



ABOUT THIS TOPIC:

Exploring how money is used and where it comes from helps children develop the skills to be financially responsible adults.

FROM THE CLASSROOM:

What is money? Money is an object we use to purchase goods and services. Money can be printed bills or minted coins. Money looks different in different places around the world.

Where can I use it? Money can be used in stores, marketplaces, and even online. Money is not unlimited, so it is important to consider choices about how to use money.

Where did it come from? Money has not always looked like it does today. Long ago, people traded items like shells, beads, or pieces of metal for things they wanted. Today, the U.S. Mint makes coins, and the U.S. Bureau of Engraving and Printing produces U.S. currency notes. It eventually travels to banks around the country for people to use.

WORDS TO KNOW:

Currency: A form of money that is generally accepted to measure value.

Money: Money is an object you can use to purchase goods and services. Money looks different in different places around the world.

RESOURCES:

BOOKS:

- *Bunny Money* by Rosemary Wells: Max and Ruby are on a mission to find the best birthday present for their grandmother; when emergencies arise, however, they have to spend their carefully saved money.
- *Monster Money Book* by Loreen Leedy: The Monster Club has money to spend, but how will they ever decide what to do? Lucky for them, Sarah comes for a visit to share ways they can use their money.
- *One Cent, Two Cents, Old Cent, New Cent: All About Money* by Bonnie Worth: Join the Cat in the Hat as he discovers fun facts about the history of money.

GAMES AND ONLINE RESOURCES:

- **U.S. Mint H.I.P. Pocket Change:** Play these fun games from the U.S. Mint like Wishing Well, Coin Memory Game, or Break the Bank. <http://www.usmint.gov/kids/games/>
- **Practical Money Skills Peter Pig's Money Counter:** Identify, count, and sort money with Peter the Pig. <http://www.practicalmoneyskills.com/games/peterpigs/>
- **Practical Money Skills Ca\$h Puzzler:** Solve the puzzle to complete the bills and discover fun currency facts. <http://www.practicalmoneyskills.com/games/puzzler2/index.php>



CONVERSATION STARTERS ... ASK YOUR CHILD:

- If you found \$5, what would you do with it?
- Where do you think money comes from?
- How many kinds of money do you know? (nickels, quarters, pennies, and so on)
- Where are some places we use money?

TRY THIS AT HOME:

Learning About Currency: Show your child various coins and explain their value. Show your child how, for example, five pennies have the same value as one nickel. And two nickels have the same value as one dime. Coin templates are available at www.usmint.gov/kids/teachers/coincurricula/.

Hide-and-Seek: Color and cut out pretend money, and have your child hide them in a room for you to find. Or, you hide them and encourage your child to go seek. Afterward, discuss how the bank would be a safer place to keep money. Coin templates are available from the U.S. Mint at www.usmint.gov/kids/teachers/coincurricula/.

TRY THIS AT THE GROCERY STORE:

Comparison-Shopping Game: Ask your child if he or she can find an item for less than and more than \$5 (or any amount). Compare two similar items. Can your child tell which is more expensive? Why is the price different?

TRY THIS AROUND TOWN:

I Spy Places to Buy: See if your child can spot places where money is used as you run errands together. While driving or walking around the neighborhood, discuss how money is used at different locations (to buy food at the grocery store, to pay for a service at the cleaners).

TRY THIS AT THE BANK:

Counting Coins: Gather change from around the house or from the piggy bank to take to the bank and convert to dollars.