



Money: The Basics

Your Guide to How Money Works! ★

For Curious Young Learners

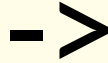
Life Before Money: Bartering!

Long ago, people traded things they had for things they needed.



I have apples!

A farmer grows extra fruit



TRADE!

We swap what we each have



I have fish!

A fisherman catches extra fish

Problem: What if no one wanted what you had? Money solved this!

A Brief History of Money

Money has changed a lot over thousands of years!

->

Barter

~8000 BC

Trade goods directly

\$

Coins

~600 BC

Metal stamped by rulers

★

Paper Money

~700 AD

China invents paper notes

\$

Digital Money

Today

Cards, apps & phones

What IS Money?

Money does three important jobs:



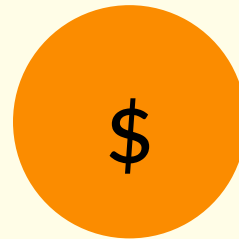
Medium of Exchange

We use it to BUY and SELL things instead of bartering.



Store of Value

We can SAVE it for later — money keeps its value.



Unit of Account

It tells us HOW MUCH things cost so we can compare.

Types of Money Today

Money comes in many forms — all do the same job!

Coins



Small metal discs — used for smaller amounts

Paper Bills



Printed notes — most common for everyday spending

Bank Accounts



Money stored at a bank — safe and earns interest

Digital Payments



Cards, apps, tap-to-pay — money moves electronically

How Does Money Get Its Value? ?

A \$1 bill is just paper — so why is it worth \$1?



Government Backing

The government says the money is official and valuable.



Trust & Agreement

Everyone agrees to accept it — that agreement gives it value!



Controlled Supply

Banks control how much exists — too much and it's worth less.

Banks: Where Money Lives! \$

Banks are like safe houses for your money — and they do a lot more!



Keep Money Safe

Your money is protected and insured at a bank.



Pay You Interest

Leave money in — earn a little extra over time!



Give Loans

Banks lend money for homes, cars, and businesses.



Debit & Credit

Cards that connect to your bank account directly.

Money Around the World ★

Every country has its own currency — but they all do the same job!

US \$ US Dollar
United States

EU € Euro
Europe

UK £ Pound
United Kingdom

JP ¥ Yen
Japan

IN ₹ Rupee
India

AU A\$ AUS Dollar
Australia

The Money Cycle (R)

Money keeps moving — everyone plays a part!

1



EARN

Work hard and get paid for your time and skills

2



SAVE

Set money aside to reach your goals over time

3



SPEND

Buy what you need (and sometimes what you want!)

4



GIVE

Share with others — giving keeps money flowing!



Now You're a Money Expert!

You now know the basics of money — great job!

★ Money STARTED as barter and evolved over thousands of years

\$ Money has 3 jobs: Exchange, Store of Value, Unit of Account

\$ Banks keep money safe, pay interest, and give out loans