HOW PEOPLE MAKE MONEY

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WELCOME TO YOUR GROWING CENTS KIT

People get money in lots of different ways — by working, starting a business, or even helping out at home! In this kit, you'll learn the difference between earning and receiving money, explore ways kids can earn, and have fun thinking about your own money goals.

This Kit Includes:

How Do People Make Money?

Who Earned it?

Scenario Challenge

Crossword

Certificate of Completion: Celebrate your success

LETS START!

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HOW DO PEOPLE MAKE MONEY?

Different Ways to Earn Money:

- **Jobs:** Work for a company or person and get paid (like a teacher or cashier).
- **Businesses:** Sell something or offer a service you run yourself (like a bakery or dog walking).
- **Freelancing:** Get paid to do small jobs or gigs (like art, writing, or fixing things).

Earned vs. Received Money

- **Earned money** = You work for it
- **Received money** = It's a gift (like birthday money)

What's a Paycheck?

A paycheck is money someone earns for their work. Adults usually get paid every week or two for their job.

Ways Kids Can Earn Money:

- Do chores at home
- Run a lemonade stand
- Walk dogs or babysit
- Tutor younger kids
- Sell crafts or bracelets

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WHO EARNED IT?

Instructions:

Read each situation. Did the person earn the money by working for it, or was it a gift?

Circle your answer for each one!

Kayla did extra chores around the house and got $5.
→ EARNED / GIFT

Marcus got $20 for his birthday from his aunt.
→ EARNED / GIFT

Olivia baked cookies and sold them at school.
→ EARNED / GIFT

Ethan's grandpa gave him $10 just because.
→ EARNED / GIFT

Sophia babysat her little cousin and got paid.
→ EARNED / GIFT

Liam helped his friend move boxes and was given $15.
→ EARNED / GIFT

Reflection Questions:

Have you ever earned money before? What did you do?

_____

If you had to create your own small job or business, what would it be?

_____

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SCENARIO CHALLENGE

Now its YOUR turn to apply the concept in different scenarios!
Think about what you've learned and circle your answer!

SCENARIO 1

You want money for a game.
A) Offer to walk your neighbor's dog
B) Wait and hope your parents buy it

SCENARIO 2

You babysit and earn $25.
A) Say thank you and plan how to use it
B) Complain it wasn't enough

SCENARIO 3

You want to start a bracelet business.
A) Make a plan and set prices
B) Just give them away and hope people pay

SCENARIO 4

Your friend wants to borrow money often.
A) Explain how you earned yours
B) Keep giving them more without asking questions

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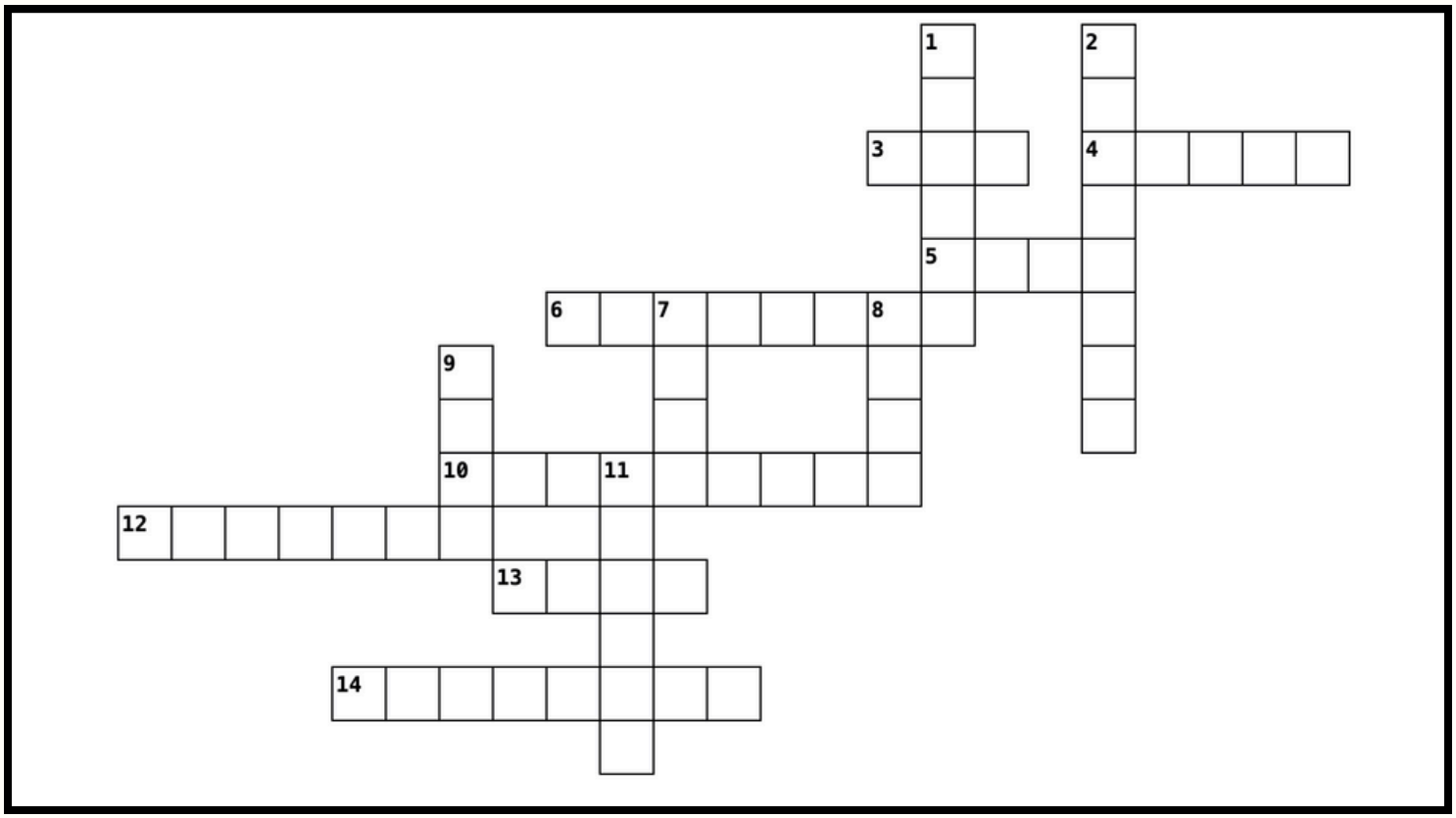
CROSSWORD



ACROSS

3. A way to earn money

4. What people earn or receive

5. To get money by working

6. Selling something to make money

10. Doing small jobs for money

12. A common way kids earn money

13. What you do to earn money

14. Money you get from a job

DOWN

1. Jobs you do at home

2. A classic kid business

7. To trade something for money

8. To keep money instead of spending it

9. Money given without working for it

11. Past tense of “earn”

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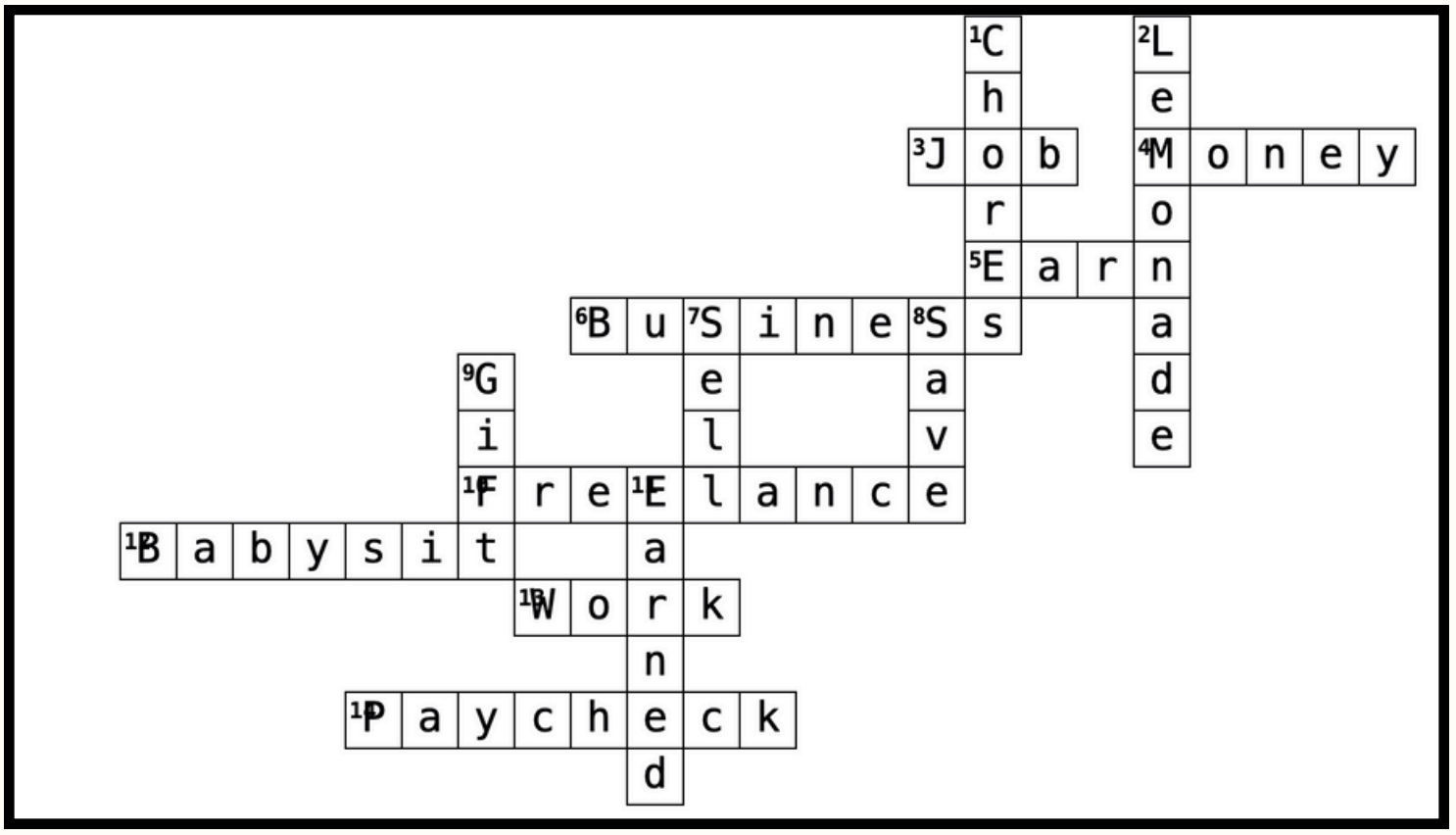
ANSWER KEY



HOW DID YOU DO?

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CERTIFICATE OF COMPLETION

This certificate is proudly presented to:

_____

For their outstanding effort and smart money moves while completing the **How People Make Money** challenge

DATE:

_____

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