

Money That Works

Read for the traits that make money useful.

SS.3.E.1.2 "List the characteristics of money."

NAME _____

DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Number the eight characteristics of money in the passage, 1 through 8, in the order they appear. This helps you list the traits money needs.

What Makes Money Useful?

- ① Money is something people agree to use to buy and sell goods and services. For something to work as money, people must accept it. A grocery store can take a dollar bill because the store expects other people to take it, too. Money should also be easy to carry from place to place, or portable. A large, heavy rock would be hard to use at a store.
- ② Money needs to last through many uses, so it should be durable. It must be easy to recognize, so people can tell what it is and whether it is real. Units of the same value should be alike, or uniform. Money also needs to be divisible. A dollar can be divided into smaller parts, such as coins, to pay an exact price.
- ③ Finally, money needs a limited supply. If far too much of it is made, each piece may lose value. Money should keep its value well enough that people can use it now and later. A dollar bill is not perfect in every situation, but people use it because it has these important characteristics in daily trade.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 Every bakery and bus driver in Pine Town takes its small paper notes. The notes fit in a pocket. What two characteristics do the notes show?

2 Each sun token has the same size and a clear picture, so shoppers can tell it is real. What two characteristics do the tokens show?

3 Clay chips crumble after one use. A shopper also cannot use part of one chip to pay a smaller price. Name the two missing characteristics.

4 If a town makes far too many identical money cards, what two money characteristics could be harmed?

3 YOUR TURN _____ Your own words

Invent money for a pretend town. Write four sentences explaining how it has four characteristics of money, including acceptance, portability, and two other characteristics from the passage.

PART 1 • READ AND MARK

Number the eight characteristics of money in the passage, 1 through 8, in the order they appear. This helps you list the traits money needs. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	Every bakery and bus driver in Pine Town takes its small paper notes. The notes fit in a pocket. What two characteristics do the notes show?	Acceptance and portability.
2	Each sun token has the same size and a clear picture, so shoppers can tell it is real. What two characteristics do the tokens show?	Uniformity and recognizability.
3	Clay chips crumble after one use. A shopper also cannot use part of one chip to pay a smaller price. Name the two missing characteristics.	Durability and divisibility.
4	If a town makes far too many identical money cards, what two money characteristics could be harmed?	Limited supply and keeping value. Too many cards may make each card lose value.

PART 3 • YOUR TURN (SAMPLE ANSWER)

In Harbor Town, people use small blue tokens to buy bread, books, and games. Shops and families accept the tokens because everyone agrees to use them. The tokens are portable because they fit in a pocket, and they are durable because they are made of strong metal. Each token looks the same, so it is uniform.

For Questions 1 through 4, accept the stated characteristics or clear equivalent wording. For Your Turn, accept any invented money that accurately explains acceptance, portability, and two additional characteristics in four sentences.