

CLASS 1

MATHS

NCERT SOLUTIONS

NCERT Solutions for Class 1 Maths Chapter 12: How Much Can We Spend? – Free PDF Download

Chapter 12 of Class 1 Joyful Mathematics, How Much Can We Spend?, introduces children to money -- recognising Indian coins and notes, adding up simple amounts, and thinking about needs versus wants.

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NCERT Solutions for Class 1 Maths Chapter 12: How Much Can We Spend?

What this chapter teaches.

Recognising Indian coins (₹1, ₹2, ₹5, ₹10) and notes (₹10, ₹20, ₹50, ₹100); adding up small amounts of money to find a total cost; understanding “change” — the amount returned when you pay more than the exact cost; and the difference between a need (something you must have) and a want (something you would like to have but can do without).

Activity 1 — Recognise the Money.

Children look at pictures of coins and notes and identify the value of each — for example, spotting a ₹5 coin versus a ₹10 note.

Activity 2 — Add Up the Cost.

Given the prices of two or three small items, children add them to find the total amount needed to buy everything.

Activity 3 — Find the Change.

If a child pays more than an item costs, they work out how much money should come back as change (for example, paying ₹10 for something costing ₹7 means ₹3 change).

Activity 4 — Need or Want?

Children sort items into “need” (like food, school books) and “want” (like a toy or extra sweets), discussing why saving is sometimes better than spending right away.

Why This Chapter Matters

Money is one of the most practical, everyday applications of the addition and subtraction skills built up earlier in the book (How Many?, Vegetable Farm), and understanding needs versus wants is an early financial-literacy skill.

How to Use These Solutions

Use real or play coins/notes at home to practise recognising values and adding up small totals. Download the full chapter from our [Class 1 Maths NCERT book page](#), or browse the [Class 1 hub](#).