This listening selection is to be used in administering Book 2 of the English Language Arts Test. The entire selection is to be read aloud twice to the students. For complete directions, please follow the instructions in the Teacher's Directions.

Remember: This is a secure test. You are not to discuss this test, show it to anyone, or photocopy these materials, as the security of the test could be breached.

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It’s Only Money!

by Ben Sutter

Did you know that money is not worth the paper it is printed on? It is worth a lot more. Money is really just a symbol. That means it stands for something else. Long ago, people did not use money. They did not go to stores to buy what they needed. People had to make or grow food, clothes, and other things they needed. They grew crops. They made clothes from wool from their sheep. They made baskets from grasses. They made pots from clay they dug out of the ground.

Later, people started trading. When people traded, they no longer had to make everything they needed. People began to do certain kinds of work. Then they would trade what they made to someone else in order to get different foods and goods. To trade like this is to barter. It works like this. One farmer might have cows. Another farmer might have chickens. If the two farmers traded with each other, they could both have milk and eggs.

The barter system was a good system. Bakers could trade bread for wheat. Then they could use the wheat to make more bread. Weavers could trade cloth for meat. A wood worker could trade a table for a saddle. Trading let people work at certain jobs. It also gave people a way to buy things they needed.

But one problem with bartering was that not everyone agreed on prices. A farmer might think a cow was worth ten chickens. The other farmer might think that the cow was worth only six chickens. There was no one to set the price for goods. That means that people had to work out a price each time they wanted to trade.

Another problem was that the goods might be too heavy to carry. What if the cow farmer wanted to trade a cow for a horse? Or if the chicken farmer wanted to trade ten chickens for a pig? They would have to carry their animals with them.

Bartering did not have a way to make change, either. What if the cow farmer wanted to trade a cow for a chicken? A cow is worth more than a chicken. One cow might be worth ten chickens. But what if the farmer only wanted one chicken, not ten? The farmer should get “change.” But how can you make change from a cow?

This is where money comes in. People used to use all kinds of small things for money. They used shells, beads, feathers, seeds, and even salt. (Salt was worth a lot because it was needed to save food and to make food taste good.) A group of people...
would decide the worth of a kind of shell. Other kinds of shells would be worth more or less. Then people had money that was worth a certain amount. It was easy to carry. It was easy to make change.

As time went on, people formed governments. The governments began to make the money. Now our bills have pictures of presidents. Some countries have money with pictures of kings and queens. Some countries have bills that are printed in many colors. When we travel, we can trade our money with people from other countries. Using money means that we don’t have to travel with chickens, cows, or clay pots!