PennyPath

FREE FOR TEACHERS, HOMESCHOOLERS AND FAMILIES

Classroom Kit

Lesson plans, printable worksheets, take-home missions and a certificate to teach money skills from kindergarten to senior year.

Grades K–2 | Grades 3–6 | Grades 7–12 | Seniors & college

No accounts. No student data. The PennyPath app keeps progress only on the device. You can use it in class without collecting any student information.

START HERE

How to use this kit

PennyPath teaches money in short stops: a lesson, then a game. Each stop takes about 5 to 8 minutes. This kit turns those stops into ready-to-teach class periods, with paper activities for students who aren't on a device.

Three ways to teach with it

Format	How it works
Whole class	Project the app on the board. Read the lesson slides together, then let students vote on game answers. Great for K–2.
Stations	One station on tablets with PennyPath, one with the worksheet, one discussion table. Rotate every 10 minutes.
Home link	Teach the lesson in class, then send the family letter and a mission home (page 12). Families can use the app together, for free.

A typical 30-minute class

1. **Warm-up (5 min).** Ask the warm-up question from the level's plan.
2. **App stop (10 min).** Do one lesson and its game together.
3. **Worksheet (10 min).** Students practice on paper.
4. **Talk it out (5 min).** Use the discussion questions. Hand out the mission.

Privacy on school devices

- PennyPath has no sign-up, no ads, no chat and no tracking. Nothing is sent to us.
- On a shared tablet, add one learner per student (first name or nickname only), or one class profile for whole-class use.
- To clear a device at the end of the year, open **Grown-ups** and remove the learners, or delete the app.
- The Grown-ups area is behind a quick grown-up check, so students stay in the learning areas.

Ages in the app are a guide. Pick the level that fits your students' reading and math, not only their grade.

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SCOPE AND SEQUENCE

What each level teaches

Level	Grades	Stops in the app	Big ideas
1 · Penny Explorers ages 5–8	K–2	Meet Penny · Coin Match · What coins are worth · Count the Coins · Penny Shop · Needs and wants · Need or Want? · Spend, Save, Share · Three Jars · Ways to earn · Job Match · Waiting pays off · Save-Up Week · Goal Garden	Coins and counting, needs vs. wants, earning, saving for a goal
2 · Money Builders ages 9–12	3–6	Make a budget · Budget Boss · Smart shopping · Price Detective · Ads and tricks · Ad Spotter · Lemonade Stand · Interest Rocket	Budgeting, unit prices, advertising, profit, interest
3 · Path Starters ages 13–17	7–12	Your first paycheck · Paycheck Decoder · Credit 101 · Credit Score Game · Investing basics · Market Simulator · Scam or Legit?	Pay stubs and taxes, credit, investing, scams
4 · Launchers ages 18–25	Seniors, college	Moving out · Moving Out Sim · Student loans · Loan Payoff Planner · Your job benefits · Match Maximizer · Compound Clock	Living on your own, loans, 401(k) match, compound growth

Season specials. Each season, the app adds a short challenge (New Year goals, Back-to-School Smart, Spooky Spending, Black Friday Smart, Holiday Giving and more). They make great warm-ups around holidays.

Level 5 (Freedom Planners, 26+) is written for parents and adults. You can share it with families.

LEVEL 1 · GRADES K–2

Coins, choices and saving

Three short class periods. Use one per day or per week.

By the end, students can: name the four coins and their values · count a small group of coins · sort needs and wants · explain why people save.

Day 1 · Coins

Warm-up: "Where does money come from?" (Grown-ups earn it by working.)

App: *Meet Penny* + *Coin Match*, then *What coins are worth* + *Count the Coins*.

Paper: Worksheet 1A, Count the Coins.

Talk: Which coin is the biggest? Which is worth the most? Is the biggest coin always worth the most? (No! The dime is small but worth 10¢.)

Day 2 · Needs and wants

Warm-up: "Name one thing you need and one thing you want."

App: *Needs and wants* + *Need or Want?*

Paper: Worksheet 1B, top half.

Talk: Can something be a need for one person and a want for another? (A coat in Alaska vs. Florida.)

Day 3 · Earn, share, save

Warm-up: "What job would you like to have? Who would it help?"

App: *Ways to earn* + *Job Match*, or *Waiting pays off* + *Save-Up Week*.

Paper: Worksheet 1B, Three Jars.

Talk: Why is waiting hard? What helps you wait for something you really want?

Send home: Family letter with the mission "Make three jars at home: Spend, Save, Share."

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WORKSHEET 1A · LEVEL 1

Count the Coins

Name: _____ **Date:** _____

1¢ penny = 1¢ | 5¢ nickel = 5¢ | 10¢ dime = 10¢ | 25¢ quarter = 25¢

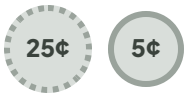
Tip: Start with the biggest coins, then count up.

1.



Total: _____ ¢

2.



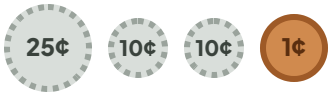
Total: _____ ¢

3.



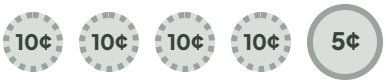
Total: _____ ¢

4.



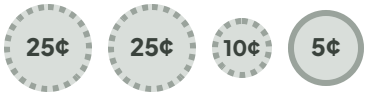
Total: _____ ¢

5.



Total: _____ ¢

6.



Total: _____ ¢

Bonus: Draw coins that make 20¢. Can you find two different ways?

WORKSHEET 1B · LEVEL 1

Needs, wants and three jars

Name: _____ **Date:** _____

Need or want? Check one box.

Thing	Need	Want
Water	☐	☐
Ice cream	☐	☐
Shoes	☐	☐
Video game	☐	☐
Medicine	☐	☐
Toy car	☐	☐
Warm coat	☐	☐
Candy	☐	☐

Three Jars

You earned **10 pennies** for helping at home! Draw how many pennies go in each jar. Put at least one in every jar.

Spend | **Save** | **Share**

I will save for: _____

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LEVEL 2 · GRADES 3–6

Plan it, compare it, grow it

Four class periods.

By the end, students can: make a simple budget · find the unit price · name tricks ads use · figure profit · explain how interest helps savings grow.

Day 1 · Budgets

Warm-up: "If you got $40 a month, what would you do with it?"

App: *Make a budget* + *Budget Boss*. **Paper:** Worksheet 2, part A.

Talk: What happens when a surprise cost comes up? Why do budgets have a "savings" line?

Day 2 · Smart shopping

Warm-up: "Is the bigger box always the better deal?"

App: *Smart shopping* + *Price Detective*. **Paper:** Worksheet 2, part B.

Talk: Besides price, what else matters? (Will you use it all? Quality? Do you need it?)

Day 3 · Ads and tricks

Warm-up: Show a cereal box or toy ad. "What is it trying to make you feel?"

App: *Ads and tricks* + *Ad Spotter*.

Talk: What is the "one-day rule"? What tricks do games use to get you to buy things?

Day 4 · Earning and growing

App: *Lemonade Stand* and *Interest Rocket*.

Talk: What's the difference between money you take in and profit? Why does saving early help?

WORKSHEET 2 · LEVEL 2

Budget planner and price detective

Name: _____ **Date:** _____

A · Plan a month on $40

Category	My plan ($)
Save (for my goal: _____)	
Share (giving or a gift)	
Fun (snacks, games, outings)	
Something I need (school supplies, etc.)	
Total (must equal $40)	

Surprise! Your headphones break. New ones cost $8. Which line will you change?

_____

B · Find the better deal

Unit price = price ÷ amount. The lower unit price is the better deal.

Item	Option 1	Option 2	Better deal
Cereal	12 oz for $3.60 $____ per oz	20 oz for $5.00 $____ per oz	
Juice	64 oz for $3.84 $____ per oz	32 oz for $2.24 $____ per oz	
Batteries	4-pack for $5.00 $____ each	12-pack for $16.20 $____ each	

Think: Which answer surprised you? Why? _____

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LEVEL 3 · GRADES 7–12

Paychecks, credit, investing and scams

Four class periods. Works well in advisory or economics.

By the end, students can: read a pay stub · explain what builds a credit score · describe risk and diversification · spot common scams.

Day 1 · Your first paycheck

Warm-up: "You work 40 hours at $12. Why won't your check say $480?"

App: *Your first paycheck* + *Paycheck Decoder*. **Paper:** Worksheet 3, part A.

Day 2 · Credit 101

App: *Credit 101* + *Credit Score Game*.

Talk: What's the single biggest factor in a credit score? (Paying on time.) How can a teen start building credit safely?

Day 3 · Investing basics

App: *Investing basics* + *Market Simulator*.

Talk: Why do investors spread money across many companies? What would you do if your investment dropped 12% in a year?

Day 4 · Scam or legit?

App: *Scam or Legit?* **Paper:** Worksheet 3, part B.

Talk: What do most scams have in common? (Rush, fear or a prize, and an unusual way to pay.) Make a class rule: never share codes, PINs or passwords.

Project idea: Students research one real scam reported in the news and make a one-page warning poster for younger students.

WORKSHEET 3 · LEVEL 3

Paycheck decoder and scam check

Name: _____ **Date:** _____

A · Decode the pay stub

Jordan worked 40 hours at $12.00 an hour.

Line	Amount
Gross pay (hours × rate)	$_____
Federal income tax withheld	−$25.00
Social Security (6.2% of gross)	−$_____
Medicare (1.45% of gross)	−$_____
State income tax	−$12.00
Net pay (take-home)	**$_____**

B · Scam or legit?

Message	Scam	Legit
1. Text: “Your package is on hold. Pay $1.99 at this link to release it.”	☐	☐
2. You just signed in to your bank app and it sends a “new sign-in” alert.	☐	☐
3. “You won a $1,000 gift card! Send your address and pay $5 shipping.”	☐	☐
4. Job offer: “We'll mail you a check. Deposit it and send $300 back to us.”	☐	☐
5. Your school emails the class schedule from its usual address. No links ask for a password.	☐	☐
6. A caller says he's from the IRS and you must pay a fine today with gift cards.	☐	☐

Three warning signs I'll remember:

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Your first apartment budget

Name: _____ **Date:** _____

Sam takes home **$2,600 a month** after taxes. Fill in the blanks.

Monthly cost	Amount
Rent (shared 2-bedroom)	$1,100
Utilities and internet	$120
Phone	$45
Groceries	$350
Transportation (bus pass or car costs)	$250
Renter's and health insurance	$90
Student loan payment	$200
Savings (10% of take-home)	$_____
Total so far	**$_____**
Left for fun and everything else	**$_____**

Think it through

1. A common guideline says rent should be about 30% of income or less. What is 30% of $2,600? Is Sam's rent under it? _____
2. Sam's car needs a $600 repair. Where should that money come from? Why does an emergency fund matter?
3. Sam's job matches 401(k) savings up to 4% of pay. Why is that called “free money”?

In the app: *Moving Out Sim*, *Loan Payoff Planner* and *Match Maximizer* go deeper on these questions.

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TAKE HOME

A note to families

Dear family,

In class, we're learning about money with **PennyPath**: coins, saving, smart choices and more. Kids learn money habits best when they practice them at home, so here are a few easy ways to help.

This week's mission

_____

_____

Easy ways to talk about money

- At the store, ask: “Is this a need or a want?”
- Let your child pay with coins or count the change.
- Set up three jars or envelopes: Spend, Save, Share.
- Share one money mistake you made and what you learned.

Want to keep going at home?

PennyPath is a free app for iPhone, iPad, Android and the web, for ages 5 and up. There are no ads, no accounts and no data collection. Progress stays on your device. A parent sets up your child's profile. Find it at **getpennypath.com**.

We did the mission! Sign and return this part to school.

Student: _____ Grown-up's signature: _____

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FOR TEACHERS

Answer key

Worksheet 1A · Count the Coins

1. 23¢ · 2. 30¢ · 3. 17¢ · 4. 46¢ · 5. 45¢ · 6. 65¢
Bonus (20¢): two dimes · four nickels · one dime + two nickels · 20 pennies, and more.

Worksheet 1B · Needs and wants

Needs: water, shoes, medicine, warm coat. **Wants:** ice cream, video game, toy car, candy. Jars: any split with at least 1 in each jar and 10 total.

Worksheet 2 · Price detective

Cereal: $0.30/oz vs. **$0.25/oz** (20 oz is better).
Juice: **$0.06/oz** vs. $0.07/oz (64 oz is better).
Batteries: **$1.25 each** vs. $1.35 each (the 4-pack is better; bigger isn't always cheaper!).
Budget: any plan totaling $40.

Worksheet 3 · Pay stub

Gross $480.00 · Social Security $29.76 · Medicare $6.96 · **Net $406.28**.

Worksheet 3 · Scam or legit?

1. Scam · 2. Legit (you started it) · 3. Scam · 4. Scam (fake-check scam) · 5. Legit · 6. Scam (the IRS never asks for gift cards).

Worksheet 4 · First apartment

Savings $260 · Total $2,415 · **Left $185**. 30% of $2,600 = $780, so Sam's $1,100 rent is above the guideline (that's why sharing or a cheaper place helps).

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CERTIFICATE OF ACHIEVEMENT

PennyPath Graduate

This certifies that

_____

finished Level ____ of PennyPath and is on the path from first penny to financial freedom.

_____ _____

Teacher or grown-up Date

getpennypath.com