

How Coins Are Evaluated

What actually determines a coin's value beyond guesses, apps, and assumptions

Coin values aren't based on age alone, and they aren't determined by apps or online estimates. Professional evaluation looks at a small set of real-world factors that affect what a coin is actually worth.

Condition

How much original detail remains

Condition refers to the amount of wear, damage, or alteration on a coin.

Coins with sharper detail and original surfaces generally carry more value than heavily worn or altered examples.



G — **XF** — **BU**

Heavy Wear *Light Wear* *No Wear*

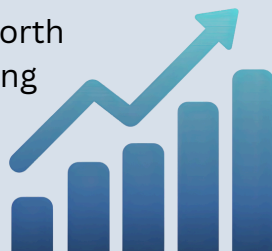
Cleaning or polishing a coin almost always lowers its value.

Demand

What buyers are actually seeking

Demand reflects current collector and market interest.

A coin is ultimately worth what someone is willing to pay for it today, not what an app suggests.



Metal Content

What the coin is made of

Coins may be struck in gold, silver, or base metals.



Metal content sets a foundational value that moves with global markets.

Scarcity

How many exist

Some coins were produced in smaller quantities or only at certain mints.

Lower availability can increase value, especially when paired with strong condition.



New Orleans, LA (O)



Scarcity is influenced by both year and mint.

In-Person Evaluation

For accurate valuation, coins should always be examined in person by a professional.

Preparing Coins for Evaluation

How to organize your coins and set realistic expectations

Accurate evaluation begins with proper preparation. Sorting coins thoughtfully and understanding what typically affects value helps ensure a smoother, more accurate review.

How to Sort Your Coins

Simple steps before an evaluation

- ✓ Group coins by type (cents, nickels, dimes, quarters, halves, dollars)
- ✓ Separate older coins from modern issues
- ✓ Keep mint marks visible when possible
- ✓ Leave coins in their original condition



Cleaning or polishing a coin almost always lowers its value.

What to Avoid Before an Evaluation

Common mistakes that can reduce value

- ✓ Cleaning or polishing coins
- ✓ Separating sets or original groupings
- ✓ Writing on holders or packaging
- ✓ Relying on app-based valuations



When in doubt, leave coins as they are.

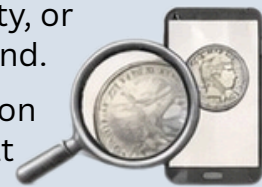
When Professional Evaluation Matters

Accurate coin valuation depends on firsthand examination. Coins should always be reviewed in person by a knowledgeable professional to determine true market value.

Why Online Estimates Fall Short

Apps and online estimates rely on images and assumptions. They cannot accurately assess condition, authenticity, or current market demand.

Professional evaluation considers factors that software cannot.



Typical Coin Values

Most circulated U.S. coins are worth their metal value or modest collector premiums.

Extremely high valuations are rare and typically tied to exceptional condition, true scarcity, or historical significance.

Identify & Sort Your Coins

U.S. silver, collector, and key date coins
common series, mint marks, and key dates

Use this guide to identify common U.S. coin series and sort them before an evaluation. Recognizing key dates and mint marks helps ensure a more accurate and efficient review.

Cents

Indian Head Cents - 1859 to 1909



Obverse



Reverse



P Philadelphia - no mark

S San Francisco

Better Dates

1859 - 1879, 1908-S, 1909-S

Sort by decade when possible

Lincoln Wheat Cents - 1909 to 1958



Reverse



Obverse



P Philadelphia - no mark

S San Francisco

D Denver

Better Dates

1909, 1909-S VDB, 1910-1915-S, 1914-D, 1922, 1924-D, 1931

Sort by decade

Nickels

Liberty V Nickels - 1883 to 1912



Obverse



Reverse



P Philadelphia - no mark

S San Francisco

D Denver

Better Dates

1885, 1886, 1912-S

Sort by decade

Don't clean your coins

Cleaning removes original surfaces and almost always reduces value, even on heavily worn pieces. Leave coins exactly as you found them.

Nickels (cont.)

Buffalo Nickels - 1913 to 1938



Obverse



Reverse



- P** Philadelphia - no mark
- S** San Francisco
- D** Denver

Better Dates

1885, 1886, 1912-S

Sort by decade

Jefferson Nickels - 1938 to date



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- D** Denver

Better Dates/Silver War Nickels

1939-D; Silver: 1942-1945 (large mint mark above Monticello)

All other dates worth face value

Dimes

Barber Dimes - 1892 to 1916



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- O** New Orleans
- D** Denver

Better Dates

1892-S, 1894-O, 1895-O/S, 1896-O, 1897-O, 1901-S, 1903-S, 1913-S

Did You Know?

The 1909-S VDB Lincoln cent is one of the most valuable coins in everyday circulation. When the Lincoln cent launched in 1909, designer Victor David Brenner's initials "VDB" appeared on the reverse. Public backlash led the Mint to remove them almost immediately, leaving fewer than 500,000 San Francisco examples. A circulated 1909-S VDB can be worth several hundred dollars. Always check the reverse of early Lincoln cents before setting them aside.



Dimes (cont.)

Mercury Dimes - 1916 to 1945



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- D** Denver

Better Dates

1916-D, 1921, 1921-D

All others worth at least silver content

Silver Roosevelt Dimes - 1946 to 1964



Obverse



Reverse



- P** Philadelphia - no mark
- S** San Francisco
- D** Denver

Better Dates

1946-1964 worth at least silver value. 1965+ can be spent (unless US Mint packaging).

Quarters

Barber Quarters - 1892 to 1916



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- O** New Orleans
- D** Denver

Better Dates

1896-S, 1901-S, 1913-S

All others worth at least silver content

A Note on Silver Value

Pre-1965 dimes, quarters, and half dollars contain 90% silver. Kennedy halves from 1965-1970 are 40% silver. Even heavily worn examples carry real metal value based on the current silver spot price. Never spend or discard them, bring them in for a free assessment.



Quarters (cont.)

Standing Liberty Quarters - 1916 to 1930



Reverse



Obverse



- P** Philadelphia
- S** San Francisco
- D** Denver

Better Dates

1916-1924, 1927-D, 1927-S

All others worth at least silver content

Silver Washington Quarters - 1932 to 1964



Obverse



Reverse



- P** Philadelphia - no mark
- S** San Francisco
- D** Denver

Better Dates

1932-D, 1932-S

1932-1964 worth at least silver value

Half Dollars

Barber Half Dollars - 1892 to 1915



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- O** New Orleans
- D** Denver

Better Dates

1892-O/S, 1893-S, 1896-S,
1897-O/S, 1913-1915

Others worth at least silver value

How to Spot a War Nickel

Jefferson nickels struck from mid-1942 through 1945 contain 35% silver. Nickel was redirected for wartime military use, so the U.S. Mint temporarily changed the alloy. The easiest way to identify them: look for a large mint mark (P, D, or S) stamped above Monticello on the reverse. Standard Jefferson nickels have a small mark to the right. Every war nickel contains approximately 0.05626 troy ounces of silver.



Half Dollars (cont.)

Walking Liberty Half Dollars - 1916 to 1947



Obverse



Reverse



- P** Philadelphia
- S** San Francisco
- D** Denver

Better Dates

1916, 1921, 1938-D

Others worth at least silver value

Franklin Half Dollars - 1948 to 1963



Obverse



Reverse

- P** Philadelphia
- S** San Francisco
- D** Denver

Note

Worth at least silver value unless in uncirculated condition.

Silver Kennedy Half Dollars - 1964 to 1970



Obverse



Reverse

- P** Philadelphia
- S** San Francisco
- D** Denver

Silver Content by Year

1964 = 90% silver

1965–1970 = 40% silver

1971+ can be spent (unless US Mint packaging)

What Happens During a Professional Evaluation?

A professional coin evaluation is a firsthand examination, not an app, not a database lookup. A trained evaluator examines each coin's condition, identifies the series and mint mark, checks for key dates, and assesses current market demand. Factors like original luster, strike quality, and surface preservation all affect value in ways that photos and software simply cannot detect. Bringing your coins in organized and unsorted, exactly as you found them, gives you the most accurate picture of what you have.

To get the most accurate evaluation, bring your coins in:

- Unsorted and in original condition – exactly as you found them
- In any original holders, envelopes, or packaging
- With any paperwork, receipts, or provenance documents if available
- As complete sets or groupings – do not break up original collections

Dollars

Morgan Silver Dollars - 1878 to 1921



Obverse



Reverse



- P** Philadelphia - no mark
- S** San Francisco
- D** Denver
- O** New Orleans
- CC** Carson City

Better Dates

Any CC mint mark, 1893–1895

All Morgan dollars should be professionally evaluated

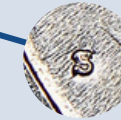
Peace Silver Dollars - 1921 to 1935



Obverse



Reverse



- P** Philadelphia - no mark
- S** San Francisco
- D** Denver

Better Dates

1921, 1928

All Peace dollars should be professionally evaluated

Ready for an Evaluation?

Monument Metals offers free, no-obligation coin evaluations. Whether you have a single key date or a full collection, our team can help you understand what you have and what it's worth. We buy coins, bullion, and precious metals at competitive prices, with no pressure and no guesswork.

Visit us at monumentmetals.com or stop by our Frederick, MD location to get started.

Mint Mark Key

- **P** – Philadelphia, PA (1792 - present)
- **D** – Denver, CO (1906 - present)
- **S** – San Francisco, CA (1854 - present)
- **O** – New Orleans, LA (1838 - 1909)
- **CC** – Carson City, NV (1870 - 1893)
- **W** – West Point, NY (1984 - present)

Mint marks on most coins are found on the reverse. On Lincoln cents (1959–present) the mint mark is on the obverse above the date. On Jefferson war nickels (1942–1945) it appears above Monticello.