

US Coins 2026

For the first time in more than a century, the humble one-cent piece has vanished from American pocket change, even as five new quarters, a redesigned dime, and a reimagined half dollar **flood** circulation to mark the nation's 250th birthday. The **semiquincentennial**, the formal term for this **milestone** anniversary of the Declaration of Independence, has prompted the United States Mint to **overhaul** its everyday coinage on a scale unseen since the 1976 bicentennial. Every fresh coin entering circulation this year bears the **dual** dates "1776~2026," a small but deliberate **inscription** linking the founding generation to the present one. The result is a strange and fascinating moment for American currency: one familiar coin disappearing forever while an entire **cohort** of new designs takes its place, transforming everyday transactions into an unplanned history lesson for anyone who bothers to look down at their change.

The penny's disappearance was not a sudden whim but the **culmination** of a decades-long economic absurdity. By 2025, the Mint reported that producing a single cent cost nearly 3.7 cents, meaning every coin struck **bled** money rather than earning it, a **deficit** that totaled roughly \$85 million in the previous year alone. In February of that year, the Treasury Department **invoked** its authority to halt production once officials determined that new cents were no longer **warranted** by the country's needs. The final circulating Lincoln cents rolled off the presses that November, closing out a design **lineage** that had run continuously since 1909, when Lincoln became the first president ever depicted on American money. The penny remains legal tender and will linger in jars and registers for years, but its production has ended, marking the most significant **subtraction** from circulating American coinage in nearly two centuries.

The legal foundation for this year's redesigns traces back to the Circulating Collectible Coin Redesign Act of 2020, signed into law in the final days of the first Trump administration. The statute granted the Mint **authorization** to issue one-year-only designs on selected denominations, a **mechanism** that earlier allowed the American Women Quarters program to proceed without fresh congressional approval for each new image. Before any design reaches the press, it passes through a review **pipeline** involving the Citizens Coinage Advisory Committee and the Commission of Fine Arts, both of which **vet** proposals for historical accuracy and artistic merit. For the semiquincentennial, the Mint additionally surveyed the public, inviting citizens to weigh in on which historical **personifications** of Liberty and which Founders should appear, a markedly **inclusive** approach compared with past cycles. The 1976 bicentennial set the **precedent**, proving that temporary redesigns could excite collectors without retiring beloved imagery.

Nowhere is the redesign more **ambitious** than on the quarter, which arrives in five distinct versions, each honoring a step toward what the Mint calls the nation's journey toward a "more perfect union." The first depicts two Pilgrims **embracing** as the Mayflower approaches the New World, commemorating the 1620 compact often cited as a **precursor** to American self-governance. The second honors the Revolutionary War itself, pairing a portrait of George Washington with a Continental Army soldier **enduring** the brutal winter at Valley Forge. Thomas Jefferson, principal **draftsman** of the Declaration of Independence, anchors the third design, while James Madison, frequently remembered as the **architect** of the Constitution, headlines the fourth alongside an image of Independence Hall. The fifth and final quarter turns to Abraham Lincoln and the Gettysburg Address, closing the **sequence** with two clasped hands and the phrase "a new nation conceived in liberty."

The dime and half dollar received their own thematic treatment, each contributing a distinct chapter to the Mint's larger narrative of liberty **realized**. The new dime, titled "Emerging Liberty," depicts a resolute female figure defying the **tyranny** of British rule, her cap adorned with stars and stripes in a deliberate

echo of early American coinage; its reverse shows an eagle in flight clutching arrows, a martial image meant to **evoke** the Revolution's violence and sacrifice. The half dollar, by contrast, looks to the present, picturing a close-up of the Statue of Liberty's face on one side and her raised torch on the other, beneath the **motto** "Knowledge is the only guardian of true liberty." This marks the half dollar's first **substantive** redesign since 1976, a near half-century **interlude** during which the Kennedy portrait remained essentially unchanged on a coin most Americans rarely **scrutinize** outside bank rolls and collector sets.

Not every addition to this year's coinage has proceeded without **friction**. In late 2025, the Mint began circulating proposed designs for a separate, non-circulating dollar coin featuring President Trump's own likeness, based on a photograph held by the Smithsonian's National Portrait Gallery. The Commission of Fine Arts **endorsed** a related gold piece in March 2026, and officials later confirmed plans to strike more than two thousand one-ounce gold "Liberty Bell" coins valued near \$90,000 in **bullion** content apiece. The proposal has drawn sustained scholarly and political **backlash**, since longstanding tradition reserves coin portraiture for deceased leaders; only Calvin Coolidge, honored during the 1926 sesquicentennial, previously appeared on American money while still in office, a lone **exception** critics now invoke as a warning. Detractors argue the choice **erodes** a norm meant to keep currency above politics, while supporters counter that no statute explicitly **forbids** depicting a sitting president.

Beyond the symbolism, this year's coinage **renewal** carries real economic weight for the collecting world, which has responded with an enthusiasm rarely seen outside major anniversary years. Dealers report **brisk** demand for proof sets containing all five quarters in 99.9 percent fine silver, while final-year pennies from San Francisco have already commanded **premiums** many times their face value among collectors anticipating future **scarcity**. Economists who study coinage describe this as a textbook case of governments **harnessing** currency to perform national identity, deliberately choosing which historical moments deserve permanent commemoration on objects that pass through millions of hands daily. Whether the semiquincentennial designs eventually fade into numismatic obscurity or endure as cherished keepsakes, they offer a rare **tangible** connection to abstract civic ideals, turning ordinary commerce into an inadvertent annual **referendum** on which parts of the national story Americans choose to carry in their pockets.

Beyond the Headlines

While the penny's retirement has dominated headlines, the law surrounding American coins holds a stranger secret: melting them for their metal content is, in most circumstances, a federal crime. Treasury regulations dating to the early 2000s, when copper and nickel prices **briefly** exceeded face value, **prohibit** melting or exporting pennies and nickels in bulk without an official license, preventing citizens from quietly **profiting** by destroying currency the government spends millions producing. The restriction does not, fortunately, extend to the beloved souvenir-shop machines that flatten a coin into an elongated, **commemorative** keepsake; that practice is exempted because the coin is merely deformed, not melted or **defaced** for profit. Even the old playground myth that a penny on a railroad track could **derail** a speeding train is pure fiction, since the coin simply flattens **harmlessly** beneath the wheels, leaving nothing more dangerous than a smooth, oblong souvenir and a disappointed child.

Vocabulary

Paragraph 1

flood (v.)	(v.) To arrive or appear in overwhelming quantity all at once. <i>“New designs will flood circulation throughout the year.”</i>
semiquincentennial (n.)	(n.) A 250th anniversary celebration. <i>“The semiquincentennial marks 250 years of American independence.”</i>
milestone (n.)	(n.) A significant point or event in the development of something. <i>“The 250th anniversary is a major milestone in the nation’s history.”</i>
overhaul (v.)	(v.) To thoroughly examine and make significant changes to something. <i>“The Mint moved to overhaul its everyday coinage this year.”</i>
dual (adj.)	(adj.) Consisting of two parts or aspects; double. <i>“The coins carry a dual date spanning two centuries.”</i>
inscription (n.)	(n.) Words or letters cut, printed, or engraved onto a surface. <i>“The dual dates form a small but deliberate inscription on each coin.”</i>
cohort (n.)	(n.) A group of people or things sharing a common characteristic or that appear together. <i>“An entire cohort of new designs entered circulation this year.”</i>

Paragraph 2

culmination (n.)	(n.) The highest point or final result of a process that has developed over time. <i>“The penny’s end was the culmination of decades of rising costs.”</i>
bled (v.)	(v.) Lost money or resources steadily, as if draining away. <i>“Each penny struck bled money rather than earning it.”</i>
deficit (n.)	(n.) A shortfall caused by spending more than is earned or available. <i>“Producing pennies created a deficit of tens of millions of dollars.”</i>
invoked (v.)	(v.) Used a law, rule, or right as the basis for an action. <i>“The Treasury Department invoked its authority to halt production.”</i>
warranted (adj.)	(adj.) Justified or necessary given the circumstances. <i>“Officials decided new cents were no longer warranted by demand.”</i>
lineage (n.)	(n.) A continuous line of development or descent from an original source. <i>“The penny’s design lineage had continued unbroken since 1909.”</i>
subtraction (n.)	(n.) The act of removing or taking something away from a larger set. <i>“The penny’s end was the biggest subtraction from American coinage in generations.”</i>

Paragraph 3

authorization (n.)	(n.) Official permission or power granted to do something. <i>“The 2020 act gave the Mint authorization to redesign select coins.”</i>
mechanism (n.)	(n.) A system or process by which something is achieved or operates. <i>“The law created a mechanism for issuing temporary coin designs.”</i>
pipeline (n.)	(n.) A sequence of stages a project must pass through before completion. <i>“Every design moves through a lengthy review pipeline before approval.”</i>

vet (v.)	(v.) To examine something carefully for accuracy, suitability, or risk. <i>“Two federal commissions vet every proposed coin design.”</i>
personifications (n.)	(n.) Representations of abstract ideas or qualities in human form. <i>“Designers debated which personifications of Liberty should appear on the coins.”</i>
inclusive (adj.)	(adj.) Deliberately involving a wide range of people or perspectives. <i>“The public survey made the design process unusually inclusive.”</i>
precedent (n.)	(n.) An earlier event or decision used as a guide or justification for later ones. <i>“The 1976 bicentennial set the precedent for one-year coin redesigns.”</i>

Paragraph 4

ambitious (adj.)	(adj.) Having a strong desire to achieve something difficult or large in scope. <i>“The quarter redesign is the most ambitious of this year’s coin changes.”</i>
embracing (v.)	(v.) Holding someone closely in one’s arms as a sign of affection. <i>“The coin shows two Pilgrims embracing as land comes into view.”</i>
precursor (n.)	(n.) Something that comes before and leads to a later development. <i>“Historians treat the Mayflower Compact as a precursor to the Constitution.”</i>
enduring (v.)	(v.) Suffering through a difficult or painful experience without giving up. <i>“The soldier on the coin is shown enduring the harsh winter at Valley Forge.”</i>
draftsman (n.)	(n.) A person who writes or composes an official document. <i>“Jefferson served as the principal draftsman of the Declaration of Independence.”</i>
architect (n.)	(n.) A person who designs or is principally responsible for creating a plan or system. <i>“Madison is remembered as the chief architect of the Constitution.”</i>
sequence (n.)	(n.) A particular order in which related events or items follow one another. <i>“The Gettysburg Address quarter closes the sequence of five designs.”</i>

Paragraph 5

realized (v.)	(v.) Made an idea or hope become actual or concrete. <i>“The coins present liberty realized through a sequence of historic moments.”</i>
tyranny (n.)	(n.) Cruel or oppressive rule by those in power. <i>“The dime’s figure defies the tyranny of British rule.”</i>
evoke (v.)	(v.) To bring a feeling, memory, or image to mind. <i>“The eagle design is meant to evoke the violence of revolution.”</i>
motto (n.)	(n.) A short phrase expressing a guiding belief or principle. <i>“The half dollar bears a motto about liberty and knowledge.”</i>
substantive (adj.)	(adj.) Important, meaningful, and involving real change rather than minor adjustment. <i>“This is the half dollar’s first substantive redesign in nearly fifty years.”</i>
interlude (n.)	(n.) An intervening period of time between two events. <i>“A long interlude separated the two half-dollar redesigns.”</i>
scrutinize (v.)	(v.) To examine something closely and critically. <i>“Few Americans scrutinize the coin’s design in everyday use.”</i>

Paragraph 6

friction (n.)	(n.) Conflict or disagreement between people or groups. <i>"The proposed dollar coin has not proceeded without friction."</i>
endorsed (v.)	(v.) Officially approved or expressed support for something. <i>"The Commission of Fine Arts endorsed the gold coin's design."</i>
bullion (n.)	(n.) Gold or silver in bulk form, valued by weight rather than as currency. <i>"Each coin contains roughly \$90,000 worth of bullion."</i>
backlash (n.)	(n.) A strong negative reaction by a group of people to a recent development. <i>"The proposal triggered considerable political backlash."</i>
exception (n.)	(n.) An instance that does not follow the general rule. <i>"Coolidge remains the lone exception to the rule against living presidents on coins."</i>
erodes (v.)	(v.) Gradually wears away or weakens something over time. <i>"Critics say the move erodes a long-respected norm."</i>
forbids (v.)	(v.) Refuses to allow or formally prohibits something. <i>"No statute explicitly forbids picturing a sitting president."</i>

Paragraph 7

renewal (n.)	(n.) The act of replacing or restoring something to a new or improved state. <i>"This year's coinage renewal has reshaped American currency."</i>
brisk (adj.)	(adj.) Quick and energetic; happening at a fast pace. <i>"Dealers report brisk demand for the new silver proof sets."</i>
premiums (n.)	(n.) Amounts paid above the standard or face value of something. <i>"Collectors are paying steep premiums for final-year pennies."</i>
scarcity (n.)	(n.) A state of being limited in supply. <i>"Investors are betting on future scarcity driving prices higher."</i>
harnessing (v.)	(v.) Controlling and using a resource effectively for a particular purpose. <i>"Governments are harnessing currency design to project national identity."</i>
tangible (adj.)	(adj.) Able to be touched or held; concrete rather than abstract. <i>"A coin offers a tangible connection to abstract civic ideals."</i>
referendum (n.)	(n.) A general vote or public judgment on a particular question. <i>"Coin design has become an informal referendum on national memory."</i>

Beyond the Headlines

briefly (adv.)	(adv.) For a short period of time. <i>"Metal prices briefly exceeded the face value of coins in the early 2000s."</i>
prohibit (v.)	(v.) To formally forbid something by law or rule. <i>"Federal regulations prohibit melting pennies for their metal content."</i>
profiting (v.)	(v.) Gaining a financial advantage from an activity. <i>"The rule prevents citizens from profiting by destroying currency."</i>
commemorative (adj.)	(adj.) Made or done in order to remember an important person or event. <i>"Flattened coins make a popular commemorative souvenir."</i>

defaced (v.)	(v.) Spoiled or damaged the surface or appearance of something. <i>“A coin that is merely flattened is not legally defaced.”</i>
derail (v.)	(v.) To cause a train to leave its tracks, or more broadly, to disrupt something. <i>“Coins on the tracks cannot actually derail a moving train.”</i>
harmlessly (adv.)	(adv.) In a way that causes no injury or damage. <i>“The coin flattens harmlessly beneath a passing train.”</i>

Language Review

Exercise A — Collocations

Match each item in Column A with the word or phrase in Column B that forms a natural collocation from the article. Write the correct letter next to each number.

Column A	Column B
1. economic	a. union
2. legal	b. demand
3. review	c. identity
4. political	d. deficit
5. brisk	e. pipeline
6. more perfect	f. backlash
7. face	g. foundation
8. national	h. value

Exercise B — Vocabulary Quiz

Choose the best answer (a, b, c, or d) for each question. Some questions may have more than one correct answer — select all that apply.

- According to the article, why did the Treasury Department halt penny production?
 - Copper had become too valuable to use in coins.
 - Production cost exceeded the coin's face value, creating a deficit.
 - Congress passed a law banning the penny outright.
 - The design had not been updated since 1909.
- Which best paraphrases "a mechanism that earlier allowed the American Women Quarters program to proceed"?
 - A machine used to physically strike new coin designs.
 - A legal process that made the earlier quarter program possible.
 - A public vote that approved the women's quarter designs.
 - A penalty imposed for skipping congressional review.
- What does the article suggest the five new quarters have in common, thematically?
 - Each one depicts a different U.S. president.
 - Each represents a step toward a "more perfect union."
 - Each was designed by the same artist.
 - Each commemorates a military victory.
- Why is the proposed Trump dollar coin considered unusual, according to the article? Select all that apply.
 - It would feature a sitting president, breaking with near-century-old tradition.

- b. Only one other living president has ever appeared on U.S. currency.
 - c. It is the first coin ever proposed without congressional involvement.
 - d. No statute explicitly prohibits the practice, leaving it legally unsettled.
5. In Paragraph 5, what does the writer suggest by calling the half-dollar redesign "substantive"?
- a. The coin is made of a more substantial, heavier metal.
 - b. The change is meaningful and significant, not cosmetic.
 - c. The coin will be substantially more expensive to produce.
 - d. The design committee debated it more than other coins.
6. What does the BTH section reveal about coin-flattening souvenir machines?
- a. They are illegal under the same law that bans melting coins.
 - b. They are exempt from melting restrictions because the coin is only deformed.
 - c. They were banned after concerns about train derailments.
 - d. They require a special federal license to operate.
7. Based on Paragraph 7, why are collectors paying premiums for final-year pennies?
- a. They believe the coins will become scarce over time.
 - b. The pennies contain a higher percentage of silver.
 - c. The Mint has guaranteed a future buyback program.
 - d. They were struck with a printing error.
8. Which statement best reflects the article's overall argument about the semiquincentennial coinage?
- a. It is primarily a cost-saving measure for the Treasury Department.
 - b. It illustrates how nations use currency design to express identity and memory.
 - c. It was created entirely without public or expert input.
 - d. It marks the first time the U.S. has ever changed a coin design.

Exercise C — Discussion Questions

Discuss the following questions with a partner or in a small group. Use evidence from the article to support your ideas.

1. Governments often use currency design to "perform national identity." Do you think coins and banknotes are an effective way to communicate a nation's values, or are they largely symbolic and overlooked by ordinary citizens? Explain your reasoning.
2. The article describes a long-standing norm against picturing a sitting president on U.S. currency. Should such traditions remain unwritten, or should they be formally codified into law? What are the risks of leaving important norms legally unsettled?
3. Some economists argue that discontinuing the penny was a rational response to its production cost, while others see symbolic or cultural value in keeping it. Where do you stand, and how should governments weigh economic efficiency against tradition?
4. The Mint conducted a public survey before finalizing the semiquincentennial designs. How much influence do you think ordinary citizens should have over decisions like national coin imagery, compared with historians, artists, or elected officials?

5. Collectors are already paying significant premiums for the final pennies and limited commemorative coins. What does this kind of market reaction reveal about how people assign value to scarcity and history, beyond a coin's face value?