

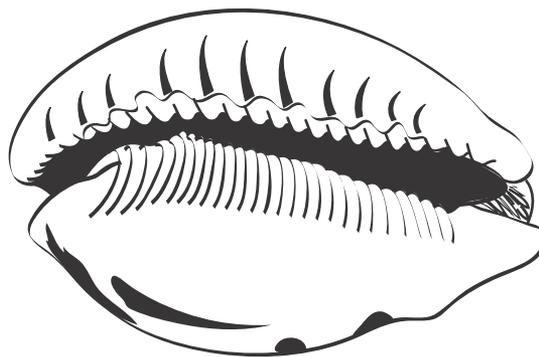
Read the article “A Shirt for Two Chickens” before answering Numbers 1 through 5.

A Shirt for Two Chickens

Long ago, if you needed a shirt, you might trade with your neighbor. You would give your neighbor two chickens and in exchange, your neighbor would make you a shirt. What if your neighbor had her own flock of chickens? What if she didn't need tomatoes from your garden or corn from your fields? How would you get a shirt?

Thousands of years ago, people bartered, or traded, for what they could not make or grow. At first, they traded animals for what they needed. Then they traded their extra crops for eggs, clothing, and other necessities, and they also traded their services. But sometimes no one wanted what people had to trade.

Because necessity is the mother of invention, people began to use money, which made sure people had something others wanted. Money was a lot easier to carry around than crops and animals, and it also made trading less messy. Trading money for a pair of socks was much neater than giving someone half of a chicken! However, it took a very long time to develop the money system we use today.



For thousands of years, cowrie shells like this one were used as money.

The cowrie snail lives near the Pacific and Indian Oceans. Its egg-shaped shell is shiny and smooth with a flat underside. Cowrie shells are the oldest and most widely used form of money. More than three thousand years ago, people in China and Africa began using cowrie shells as money.

Then several hundred years later, the Chinese began forming metal into the shape of cowrie shells, and they used these metal shells as money. In time, the metal shapes became round coins that had holes in the middle and could be strung together, like a necklace.

About 2,500 years ago, people began to make coins out of silver, bronze, and gold, and they were often stamped with a picture of the current ruler or king. The metal used in the coins made them valuable.

By the 700s, the Chinese tired of carrying around heavy coins, so they began printing and using paper money. But they printed so much paper money that it lost its value. After all, if you could print money nonstop, everyone would have plenty of it. In time, no one accepted the worthless money in exchange for goods.

For many years, much of the paper money in our own nation was worthless. Now the printing of money in the United States is tightly controlled to keep our money valuable. Did anyone ever tell you, “Money doesn’t grow on trees”? They wanted you to know that money is hard to get. However, if money did grow on trees, no one would bother picking it. It, too, would be worthless.

Name: _____ Date: _____

Now answer Numbers 1 through 5. Base your answers on "A Shirt for Two Chickens."

- 1 This question has two parts. First, answer part A. Then, answer part B.

Part A: Which sentence **best** describes the main idea of the article?

- (A) Not everyone wants to trade for chickens.
- (B) Cowrie shells are the oldest form of money.
- (C) Paper money has been used for many years.
- (D) Money was invented to make trading easier.

Part B: Which sentence from the article **best** supports your answer in part A?

- (A) "Long ago, if you needed a shirt, you might trade with your neighbor."
- (B) "Trading money for a pair of socks was much neater than giving someone half of a chicken!"
- (C) "The cowrie snail lives near the Pacific and Indian Oceans."
- (D) "For many years, much of the paper money in our own nation was worthless."

- 2 Read the sentence from the article.

Because necessity is the mother of invention, people began to use money, which made sure people had something others wanted.

What is the meaning of the saying "necessity is the mother of invention"?

- (A) Mothers need more inventions.
- (B) Invention needs to have a mother.
- (C) Mothers invent things to make work easier.
- (D) Inventions are created when something is needed.

Name: _____ Date: _____

- 3 Write the effect for each cause in the chart. Choose from the effects in the list. Not all of the effects will be used.

Cause	Effect
Metals were used to make coins.	
Coins became too heavy to carry.	
Too much money was printed.	

Effects:

- Money became worthless.
- Coins were considered valuable.
- People used cowrie shells as money.
- People bartered for what they needed.
- The Chinese began to print paper money.

4 Which conclusions can be drawn about why forms of money kept changing? Pick **two** choices.

- (A) Some forms of money were hard to use.
- (B) Money wore out and had to be replaced.
- (C) Not everyone agreed on the best form of money.
- (D) People grew tired of always using the same money.
- (E) People found too many cowrie shells on the beaches.
- (F) Everyone had enough chickens and did not need to trade.

5 This question has two parts. First, answer part A. Then, answer part B.

Part A: Read the sentences from the article.

Did anyone ever tell you, “Money doesn’t grow on trees”? They wanted you to know that money is hard to get. However, if money did grow on trees, no one would bother picking it.

What does the saying “money doesn’t grow on trees” mean?

- (A) Money must be printed by the government.
- (B) You have to be an adult to get money.
- (C) Money grows only on certain bushes.
- (D) You have to work to get money.

Part B: Which phrase from the sentences **best** explains what the saying means?

- (A) “anyone ever tell you”
- (B) “wanted you to know”
- (C) “is hard to get”
- (D) “no one would bother”

Read the article “What Good Is Money?” before answering Numbers 6 through 10.

What Good Is Money?

Before the United States became a country, the colonists used a mixture of Spanish, French, and English money, and banks were even allowed to print their own money. By 1860, about 8,000 banks were offering paper money that they had printed themselves. However, much of this money was worthless. Have you heard people say, “It’s not worth the paper it’s printed on”? They could have been describing paper money during this time of our history. It’s not surprising that people began to distrust paper money and they relied more on coins and old-fashioned trading.

It was not until the Civil War that our government started to control the printing of money. In 1861, Congress issued paper money in the amounts of \$5, \$10, and \$20. Most importantly, you could take this paper money to the bank and exchange it for coins. Special paper with special ink was used to print the money. People could not easily print their own money, so for the first time, Americans could trust their paper money. In fact, the money printed back in 1861 can still be used, but most of it is in museums.



Since then, the size of paper money and the words printed on it have changed slightly. Money is now printed in \$50 and \$100 bills, too, but the money we use is much the same as it was back in 1861. In fact, now most nations use paper money and coins that are printed by their governments.

What has changed is how we use money. We buy many things with credit and debit cards now, and often, no real money changes hands. Still, no one is ready to predict that paper money and coins are likely to disappear anytime soon!

What role does money play in our lives? Prices are set in terms of money. For example, a farmer does not have to figure out how many chickens to trade for a computer. A teacher does not have to guess how many hours of teaching to trade for a car. An item has a price tag that tells what it costs in dollars, and instead of trading something for a computer or a car, we simply use money.

Money is also used to pay people for the work they do. Have you heard the saying, "Time is money"? If you are getting paid by the hour, that's true. The longer you work, the more money you earn. Everyone is willing to accept money for working. Imagine being paid in tomatoes or chickens when what you really need is money to buy gas for your car.

We can save money, too. While chickens get old and tomatoes rot, money keeps nicely, so in this way, money helps us plan for our future.

Anything, even shells, can be used as money, but everyone must be willing to accept that form of money. When people stop accepting a form of money, it loses its value. Are you thinking about inventing a new kind of money, using something you have lots of? Chances are you won't succeed. Inventing a new money system is easier said than done!

Name: _____ Date: _____

Now answer Numbers 6 through 10. Base your answers on “What Good Is Money?”

- 6 This question has two parts. First, answer part A. Then, answer part B.

Part A: Which sentence **best** explains the main idea of the first two paragraphs of the article?

- (A) Americans struggled many years before setting up a trusted money system.
- (B) The main thing that has changed about our money is the way we use it.
- (C) The Civil War was a turning point for our money system.
- (D) Printing too much paper money leads to problems.

Part B: Which detail from the article **best** supports your answer in part A?

- (A) “. . . the colonists used a mixture of Spanish, French, and English money, . . .”
- (B) “. . . they relied more on coins and old-fashioned trading.”
- (C) “. . . Congress issued paper money in the amounts of \$5, \$10, and \$20.”
- (D) “. . . so for the first time, Americans could trust their paper money.”

- 7 Read the sentences from the article.

Have you heard the saying, “Time is money”? If you are getting paid by the hour, that’s true.

What is the meaning of the saying “time is money”?

- (A) Time is valuable.
- (B) Money is valuable.
- (C) The more money you have, the more time you have.
- (D) The more time you have, the more money you have.

GO ON →

8 Read the sentence.

For better or worse, the worth of products and services is measured in dollars.

Circle the paragraph that is **best** supported by the detail above.

What has changed is how we use money. We buy many things with credit and debit cards now, and often, no real money changes hands. Still, no one is ready to predict that paper money and coins are likely to disappear anytime soon!

What role does money play in our lives? Prices are set in terms of money. For example, a farmer does not have to figure out how many chickens to trade for a computer. A teacher does not have to guess how many hours of teaching to trade for a car. An item has a price tag that tells what it costs in dollars, and instead of trading something for a computer or a car, we simply use money.

Money is also used to pay people for the work they do. Have you heard the saying, "Time is money"? If you are getting paid by the hour, that's true. The longer you work, the more money you earn. Everyone is willing to accept money for working. Imagine being paid in tomatoes or chickens when what you really need is money to buy gas for your car.

We can save money, too. While chickens get old and tomatoes rot, money keeps nicely, so in this way, money helps us plan for our future.

- 9 Why do most people want money instead of goods as a payment for working? Pick **two** choices.
- (A) It is easy to save money.
 - (B) Everyone accepts money as payment.
 - (C) People will not agree to work for free.
 - (D) Money is worth more now than it used to be.
 - (E) People can use money to buy things that they need.
 - (F) Prices of products and services are set in dollar amounts.

- 10 This question has two parts. First, answer part A. Then, answer part B.

Part A: Read the sentences from the article.

Are you thinking about inventing a new kind of money, using something you have lots of? Chances are you won't succeed. Inventing a new money system is easier said than done!

What does the saying "easier said than done" mean?

- (A) Talk means nothing and actions mean everything.
- (B) Some people talk a lot but never do anything.
- (C) Do not brag about what you are going to do.
- (D) The task is easier to talk about than to do.

Part B: Which phrase from the sentences **best** explains what the saying means?

- (A) "thinking about inventing"
- (B) "using something you have"
- (C) "you won't succeed"
- (D) "a new money system"



