Spot On Social Studies

We Have Many Choices



by Nel Yomtov

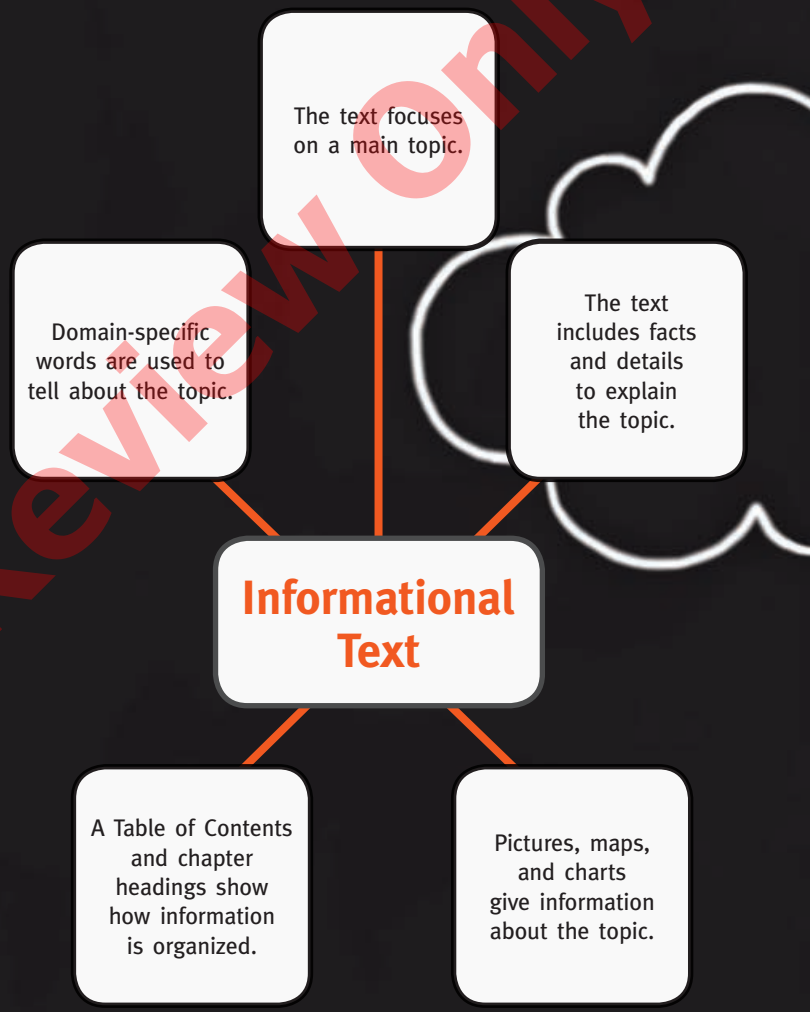
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INFORMATIONAL TEXT
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Printed in Guangzhou, China. xxxx-xx-xxxx

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ISBN: 978-1-5322-5202-0

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CHAPTER 1

Choices about Earning, Spending, and Saving

People work to **earn** money. They use that money to buy things they need. Their most important needs are a place to live, food, and clothing.









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People also use money to buy things they want. Adults save money to get the things they want. It might be a new television. It might be a family vacation. People make choices about what to spend their money on.



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Many kids earn money, too. They save money so they can buy things they want. It might be a new game. It might be a trip to an amusement park.



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Kids can do **chores** at home to earn money. They can wash dishes. They can help with the laundry.



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Kids can also do jobs in the **neighborhood** to earn money. They can take care of a pet. They can pick up mail when a neighbor is away.



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An important choice for kids is what to do with the money they earn. They can spend it on things they need, like food. Or they might buy a new toy they want.



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Kids, like adults, have to make **decisions** about how to spend their money. Do they really need to buy a snack right now? Do they really need a new toy? Or should they save their money for something bigger—like a trip to an amusement park?



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CHAPTER 2

Choices at an Amusement Park

Josh and Kayla have each saved $20. They did chores at home. They did jobs for neighbors. Today is the day they are going to the amusement park.



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