$1.00, such as \$1.89 and \$5.40; and amounts under \$1.00, such as 79¢. The cards can be grouped according to price and used separately or used all together, depending on the level at which the students are currently working (see pages 5 and 6).



The fifth set of draw cards corresponds to the "Around The Town" squares on the game board. Ten "Around The Town" cards contain illustrations and dollar amounts, just like the draw cards for the four stores. Two additional cards in this stack are fun cards and instruct the students to make special moves on the game board.

Each stack of draw cards should be placed in the appropriate location on the game board. Reproducible illustrations of the draw cards are included on pages 29–31 and can be sent home with the students as study guides.



Realistic Money

The game contains 100 realistic one-dollar bills. Each player receives 20 one-dollar bills. The game facilitator, who controls the ATM, keeps the remaining bills.



BEFORE PLAYING

Levels of Play

Next Dollar Shopping can be played at various levels to meet the different learning needs of students. You can create four different levels by having the students utilize specific types of draw cards. Further adaptations to the game can create additional levels of play (see page 12).

READINESS LEVEL: The first and most basic level in *Next Dollar Shopping* is the readiness level. Students playing at the readiness level will use the draw cards with whole-dollar amounts, such as \$1.00 and \$7.00.

LEVEL 1: Students at level 1 are ready to learn the next dollar strategy. Students playing at level 1 will use the draw cards with uneven-dollar amounts over \$1.00, such as \$1.94 and \$6.55.

LEVEL 2: Students at level 2 are ready to learn when and when not to use the next dollar strategy. Students playing at level 2 will use both the draw cards with whole-dollar amounts and the draw cards with uneven-dollar amounts over \$1.00.

LEVEL 3: Level 3 is the most advanced level. Students will determine when to use the next dollar strategy when presented with any amount. Students playing at level 3 will use all the draw cards, including those with whole-dollar amounts, such as \$1.00; those with uneven-dollar amounts over \$1.00, such as \$6.55; and those with uneven-dollar amounts under \$1.00, such as 85¢.

Assessments

A key element of this game is the assessments. The assessments help in identifying the level at which each student should play the game. Prior to playing the game, photocopy each of the five assessments for each student. Take each student to a quiet area in the classroom, and individually assess his or her ability level. Begin with assessment 1. If the student easily accomplishes the tasks in assessment 1, proceed to assessment 2. Continue progressing to the next assessment until the student can no longer easily accomplish the tasks. The assessment that the student has trouble with corresponds to the level at which he or she should play the game. Be sure to record the student's name and the date each time he or she is assessed.

ASSESSMENT 1: If the student struggles completing the tasks in assessment 1, then he or she should play the game at the readiness level.

ASSESSMENT 2 and 3: If the student struggles completing the tasks in assessments 2 or 3, then he or she should play the game at level 1.



ASSESSMENT 4: If the student struggles completing the tasks in assessment 4, then he or she should play the game at level 2.

ASSESSMENT 5: If the student struggles completing the tasks in assessment 5, then he or she should play the game at level 3.

Worksheets

Reproducible worksheets that correspond to each level are included on pages 18–27. These worksheets can be used to teach students basic skills before introducing them to the game. The worksheets can also be used following instruction to reinforce skills or to use as take-home activities. A reproducible letter explaining how parents can support their children as they complete these activities and learn the next dollar strategy is included on page 14. Send this letter and copies of pages 29–31 home with each student prior to playing the game. An answer key for each worksheet is provided on page 32.

WORKSHEETS 1–3: If the student cannot easily complete the problems on worksheets 1–3, then he or she should play the game at the readiness level.

WORKSHEETS 4–6: If the student cannot easily complete the problems on worksheets 4–6, then he or she should play the game at level 1.

WORKSHEETS 7–8: If the student cannot easily complete the problems on worksheets 7 and 8, then he or she should play the game at level 2.

WORKSHEETS 9–10: If the student cannot easily complete the problems on worksheets 9–10, then he or she should play the game at level 3.

Advancing to the Next Level

If a student can easily complete the assessments and worksheets associated with a specific level and can easily play the game at that level, then he or she should be allowed to advance to the next level. However, use your discretion in determining when each student is ready to advance.

	Assessments	Worksheets	Draw Cards
READINESS LEVEL	1	1–3	whole-dollar amounts
LEVEL 1	2–3	4–6	uneven-dollar amounts over \$1.00
LEVEL 2	4	7–8	whole-dollar amounts and uneven-dollar amounts over \$1.00
LEVEL 3	5	9–10	whole-dollar amounts, uneven-dollar amounts over \$1.00, and uneven-dollar amounts under \$1.00



Suggested Activities

Suggested activities are provided for each level of game play. These activities provide you with ways to introduce the students to each level and the level's corresponding skills prior to playing the game. These activities can also be used as reinforcement of the skills following instruction.

READINESS LEVEL

Objective: The students will acquire the prerequisite skills needed for learning the next dollar strategy. These skills include: 1) recognizing how dollar amounts are written, 2) using one-to-one correspondence, and 3) understanding the next number concept.

- Photocopy Worksheet 1 (see page 18) for each student. Gather five objects, such as pencils, pennies, or paper clips, for each student. Have the students place the correct number of objects in each box.
- Write whole-dollar amounts from \$1.00 to \$10.00 on index cards with one amount on each card. Either highlight the dollar part of the amount or write it in a different color from the cents part of the amount. This will help the students concentrate on the dollar amount and not become confused by the cents amount. Gather ten realistic dollar bills. Have each student draw a card and count that number of dollar bills.
- Write the numbers 0–10 on index cards with one number on each card. Create a number line with the numbers 0–10 on it. The numbers on the number line should be spaced far enough apart that a number card could be placed underneath each number. Have each student draw a card and place it underneath the corresponding number on the number line. Then, have the student point to that number on the number line, determine what the next number is, and say and point to that number. Once the students have mastered this activity, take away the number line so they can no longer use it as a reference.

NAME _____ DATE _____

1 WORKSHEET 1

Directions: Place the correct number of objects in each box.

3	1
5	2
4	0

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Worksheet 1



LEVEL 1

Objective: The students will use the next dollar strategy with uneven-dollar amounts over \$1.00.

- Write uneven-dollar amounts from \$1.01 to \$9.99 on index cards with one amount on each card. Either highlight the dollar part of the amount or write it in a different color from the cents part of the amount. This will help the students concentrate on the dollar amount and not become confused by the cents amount. Have each student draw a card and determine what the next dollar is. Allow the student to refer to a number line if needed. Once a student has mastered this activity, give him or her realistic dollar bills and have the student count out the next dollar amount.
- Repeat the previous activity using amount cards that do not have the dollar amount highlighted. The removal of this visual cue tests the students' mastery of the next dollar strategy. The *Next Dollar Shopping* draw cards with uneven-dollar amounts over \$1.00 can be used with this activity.

LEVEL 2

Objective: The students will use the next dollar strategy with uneven-dollar amounts over \$1.00 and whole-dollar amounts.

- Create a worksheet similar to the one shown in the example to the right. Write an even-dollar amount between \$1.00 and \$10.00 in the blanks at the top of the page. Then, write a dollar amount in the ten boxes as needed. For example, if \$4.00 is written at the top of the page, write "\$1.00" in the upper left box, "\$2.00" in the box underneath it, "\$3.00" in the next box, and "\$4.00" in the next box. Leave the remaining boxes blank. Photocopy the worksheet for each student. Then, give each student ten realistic dollar bills. Have the students place a dollar bill on top of each box in which an amount is written. Then, have the students count the bills they used and say how many dollar bills were needed. Repeat the activity several times.

\$ _ . _ _	
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

Teacher-Made Worksheet Example—Blank



- Using the same worksheet that was used in the previous activity, write an uneven-dollar amount between \$1.01 and \$9.99 in the blanks at the top of the page. Then, write a dollar amount or cent amount in the ten boxes as needed. For example, if \$3.68 is written at the top of the page, write "\$1.00" in the upper left box, "\$2.00" in the box underneath it, "\$3.00" in the next box, and "\$.68" in the next box. Leave the remaining boxes blank. Have the students place a dollar bill on top of each box in which an amount is written. Since "\$.68" is written in the fourth box, the students will place a dollar bill on that box. This exercise introduces the students to the next dollar, or the whole-dollar amount that comes after the given price. Have the students count the bills they used and say how many dollar bills were needed. Repeat the activity several times.

\$ <u>3.68</u>	
\$ 1.00	\$
\$ 2.00	\$
\$ 3.00	\$
\$.68	\$
\$	\$

Teacher-Made Worksheet Example—Level 2

- Write whole- and uneven-dollar amounts from \$1.00 to \$10.00 on index cards with one amount on each card. Highlight the cent part of the amount. Explain to the students that when there are two zeros in the cent part or when the amount is a whole-dollar amount, they should pay with the same number of bills as the number in the dollar part. When anything other than two zeros is in the cent part, then they should pay with the next dollar. Have each student sort the cards into two piles, one for whole-dollar amounts and one for uneven-dollar amounts.
- Repeat the previous activity using amount cards that do not have the cent amount highlighted. The removal of this visual cue tests the students' mastery of when to use and when not to use the next dollar strategy. The *Next Dollar Shopping* draw cards with whole-dollar amounts and uneven-dollar amounts over \$1.00 can be used with this activity.
- Use the cards from the previous activity. Place them face down in a pile. Have each student draw a card, look at the amount on it, and say whether a person should pay with the same amount that is on the card or with the next dollar.



LEVEL 3

Objective: The students will learn that amounts under \$1.00 have an implied zero in the dollar's place. The students will use the next dollar strategy with amounts from 1¢ to \$10.00.

- Create a worksheet similar to the one shown on page 8. Write an amount under \$1.00 in the blanks at the top of the page. Then, write that same amount in the first box. For example, if \$.43 is written at the top of the page, write "\$.43" in the upper left box. Leave the remaining boxes blank. Photocopy the worksheet for each student. Then, give each student ten realistic dollar bills. Have the students place a dollar bill on top of the box in which the dollar amount is written. This exercise demonstrates that one must use the next dollar when paying for something under \$1.00. Have the students say how many dollar bills were needed. Repeat the activity several times, regularly alternating between whole-dollar amounts and uneven-dollar amounts both over and under \$1.00.

\$ <u> </u> . <u>4</u> <u>3</u>	
\$.43	\$
\$	\$
\$	\$
\$	\$
\$	\$

Teacher-Made Worksheet Example—Level 3

- Mix together all the draw cards from the game, including cards with whole-dollar amounts, cards with uneven-dollar amounts over \$1.00, and cards with amounts under \$1.00. Have each student draw one card at a time and sort the cards into two piles, one for amounts that should be paid with the same dollar and one for amounts that should be paid with the next dollar. If the student has difficulty shifting his or her attention from looking at the dollar place to looking at the cent place, then highlight the dollar place of each amount.



HOW TO PLAY

The game facilitator should play the role of cashier to ensure that the students are correctly learning and reinforcing how to use the next dollar strategy. For the purposes of the game, sales tax is not addressed.

1. Place the game board, draw cards, and die on a flat surface. Have two to four players place their playing pieces on the "Home" square.
2. Give each player 20 one-dollar bills.
3. Have each player roll the die. The player who rolls the highest number will take the first turn.
4. Have the first player roll the die and move his or her game piece the number of spaces rolled. Play should move counterclockwise around the game board.
5. Instruct the first player to look at the square on which he or she landed. If the player:
 - landed on a store, then he or she should draw the top card from the stack of cards for that store.
 - landed on an "Around The Town" square, then he or she should draw the top card from the stack of "Around The Town" cards.
 - landed on an "ATM" square, then the cashier should give that player ten one-dollar bills and the die should be passed to the next player.
6. If an item card is drawn, the player should look at the price and use the next dollar strategy to determine how much to pay. Have the player hand the payment to the cashier. (Note: If the player is playing at the readiness level, then he or she will not use the next dollar strategy.)
7. The cashier should verify that the player paid the correct amount for the item. Once payment is verified, instruct the player to keep the draw card as a visual reminder of the item purchased.
8. If the player does not have sufficient money to purchase an item, he or she should move to the "ATM" square and receive ten one-dollar bills. Then, the player should pay the cashier for the item. The player remains on the "ATM" square until his or her next turn.
9. Play moves to the next player.
10. When a player lands on or passes the "Home" square, the game ends.
11. Lead a follow-up discussion about the game and what was learned regarding the next dollar strategy.



Variations in Play

- Have an advanced student play the role of the cashier. The student can also make change for the players when they purchase items. However, since the purpose of the game is to learn and practice the next dollar strategy, the players should simply set their change aside and not use it to pay for items. (Coins are not included in the game.)
- Have each player choose a store that he or she wants to be the owner of. Have the “store owner” play the role of cashier when another player purchases an item from that store.
- Since the focus of the game is to practice using the next dollar strategy, winning should not be emphasized. An alternative option for ending game play without having a winner is to have the students play for a predetermined amount of time. When the set time has passed, the game ends.

Supplemental Activities

The following activities supplement the game and reinforce the use of the next dollar strategy. Students can complete these activities as in-class assignments or take-home activities.

- **FLASH CARDS**—Photocopy the draw cards onto cardstock, cut them out, and laminate them to create flash cards. Have the students look at the price on each flash card and determine what amount should be paid.
- **PRACTICE WITH ADS**—Gather advertisements from newspapers, coupon books, or catalogs. Cut them out, and glue them onto index cards. Give the students realistic dollar bills. Have the students practice the next dollar strategy by paying the correct number of dollar bills to purchase the items in the ads. You can create an additional activity by numbering the different cards and then having the students number a sheet of paper. Have the students write next to each number the correct whole-dollar amount to pay for the item on the card with the corresponding number.
- **PLAY STORE**—Create or gather different items to place in pretend stores. For example, empty boxes and cans can be used for a food store, stuffed animals can be used for a pet store, and foam or felt cutouts can be used as pretend food in a fast-food restaurant. Place a price on each item. Give the students realistic dollar bills. Allow the students to play store, choosing items they would like to buy and paying for them with whole-dollar amounts.



- **MAKE A BOOK**—Place several sheets of white copy paper on top of a sheet of construction paper. Staple the pages together in the center, and fold them in half to create a simple book. Construct a book for each student. Title each page “Things I can buy for \$_____.” Write different whole-dollar amounts in the blank on each page. Have the students look through newspapers and catalogs for advertisements of items and their prices. Instruct the students to cut out and glue the pictures of the items and their prices on the appropriate pages in the book.
- **CONCENTRATION**—Create a next dollar concentration game. Write an uneven-dollar amount on an index card, and write the corresponding next-dollar amount on another index card to create a pair. Make several pairs. Then, shuffle the cards, and place them face down. Have a student flip over one card and then another card. If the second card is the mate to the first card, then allow the student to keep the pair of cards and try again. If the second card does not pair up with the first card, then have the student place the cards face down again. Play moves to another student.
- **BINGO**—Create next dollar bingo boards by writing different whole-dollar amounts between \$1.00 and \$10.00 on a sheet of paper or cardstock. Give each student a bingo board. Using the draw cards from *Next Dollar Shopping*, draw a card and call out the price. Have the students find and cover the correct whole-dollar amount to pay for the price called.
- **NEXT DOLLAR AUCTION**—Gather several large pictures of items, and write a price on each picture. Hold up one picture at a time, and have the students call out the next dollar amount. You can modify this activity and create a silent auction. Instead of having the students call out the next dollar amount, have them write the correct next dollar amount on a sheet of paper and hold it up.

Progress Chart

The progress chart (see page 28) provides an easy way to document students’ progress in learning the next dollar strategy. Photocopy the progress chart for each student. Write the student’s name, the date, your name, and the language being used to evaluate the student. Provide the student with realistic dollar bills. Show the student the draw card of the first item on the progress chart. Then, have him or her give you the number of dollar bills needed to pay for the item. If the student gives you the correct amount, mark a ✓ in the Code column. If the student does not give you the correct amount, mark an X. Repeat this procedure for each of the 60 items on the progress chart. The progress chart can be used for daily grading purposes, or it can be used periodically to note progress or check for mastery.