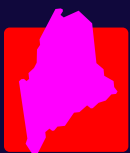


MAINE CREDIT UNIONS

MONEY BOOK



MAINE
CREDIT UNIONS

GRADE

3

Is the Job Offering Goods or Services?

Goods: Things that you can use or consume. Examples could include toys, food, and clothes.



Goods or Service?

(circle the correct answer)

Services: Activities that someone does for you. Examples could include having your car repaired at a mechanic or having someone mow your lawn.



Goods or Service?

(circle the correct answer)



List **5** examples of jobs offering goods

List **5** examples of jobs offering services

JOBS WORD SEARCH



Search up, down, forward, and backward to find the hidden words listed in the word bank. Circle all of the words you find.

- | | | |
|----------|----------|-----------|
| WAGES | SALARY | GOODS |
| BUSINESS | EMPLOYEE | SKILLS |
| JOB | INCOME | SERVICES |
| EMPLOYER | BOSS | EDUCATION |

G	A	M	X	H	F	Y	S	N	F	B	M	I	B
N	G	I	W	E	O	B	U	S	I	N	E	S	S
Y	H	P	K	M	S	N	Z	T	Y	O	Y	E	U
I	D	T	V	P	W	W	A	G	E	S	E	R	W
B	D	R	I	L	E	B	B	M	M	C	L	V	A
S	N	G	U	O	D	J	R	Q	Q	U	W	I	T
A	B	E	T	Y	U	E	R	P	U	V	L	C	R
L	G	Q	O	E	C	E	M	P	L	O	Y	E	R
A	I	K	B	E	A	L	Q	D	A	J	P	S	P
R	N	Z	O	U	T	K	H	A	J	O	H	R	J
Y	C	T	S	Z	I	S	Z	R	U	B	W	C	X
Y	O	A	S	N	O	V	K	O	U	I	B	M	P
J	M	Q	D	E	N	V	S	K	I	L	L	S	N
K	E	P	Q	G	O	X	T	Z	G	O	O	D	S

What is an

Entrepreneur: Someone who starts and develops a business.

DRAW a picture of a business idea.

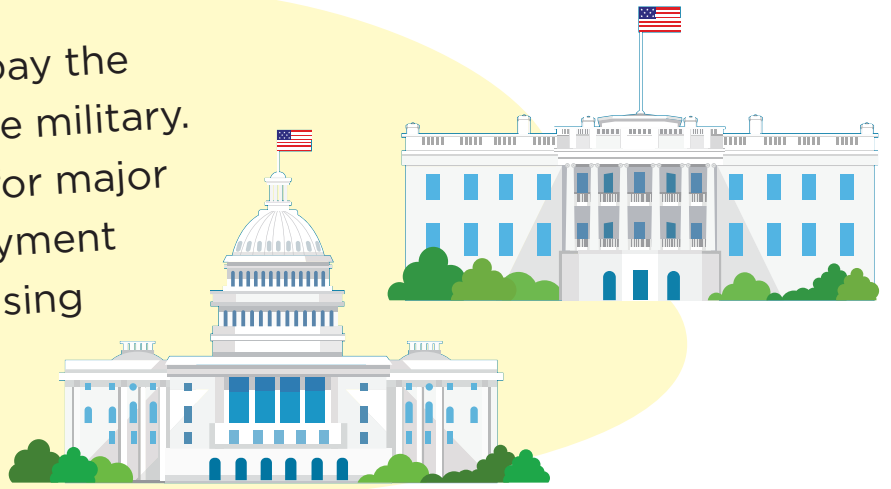


Write a few sentences about why you think this business would be successful.

INCOME TAXES

When someone has a job, they need to pay income taxes. The federal government and the state the business is located in both take a percentage of the worker's pay. The income taxes taken out of peoples' paychecks pay for all sorts of government jobs and services.

Federal: These taxes help pay the president, congress, and the military. These taxes also help pay for major health programs, unemployment insurance, low-income housing assistance, and more.

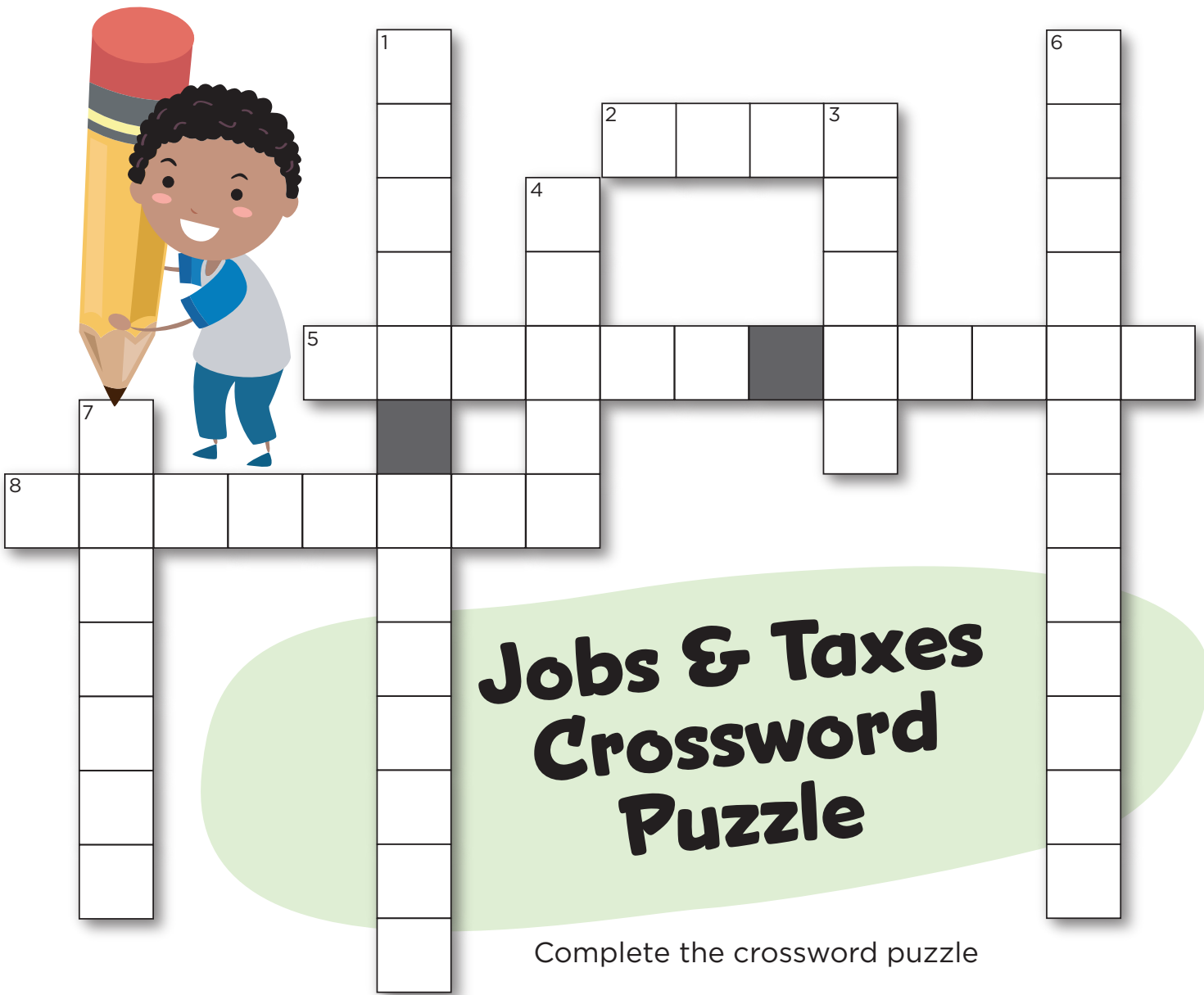


State: These taxes help pay for roads and bridges, the governor, prisons, and more.



Local: These taxes help pay for schools, teachers, firefighters, police, and more.





Jobs & Taxes Crossword Puzzle

Complete the crossword puzzle

ACROSS

2. Work activities done in exchange for payment.
5. A percentage of someone's paycheck that is used to pay for federal, state, and local government jobs and services.
8. Activities that someone does for you. Examples could include: having your car repaired at a mechanic or having someone mow your lawn.

DOWN

1. The value of a worker's experience and skills.
3. Taxes that help pay for roads and bridges, the governor, and prisons.
4. Things that you can use or consume. Examples could include: toys, food, and clothes.
6. Someone who starts and develops a business.
7. Taxes that help pay the president, congress, and the military.

WORD BANK

- GOODS
 - SERVICES
 - INCOME TAXES
- ENTREPRENEUR
 - HUMAN CAPITAL
 - FEDERAL
 - STATE
 - JOBS

Definitions You Learned Today

Goods

Things that you can use or consume. Examples could include toys, food, and clothes.

Services

Activities that someone does for you. Examples could include having your car repaired at a mechanic or having someone mow your lawn.

Income Taxes

A percentage of someone's paycheck that is used to pay for federal, state, and local government jobs and services.

Entrepreneur

Someone who starts and develops a business.



Human Capital

The value of a worker's experience and skills.

Federal Taxes

Income taxes that help pay the president, congress, and the military.

State Taxes

Income taxes that help pay for roads and bridges, the governor, and prisons.

Local Taxes

Income taxes that help pay for schools, teachers, firefighters, police, and more.

Jobs

Work activities done in exchange for payment.

Talking to Your Children About Money

From day one, a child looks to their caregivers for advice and influence. They monitor how they speak, how they treat others, and even how they spend and manage their money. Children use the actions of their parents as a guide to make sense of the world around them and to develop skills as they continue to grow.

If you're a parent who cheers for a specific sports team, it's very likely that your child will also cheer for that team. The same concept applies to financial literacy. If you want your child to exhibit healthy financial habits, openly talking to your kids about money can help.

Scan the QR code for tips on talking to your children about money.



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