Unit 10 · Time and Money Cheat Sheet

Unit 10 focus: telling time to five minutes with AM and PM

1 Big Idea

The short hand shows the hour. The long hand shows the minutes: count by 5s for each number.

2 Important Vocabulary

hour hand	The short hand. It shows the hour.	between 3 and 4 means after 3:00
minute hand	The long hand. Each number is 5 minutes.	on the 4 means 20 minutes
AM	Times from midnight to noon (a.m.).	7:30 AM is in the morning
PM	Times from noon to midnight (p.m.).	6:00 PM is in the evening

3 How It Works

Read the clock: the hour hand is just past 3, and the minute hand is on 8.

Example: 3 and 8
Hour: 3
Minutes: count by 5s 8 times: 5, 10 ... 40

Answer: 3:40

4 Visual Model



The minute hand is on 10 (50 minutes). The hour hand is almost at 11: 10:50.

5 ★ Remember This · Watch Out!

★ Remember this

- AM: midnight to noon. PM: noon to midnight.
- Quarter past = :15. Half past = :30.

⚠ Watch out!

- **Minute hand on 4 is 4 minutes?:** No: 20 minutes
- **Hour hand almost at the next number:** it is still the earlier hour

6 Try It!

1. Minute hand on 11
   Answer: 55 minutes
2. Breakfast at 7:15: AM or PM?
   Answer: AM

Answers are printed upside down. Turn the page to check!

Unit 10 · Time and Money Cheat Sheet

More practice: counting coins and bills and solving money problems

1 Big Idea

Count coins from greatest to least value. Write cents with ¢ and dollars with $.

2 Important Vocabulary

quarter	A coin worth 25 cents.	25¢
dime	A coin worth 10 cents.	10¢
nickel	A coin worth 5 cents.	5¢
penny	A coin worth 1 cent.	1¢
dollar	100 cents. Write it with $.	$1 = 100¢
cent sign	The symbol ¢ written after an amount of cents.	45¢

3 How It Works

Find the value of 1 quarter, 2 dimes, 1 nickel, and 3 pennies.

Example: 25, 10, 10, 5, 1, 1, 1
Skip count: 25, 35, 45, 50, 51, 52, 53
Answer: 53¢

4 Visual Model



25 + 25 + 10 + 5 + 1 = 66¢

5 ★ Remember This · Watch Out!

★ Remember this

- $1 = 100¢.
- Change = money you have − price.

⚠ Watch out!

- **Counting coins, not values:** 4 coins can be 4¢ or 100¢
- **$35¢:** use only one symbol: 35¢

6 Try It!

1. 3 dimes and 4 nickels
   Answer: ƃ05
2. You have 90¢ and spend 45¢
   Answer: ƃ5ㄣ

Answers are printed upside down. Turn the page to check!