



Invisible Money

Watch the *JA Our City* Lesson 2 volunteer video session. Then do this activity to learn more about money choices.

Materials

- Paper
- Money and bank cards from your wallet (or pictures to represent them)
- Magazines or catalogues
- Scissors and tape or glue

Activity

Check off the boxes as you finish your work.

- Create a chart with three columns on a piece of paper (the bigger the better).
- Label the columns **VISIBLE MONEY**, **INVISIBLE MONEY**, and **BORROWED MONEY**.
- Ask an adult for help. With permission, use real money and cards from your parent's wallet; pictures you find in magazines of cards, checks, and cash; or play money and old bank cards. Sort the payment types onto the chart.
- Choose one payment form for the header of each column (a dollar bill, a check or debit card, a credit card). Draw a picture of the payment form in the column heading (so you can give the cash and cards back to your parent), and tape or glue down the pictures.
- Cut out pictures from magazines or catalogues of things you want to buy. Look for small items (like a nice red apple or a bag of chips), as well as bigger, expensive items (like a swimming pool or sports gear).
- Sort the items onto your chart according to the best method of payment. Remember that credit cards are best for expensive items that you need but can't pay for right now. You will pay back the money over time.
- Share your chart with close friends or family members and tell them what you learned about forms of payment and kinds of money. Ask them about the way they pay for things they need and want.

Activity

Check out these Cha-Ching videos! Then talk about the concepts with a parent or other caring adult.

Video Title: Cha-Ching Episode 12: Invisible Money Link: <https://youtu.be/phtdLEW3dN4>

Video 12 Discussion Questions:

- Why do you think the video is called “Invisible Money?”
- What is good about using invisible money?
- How can spending invisible money get you into trouble? Why?

Video Title: Cha-Ching Episode 7: Spend Your Money Wisely My Friend Link:

<https://youtu.be/YDci8y4z0v0>

Video 7 Discussion Questions:

- Have you ever had to save for something you really, really wanted?
- Is it easy or hard to save for something? Why?