



Money Choices Make the City Go Round

Watch the *JA Our City* Lesson 4 volunteer video session. Then ask an adult or older sibling to play this game with you.

Materials

- 10 envelopes, baggies, or other small containers (You can fold and staple or tape pieces of paper to create envelopes.)
- \$50 play money (Use 1's and 5's. Or print \$1 and \$5 on slips of paper—that will do just fine. If you use \$10 bills, you will need to make change later.)

Activity

Before you begin:

- Put \$50 of play money in one envelope and label it BANK.
- Write the name or number of your home on another envelope.
- Think of some businesses and places in your city. Write one business or public place on each of the other envelopes. Be sure at least five of them are places where you spend money. Others can be public buildings such as library, police station, or school. Label the last envelope CITY SERVICES.

Play the game:

- Take turns telling a story about how your money moves around the city. Pick up your home envelope. Say that you are going to go from your home to the bank to get some money to go shopping. Make your story interesting by using lots of adjectives or story parts. For example, “One bright and sunny morning I went to the bank.”
- Count out money from the bank envelope and move it to your home envelope. Do you want to leave some in the bank for savings?
- Decide where you want to shop first. Choose one business. What will you buy? Count out \$10 from your home envelope and put it in that business's envelope.
- Spend \$10 at each store. If you visit somewhere that is free, like the park or library, do not put money in that envelope. And remember to make your story interesting!
- Continue visiting stores and other places until all your money is spent (except for any you saved).
- Now look at the envelopes that are empty. What do they have in common? They are businesses that are run by the city for the good of everyone. How will they get paid? With taxes!

- Choose someone to be the tax collector and have that person take \$2 out of each business's envelope. This money is the sales taxes and other fees and taxes that need to be paid to the government to pay for city services.
- Put the tax money from the tax collector into the city services envelopes.
- Talk about it: What would happen if the city did not have enough to pay its firemen or keep the library full of books?

Activity

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

Video Title: Cha-Ching Episode 10: When You Get Money Link: <https://youtu.be/t8vwlEHA3zk>

Video 10 Discussion Questions:

- Cha-Ching wins a band competition and receives prize money. What do they plan to do with it?
- How do their money choices help keep their city alive and active?

Video Title: Cha-Ching Episode 8: Please Little Spender, Think Link: <https://youtu.be/nV1NeoJ5DdY>

Video 8 Discussion Questions:

- When Pepper got money as a gift, what did she do with it?
- Was that a good choice or bad choice? Why?
- When you receive money, what do you do with it? Why?