



**Money Smart Kids!**

Discovery  
EDUCATION

JACKSON<sup>®</sup>  
CHARITABLE FOUNDATION

## **Cha Ching Family Activity It's Got to be Earned**

**Overview:** Kids know their parents go to work and sometimes even visit them there. But for younger children, work takes their parents away from them each day and they don't understand why. Even older children, who typically understand that people go to work to earn money, may lack understanding about why earning money is important. At school, your child is learning that everything costs money and that is why people work. In this activity, families work together to make visible the invisible process of earning to pay bills and to purchase things we need and want to help children understand that money must be earned.

**Activity Duration:** Varies

### **Outcome**

- Students will learn about their parent's profession and other professions in their community

### **Materials**

- Computer or tablet with internet access

### **Procedure**

1. During a trip to the grocery store, shopping mall, department store, or other type of store, look at price tags with your child. Ask them how much each thing costs. Ask which items cost money. Help your child conclude that everything costs money. Explain that we work to earn money to help pay for things we need and want. Ask your child to tell you what they have learned in school about why adults work. Note any misconceptions and be sure to address them as you discuss the video.
2. WATCH the video [It's Got to Be Earned](#) with your child.
3. DISCUSS what happened with Zul and how he solved his problem.
4. TOGETHER, talk about your work. Tell your child your "work story". Allow your child to ask you questions, such as the following:
  - What do you do when you go to work? What does an average day look like?
  - Why do you spend so many hours there?
  - What training did you have to do to prepare for your current job?
  - How long have you been at your current job?
  - How do you get paid (e.g., paper paycheck, electronic bank deposit, etc.)?
  - What was your motivation for choosing your job? Did you think about how much money you would earn? OR did you choose their job because of your skills, talents and/or interests? Or both?
  - How do you decide how to spend the money you earn?



5. TAKE ACTION! In school, students have been considering their skills, talents, and interests to help them think about ways they might earn money. Help your child put their thoughts and ideas into action. Perhaps they could offer their services to family members or friends. Once students earn some money through work, talk to them about the experience – what they liked, what they didn't like, how it felt to earn their own money.

### **Optional Extension**

Expand your resources! Reach out to a relative, neighbor or family friend and learn about their profession. Have your child think about their skills, talents, and interests. Discuss the kinds of jobs that use those qualities, and reach out to someone in that profession to see what it's like to do that work. At younger ages, it is important to keep kids thinking about skills, talents, and interests rather than what they are going to be when they grow up. Who knows what they will be (or what the jobs will be), but they can follow their interests and talents!