

## Basic Lesson Pages 26 and 27

There are \_\_\_\_\_ pennies in a dollar.  
There are \_\_\_\_\_ pennies in a dime.  
There are \_\_\_\_\_ nickels in a dime.  
There are \_\_\_\_\_ nickels in a dollar.  
There are \_\_\_\_\_ dimes in a dollar.  
There are \_\_\_\_\_ nickels in a quarter  
There are \_\_\_\_\_ quarters in a dollar.

Please lend me a quarter.  
I lent you a quarter yesterday.  
I will lend you a quarter today.

I need six quarters for the washer.  
I have two dollar bills.  
I don't have any change.  
Can you give me change?

I need six quarters for the washer.  
I have four quarters.  
Can you lend me two quarters?  
I will pay you back tomorrow.

Here are two quarters for you.  
You lent me two quarters yesterday.  
Now I can pay you back.

I don't have a pen.  
Can I borrow a pen?

I borrowed a pen yesterday.  
Here is your pen.

*There are many ways to pay a bill.*

- You can pay cash.*
- You can use a credit card. When you use a credit card, you will get a bill in the mail. You must pay the bill.*
- You can use a debit card. When you use a debit card, the money is taken out of your bank account. It is the same as writing a check.*
- You can write a check to pay a bill. You will have to show id.*

I paid cash for my food today.  
I will pay cash for my food tomorrow.

Do you pay cash for your food?

I don't use a credit card.  
I don't use a debit card.  
I don't write checks.  
I only pay cash.

Do you use a credit card?

I want to cash a check at your bank.  
Can I cash a check here?  
You can't cash a check here.  
You do not have an account here.  
You have to go to your bank.

Do you have a bank account?

I have a gift card for Walmart.  
Can I use my gift card here?  
This gift card is for \$10.00.  
This is not enough to buy a shirt.  
I will give you a gift card and some cash.

Do you have a gift card?

I have a traveler's check.  
Can I cash the check here?  
This store will cash your traveler's check.

Do you use traveler's checks?

I will buy this lamp.  
I will use my debit card.  
Here is your receipt.  
I will put your receipt in the bag.

Do you keep your receipts?

I buy food at the grocery store.  
I bought food yesterday.  
I paid for the food with cash.

Where do you buy food?

The price tag says \$10.00.  
Will you sell it for \$8.00?  
This is called bargaining.

Do you bargain?

The price of this lamp is \$12.50.  
This lamp is on sale.  
This lamp is marked down.  
This lamp was \$13.99.  
Now it is only \$12.50.

Do you buy things on sale?

What is tax?  
Sales tax is added to the price of things you buy.  
A tax is money for the government.  
There is no sales tax on food.

The man scanned the bar code.  
The cash register added the items I bought.  
The sales tax was \$2.00  
Sales tax is 8%.

I bought this lamp.  
It was on sale.  
I paid \$12.50.  
This lamp does not work  
I am returning this lamp.  
Do you want to exchange the lamp?  
Yes, I want a new lamp. I want a new, red lamp.  
Here is your new red lamp.  
Thank you.

Do you return things?  
Do you exchange things?