THE HISTORY OF MONEY

Activity Pack -- FREE Resource

Ages 6-10 | No Prior Reading Required
Classroom, Library and Home Use

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Money Through Time

Imagine finding a strange old coin in a dusty box. Who used it? Let's take a journey through the whole history of money.

Activity 1: Put Money in Order

Number these from 1 (oldest) to 8 (newest).

Kind of Money	Order
Tapping a bank card	____
Bartering (swapping things)	____
Metal coins	____
Paying with a phone or smart watch	____
Paper money	____
Useful objects like salt, shells and beads	____
Credit cards	____
Getting cash from an ATM	____

Activity 2: Match the Clue

Clue	Answer
Over 2,500 years ago, people began making these.	_____
More than 1,000 years ago, people in China began using this.	_____
These became popular in the 1950s.	_____
Swapping things directly with each other.	_____

Think About It

* Why do you think money kept changing over time?

* Which kind of money from history would you most like to have used? Why?

Barter Market

Imagine trading apples for shoes. 'But what if the shoemaker doesn't want apples?' Swapping only works when both people want what the other has. Let's try some trades!

Activity 1: Swap Prices

At the barter market: 1 loaf of bread = 3 apples. 1 basket = 2 loaves of bread. 1 pair of shoes = 4 baskets.

Question	Answer
How many apples for 2 loaves of bread?	_____ apples
How many loaves of bread for 1 basket?	_____ loaves
How many apples for 1 basket?	_____ apples
How many baskets for 1 pair of shoes?	_____ baskets
How many apples for 1 pair of shoes?	_____ apples

Activity 2: Coin Counting

1. Leo has three 20c coins and two 10c coins. How much is that? _____
2. Mia has a $5 note and two $2 coins. How much is that? _____
3. A book costs $8. Mia pays with a $10 note. How much change? _____
4. Draw the fewest coins you could use to make $1.50:

Think About It

* Why was money easier than swapping things?

* Can you think of a time a swap would still work well today?

From Coins to Taps

Over time, money became information. Today numbers can move safely between bank accounts, and people can pay with a tap of a card, phone or watch.

Activity 1: Cash or Digital?

Tick whether each way of paying uses cash or digital money.

Way of Paying	Cash	Digital
Paying with coins at a market stall	[ ]	[ ]
Tapping a bank card at the shop	[ ]	[ ]
Buying something from an online store	[ ]	[ ]
Paying with a $10 note	[ ]	[ ]
Paying with a phone or smart watch	[ ]	[ ]

Activity 2: Design the Money of the Future

What will money look like in the future? Draw and label your idea.

My future money is called: _____

It works by: _____

Think About It

* What is one good thing and one tricky thing about digital money?

* Why were people nervous about buying things online at first?

Careful or Reckless?

Note to students:
Every family is different, and there are no right or wrong amounts of money. You never need to share how much money you or your family have.

There are two paths with money: one careful and one reckless. A hammer can build something useful or cause damage. Money is the same: it depends how people use it.

Activity 1: Which Path?

Choice	Careful	Reckless
Saving some birthday money for later	[ ]	[ ]
Spending all your money on the first thing you see	[ ]	[ ]
Thinking before you buy	[ ]	[ ]
Borrowing money and not paying it back	[ ]	[ ]
Comparing prices before choosing	[ ]	[ ]

Activity 2: Think Before Buying

Think of something you'd like to buy. Ask yourself these questions:

What is it? _____

Is it a need or a want? _____ Do I have enough money? _____

Could I wait, save, or find it cheaper? _____

My decision: _____

Think About It

* Why do you still have to pay back money spent on a credit card?

* How does it feel when you save up for something and finally get it?

Keep Your Money Safe

As money changed, keeping it safe became even more important. That means knowing about passwords, privacy, scams and protecting information.

Activity 1: Safe or Not Safe?

What Happens	Safe	Not Safe
Keeping your password a secret	[ ]	[ ]
Telling a stranger online your bank card number	[ ]	[ ]
Asking a trusted adult before buying something online	[ ]	[ ]
Clicking a message that says 'You've won a prize! Send your details'	[ ]	[ ]
Using a password that is hard to guess	[ ]	[ ]

Activity 2: My Money Safety Rules

Write three rules to keep money and information safe.

1. _____

2. _____

3. _____

A trusted adult I can ask for help: _____

Think About It

* What could someone do if they found out your password?

* Why is it important to talk to a trusted adult if something online feels wrong?

My Wise Money Habits

Technology changes, but wise habits always matter. Save carefully, spend wisely, protect information and think before buying. Money changes with time, yet wise choices never go out of style!

Activity 1: My Goals

Write or draw one money goal for each time.

Goal Tier	My Goal	How I Will Do It	When I Will Start
THIS WEEK			
THIS TERM			
THIS YEAR			

Activity 2: Wise Habits Tracker

Colour a star each day you do it.

I did it!	Mon	Tue	Wed	Thu	Fri
I saved some money (even a little)	*	*	*	*	*
I thought before buying	*	*	*	*	*
I kept a password or secret safe	*	*	*	*	*
I talked about money with my family	*	*	*	*	*
I chose not to buy something I didn't need	*	*	*	*	*

Think About It

* Which wise habit do you find easiest? Which is hardest?

* What do you think money will look like when you are grown up?

Teacher's Companion

No Prior Reading Required
This pack is fully standalone. No book or characters are referenced. Any student can complete these worksheets without prior reading. Suitable for classroom, library, and home learning programmes. This pack is an excerpt of a full book-specific learning pack available with purchase at **learningsmart.au**

Australian Curriculum Alignment

Learning Area	Strand	Year Level	Content Description (summary)
HASS	History	F-Yr 4	How things have changed over time: barter, coins, paper and digital money (WS1)
Mathematics	Number and Money	F-Yr 4	Count coins and notes; work out change; multiply in trades (WS2)
Digital Technologies	Knowledge and Understanding	F-Yr 4	How digital systems move and store information, such as money (WS3)
Health and PE	Personal, Social and Community Health	F-Yr 4	Making safe choices online; asking a trusted adult for help (WS5)
Gen. Capabilities	Personal and Social Capability	F-Yr 4	Self-management: responsible choices and goal setting (WS4, WS6)
Gen. Capabilities	Critical and Creative Thinking	F-Yr 4	Compare choices and imagine future money (WS3, WS4)
English	Literature	F-Yr 4	Ask questions about money and connect them to own experiences

16 Key The History of Money Lessons

#	Lesson
1	Long ago, people traded directly with each other. This is called barter.
2	Barter only works when both people want what the other has.
3	People used useful objects such as salt, shells, beads and grain as money.
4	Over 2,500 years ago, people began making metal coins.
5	Lots of coins are heavy and hard to carry.
6	More than 1,000 years ago, people in China began using paper money.
7	Money works because people trust it and believe in it together.
8	Banks keep money safe and help people borrow to start farms, shops and businesses.
9	Cheques let people pay without carrying piles of cash.
10	Credit cards became popular in the 1950s, but the money must be paid back.
11	ATMs let people get cash at any time of day or night.
12	Money became digital: numbers moving safely between bank accounts.
13	Today people can tap a card, phone or smart watch to pay.
14	Passwords, privacy and knowing about scams keep money safe.
15	Money looks different around the world, but it does the same job.
16	Save carefully, spend wisely, protect information and think before buying.

Answer Keys and Discussion Guidance

WS1 -- Money Through Time (Answers)
Order: bartering 1; useful objects 2; metal coins 3; paper money 4; credit cards 5; ATM 6; tapping a card 7; phone or watch 8 (accept ATM and credit cards either way). Clues: metal coins; paper money; credit cards; barter.

WS2 -- Barter Market (Answers)
6 apples; 2 loaves; 6 apples; 4 baskets; 24 apples. Coins: 1. 80c; 2. $9; 3. $2 change; 4. a $1 coin and a 50c coin.

WS3 -- Cash or Digital? (Answers)
Cash: coins at a market stall; a $10 note. Digital: tapping a card; online store; phone or smart watch. Future money designs: accept all reasoned ideas.

WS4 -- Sensitivity Note for Educators
Families have very different amounts of money. Avoid asking students how much money they or their family have. Careful: saving, thinking before buying, comparing prices. Reckless: spending it all at once, not paying back.

WS5 -- Safe or Not Safe? (Answers)
Safe: secret password; asking a trusted adult; a hard-to-guess password. Not safe: giving a card number to a stranger; clicking a 'You've won' message.

WS6 -- Challenge Tracker
There are no correct scores. Celebrate every attempt; saving 'even a little' counts.

Upsell Note for Educators
This generic pack is based on the Learning Smart book series. The full book-specific learning pack -- which references the characters, story moments, and adventure narrative -- is available with book purchase or subscription at **learningsmart.au**. Book-specific packs significantly increase student engagement and reading motivation.

Differentiation Strategies

Level	Strategy	Example Application
Below Level (support)	Reduce written output; use sentence starters; allow verbal responses; pair with peer.	WS1: use picture cards to order the money timeline. WS2: use real or play coins.
On Level (standard)	Complete all activities as written. Use discussion partner for Think About It sections.	Standard completion with class debrief of Think About It questions.
Extension (enrichment)	Keep a family 'think before buying' list for one week.	Research the money of another country and compare it with Australian money.

7 Discussion Questions

1. Who do you think used the strange old coin in the dusty box?
2. Why did barter sometimes not work?
3. Why does a paper note have value if it is 'only paper'?
4. How is a credit card different from cash?
5. How is money like a hammer?
6. What can you do to keep your money and information safe?
7. What do you think money will look like in the future?

Classroom Display Ideas

Money Timeline: A wall timeline from barter to phones, with student drawings.

Barter Market: A class market where students swap items and discover the problem with barter.

Money Around the World: Pictures of notes and coins from different countries.

Careful or Reckless?: A two-path poster sorting money choices from WS4.

Safety Rules: Class money and online safety rules from WS5.

Future Money: A gallery of future money designs from WS3.

Want the Full Adventure?

This free activity pack is inspired by the **Learning Smart book series** -- everyday adventures about character, confidence and growing into a kind, capable leader.

The Full Book-Specific Learning Pack Includes:

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