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## Money and Prices

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Living in today's world costs money. We are consumers—we pay money for the goods and services we use. You and your family have to spend money for clothes, food, and the house you live in. This is called your cost of living—what you have to pay for basic needs. Cost of living varies depending on where you live.

Money is just a bunch of coins and bills—bits of metal and pieces of paper. What makes these bits and pieces valuable is the fact that we all agree on what each one is worth. A \$20 bill is made of the same stuff as a \$5 bill and is exactly the same size and weight. But we all agree that the \$20 is worth four times as much as the \$5 bill. Even though the value of money may be just in our heads, it makes money very powerful.

Since everyone agrees on the value of money, we can use it to buy almost anything: food, clothes, vacations, toys, video games, and even the house we live in. Businesses exchange goods and services for money because they can use it to buy what they need. Money is a means of exchange that allows people to get what they want and need. Money can be saved and used in the future. An advantage to using paper and small bits of metal is that



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