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Early people found that what they could not make they could get through trading. This was called the barter system. However, it had its drawbacks. Some things were hard for them to carry and some things spoiled. It was inconvenient.

So people looked for something that everyone wanted to use as money. They used shells, furs, salt, feathers and tobacco for early money. Then metal was used because it was both strong and useful.


## THE HISTORY OF THE COIN



## GREEK

"OBOLI"

ROMAN COPPER RODS


EGYPTIAN MONEY


VALUE BY WEIGHT


500 B.C.

Because of the different sizes and shapes, money had to be weighed to tell its worth. The first coins were a mixture of gold and silver. They were probably made, or struck, with their weights stamped on them by merchants. Governments finally took over this job.


The Greeks and Romans stamped pictures on their coins. By studying them we can learn about how people lived then. This is true of the money of most countries. That is why coin collecting is so much fun. Have you thought about a coin collecting hobby?


Paper money was invented by the Chinese many centuries ago, but it wasn't until the 1500's that it was used in Europe. Paper money (notes or bills) are promises to pay, made by the government. Paper is easier to use for paying large amounts of money.

Money is always changing. Other forms of money include checks, credit cards, and electronic banking. The study of money and how it is earned, spent, and saved is called economics. What you do with your money can change the economy. It is a tool which must be used with care. That is why it is important to learn the best ways to use it. We must learn to be smart shoppers and smart savers. We must decide just how much importance to place on our money. Then we will see that our money can help not only ourselves but others too!

O


Money can help make your dreams come true.
It is a good and useful tool.
But you must be smart; use your head and your heart. Be moneywise, not a money fool.


*A PENNY is a cent, and a penny is only 1 , A penny is the beginning, so that's where we have begun.

1 PENNY=1 CENT $\$ .01=1 \mathrm{c}$
*If you're counting pennies and at 5 you arrive, Then replace them with a NICKEL; a nickel equals 5 .

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1 NICKEL=5 CENTS $\$ .05=5 ¢$
*Nickel rhymes with tickle and with pickle every time, If your pickle costs 2 nickels, that's 10 pennies, or a DIME.

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*If your pennies keep on mounting, if your counting is in order;
You'll arrive at 25 and find that 25 is a QUARTER.
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1 QUARTER= 25 CENTS
$\$ .25=25 ¢$
*If you keep on saving pennies, until you're up to fifty; You've saved 1 HALF-DOLLAR, by being very thrifty.

1 HALF-DOLLAR=50 CENTS
$\$ .50=50 c$
*When you reach 100 cents you'll know its time to holler. Saving pennies really pays for now you have a DOLLAR.


1 DOLLAR $=100$ CENTS $=\$ 1.00=100 \$$
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# SCRAMBLED MONEY MAKERS 

UNSCRAMBLE THESE LETTERS THAT LOOK SO FUNNY AND MATCH THEM TO WAYS THAT YOU CAN MAKE MONEY!

1. YECRCLE SANC 2. TAR SOWH
2. GIMONW ALWSN


3. LELS MALEONDE
4. WHASGNI TPSE
5. VEHLOS SWON


## $B$



## BANK BUDDIES: They'll help you save!



## USE PAPER, PAINT, AND MARKERS TO DECORATE




THIS LITTLE PIG HAS A LOT TO SAY, AND IF YOU WANT TO HEAR MORE THEN HERE IS THE WAY:

> TO FIND THE HIDDEN WORDS LOOK HORIZONTALLY $\longleftrightarrow$, VERTICALLY $\ddagger$, AND DIAGONALLY $>$. ALSO LOOK FORWARD AND BACKWARD, MOST OF THE WORDS ARE ABOUT MONEY. FIND AS MANY AS YOU CAN AND THEN RATE YOURSELF BELOW.


ANSWERS
$\square$


## What is a budget?

It is a list of how much money you make, and a list of how much money you spend.

## What does it do?

It shows you if you have to make more money, spend less or if you have any money left to save.

## Example:



CAN YOU MAKE THIS BUDGET BALANCE? CHOOSE THE LETTER OF THE CORRECT AMOUNTS BELOW.

## A. 1. ALLOWANCE

2. RAKE LEAVES $\$ 3.50$
3. BABYSIT
4. OTHER

TOTAL
$\$ 13.00$
B. 1. MOVIES
2. SNACKS
3. LUNCHES
4. SAVINGS TOTAL $\$ 13.00$

> 1. a. $\$ 5.00$ b. $\$ 4.75 \quad$ c. $\$ 5.25$
> 3. a. $\$ 3.00 \quad$ D. $\$ 1.75 \quad$ c. $\$ 2.50$
> 4. a. $\$ 2.50 \quad$ D. $\$ 1.25 \quad$ C. $\$ 1.85$


Machines That Need Money to Make Them Operate FILL IN THE AMOUNT OF MONEY NEEDED TO MAKE THE MACHINE OPERATE IN YOUR TOWN.


D. $\qquad$ name amount
 amount name amount

$\qquad$


## HOW TO BE A:

## NMAM NTOD DRD



REMIEMBER:
FOF YOU TOCOIOR A
Prices may be cheaper if the items are on sale,
But be carefu, check them closely, and let common sense prevail. Look for quality and service to go with what you spend,
Because a smart shopper is a happy shopper in the end.

ANSWERS: Pg, 6: A. 47 cents, $47 \mathrm{c} \mathrm{S}, 47$, B. 70 cents, $70 \mathrm{c}, \mathrm{S}, 70, \mathrm{C}, 175$ cents, $115 \mathrm{c}, \$ 1,15$, Pg. 12: A. 1c, 3a, $4 \mathrm{~b}, 8$. $1 \mathrm{~b}, 2 \mathrm{~b}, 3 \mathrm{c}$ Pg. 7: 1. AEEVCLE GANS, 2. ART SHOW, 3.MOWHG LAWHS, 4. SELC LEMONADE, 5. WASHING PETS, 6. SHOVEL SNOW

