



The Four Players

Lesson 2.5.1 • Part B • Households, businesses, banks, government

I CAN

name the four sectors of the economy and say what each one does

Every dollar in the country moves between four players: **households** (families, who work and buy), **businesses** (who make and sell), **banks** (who keep money safe, pay interest, and lend), and **government** (who collects taxes and provides things everyone uses). Match each job to its player.

WHAT HAPPENS	HOUSEHOLD	BUSINESS	BANK	GOVERNMENT
Ava’s mom earns a paycheck at work				
A store sells Ava a backpack				
Ava’s savings account pays her 12¢ of interest				
Taxes pay for the road outside school				
A bakery borrows money to buy a new oven				

Draw the four players as boxes and draw arrows showing where a dollar goes when Ava’s mom gets paid, buys groceries, and puts \$5 in the bank.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

What happens	Player	Note
Ava's mom earns a paycheck at work	Household	The household receives; a business pays
A store sells Ava a backpack	Business	The household is on the other side of it
Ava's savings account pays her 12¢ of interest	Bank	The bank pays for the use of her money
Taxes pay for the road outside school	Government	Collected from households and businesses
A bakery borrows money to buy a new oven	Business	And a bank lends it — two players

3–5 The point most students miss

Every line has two players, not one. Someone pays and someone is paid. The table above names the one the sentence is written from, but a student who says “household *and* business” for the paycheck has understood **more**, not less. Accept it and say why it is the better answer.

Ask: “Who is on the other side of this one?” Ask it on every row and the arrows in the drawing box draw themselves.

3–5 The drawing box

Four boxes, arrows between them. A correct version has a dollar leaving the business as the paycheck, going to the household, some of it returning to a business as groceries, and \$5 going to the bank. **The dollar never disappears — it moves.** That is the one idea the page exists to plant.

Ask: “Where does the \$5 in the bank go next?” It gets lent to the bakery, which is the row right above.

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 2.5 — Money and Community**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The \$100 Week™**. Everything is at wealthwisekids.org.