The decimal point is the 'full stop' for the end of the whole numbers. Everything to the right of the decimal point is worth less than 1.

We have a base ten system, which means that our number system uses 10 digits (0,1,2,3,4,5,6,7,8,9) It also means that when we move from one column to the next we either: $\times$ by 10 (moving to the left), or $\div$ 10 (moving to the right)

The pesky 0 is used to hold the place value. i.e. would you rather have $59$ in the bank or $50,009$?

To read large numbers, start at where the decimal point would be, then count left and add a comma every three spaces. i.e. 1,879,201.45

When you reach the comma, say the corresponding word and read the numbers in groups of three. The decimal is named by the column which contains the last digit to the right.

1, (879), (201). 45

one million, eight hundred and seventy-nine thousand, two hundred and one and forty-five hundredths