

## Secret Code

Fill in the circle by the correct answer. Then write the answers to numbers 3, 4, and 5.

1. The job of a recruiter is to \_\_\_\_\_.

- (A) translate messages
- (B) speak several languages
- (C) enlist people in the armed forces
- (D) teach marines how to fight

2. Grazing animals \_\_\_\_\_.

- (A) eat grass in a field
- (B) are not owned by anyone
- (C) are chickens and geese
- (D) do not live in herds

3. Why were messages communicated in code during battles?

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4. In what ways do you think Chester Nez's background prepared him for his role in World War II?

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5. How do you feel about the conclusion of the code talkers' story?

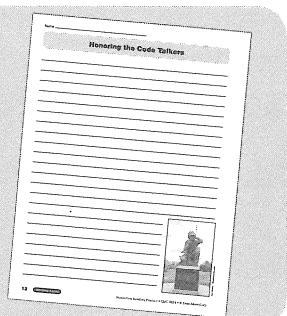
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### Write About the Topic

Use the Writing Form to write about what you read.

Write a message in English thanking the code talkers for their service. Include a few words from the code talkers' dictionary.



# Taxes and Spending

## **Level 1**

## Words to Know list, Reading Selection, and Reading Comprehension questions

	<p>Name _____</p> <p><b>Paying Taxes</b></p> <p>Fill in the circle by the correct answer. Then check your answers at the bottom of the page.</p>
	<p>Circle S.</p>
<p><b>Paying Taxes</b></p>	
<p>Jake had saved his allowance for a long time. He wanted to buy his mother a necklace. His mom had even helped him figure out how much sales tax he would need to pay. Jake had to pay a little extra tax on his necklace because it was a gift. This extra tax is called the <b>sales tax</b>. What is sales tax? Sales tax is a tax on goods and services. In the U.S., it is called a <b>general consumption tax</b>. It is collected by state governments and local governments. Taxes are collected by state governments, cities, towns, counties, school districts, and other units of government. Some states levy a <b>state income tax</b>, which is a tax on income or business profits. Some states also have a <b>state sales tax</b>, which is a tax on sales of goods and services. You may have to pay some kind of tax.</p>	
<p><b>Why Pay Taxes?</b></p> <p>People have to work money to provide services and products that we all need. Companies pay for things such as raw materials and delivery. Why must they pay taxes? They must pay taxes so that they can help people. Taxes are used to pay for community services such as police departments, fire departments, museums, and playgrounds for our children. Taxes are used to pay for roads, bridges, and airports. Taxes are used to pay for schools. Have you ever compared a state's tax rate with another state's tax rate? There are differences between states in the amount of taxes that are collected from our country.</p>	
<p><b>What is Income Tax?</b></p> <p>You may have heard the term <b>income taxes</b> before. Income is to paid off debts. Income taxes are taxes that may be taken out of someone's paychecks. The person who pays the tax gets to keep the rest of his or her paychecks. The person who pays the tax may have to turn over more money than he or she expected.</p>	
<p><b>Who Spends the Money?</b></p> <p>Who gets the money that is spent? People who are elected to public office have the power to collect taxes. They are responsible for spending tax money wisely. In the United States, only Congress has the power to tax and to spend.</p>	
<p>The president cannot raise taxes or spend money without the approval of Congress. It is up to the American people to decide who they want to represent them in Congress. It is important to make sure that tax money is not wasted, but spent wisely.</p>	
 <p>Congress meets in the U.S. Capitol National Estuary Partnership Unit 102</p>	
<p>Answers and Spelling Help</p>	
<p>Answers to the questions in this unit are on pages 116-117. Spelling words are on pages 118-119.</p>	
<p><b>Words to Know</b></p>	
<p><b>Paying Taxes</b></p>	
<p>allowance excited intense profits corporations repenting highways museums suppressed project automatically overpaid responsible approval intelligent represent</p>	
<p>Three and Spelling Help</p>	

**Level 2**

## Words to Know list, Reading Selection, and Reading Comprehension questions

**What Are Taxes?**

Fill in the circle by the correct answer. **1**

**What Are Taxes?**

Your parents are taking you shopping for school clothes. You estimate the cost at \$100. But when you get home, you find the total cost is more than \$100. Why? It's because you forget to add sales tax. Sales tax is a tax added to things you purchase. A tax is a sum of money, or income, added to the price of something you buy. Taxes are collected by states, cities, and the national government.

There are three kinds of taxes: state, city, and the national government. The price you pay for a new bicycle is affected by state, city, and the national governments.

**Businesses**

You may have heard about income taxes from your parents or other adults. Income taxes are the taxes that people earn. People who receive wages and salaries have to pay taxes on them automatically. People who own their own business or are self-employed have to pay taxes on their profits. They may have to pay more taxes if they sell their products or services at a higher price. They may have to pay more taxes if they sell their products or services at a lower price. They may have to pay more taxes if they sell their products or services at a price that is the same as the money they earn.

**Why Pay Taxes?**

People have to pay taxes for the benefit of their families. They help to pay for schools, roads, and hospitals. They help to pay for police and fire departments. They help to pay for parks and playgrounds. They help to pay for services that serve the poor or disabled. They help to pay for roads and highways. They help to pay for national defense. They help to pay for space exploration. They help to pay for programs that protect our country. People living together in a community must pay the costs of providing for them.

**Spending**

When you spend where tax money is spent, you help to make it easier to pay off our country's expenses. When you buy a product or service, many taxes in the nation or state are responsible for getting the power to tax and spend money. In the nation, some taxes or general money comes from the U.S. Congress. It is up to the American people to decide how much money to spend, however, and who people will be responsible for spending it. That way, you can have more fun having money if it is used wisely, but well-spent.

**Words to Know**

**What Are Taxes?**

estimate  
income  
profits  
automatically  
corporations  
highways  
supervised  
protect  
responsible  
opposed  
intelligent  
representatives

**Lesson 10: Taxing and Spending 11**

**Social Studies Vocabulary 11**

**Taxes and Spending 12**

**Level 3** ■ ■ ■

## Words to Know list, Reading Selection, and Reading Comprehension questions

## **Assemble the Unit**

Reproduce and distribute one copy for each student:

- Visual Literacy page: Taxes Work for Us, page 21
  - Level 1, 2, or 3 Reading Selection and Reading Comprehension page and the corresponding Words to Know list
  - Graphic Organizer of your choosing, provided on pages 180–186
  - Writing Form: A Wise Use of Tax Money, page 22

## **Introduce the Topic**

Read aloud and discuss the photos and captions on page 21.

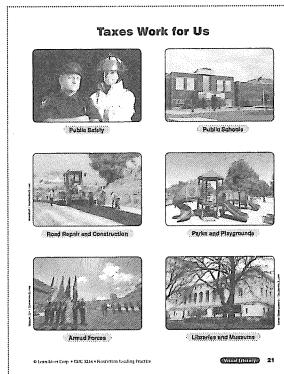
Explain that students will read about taxes. Tell students that the photos show some things that are paid for with taxes. They are things people need and can't provide on their own.

## **Read and Respond**

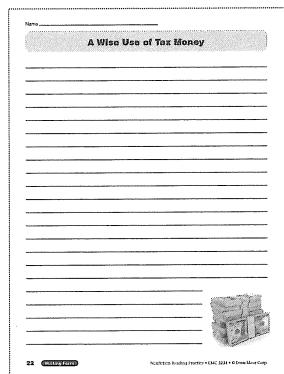
Form leveled groups and review the Words to Know lists with each group of students. Instruct each group to read their selection individually, in pairs, or as a group. Have students complete the Reading Comprehension page for their selection.

## **Write About the Topic**

Read aloud the leveled writing prompt for each group. Tell students to use the Graphic Organizer to plan their writing. Direct students to use their Writing Form to respond to their prompt.



## Visual Literacy



## Writing Form

# Taxes Work for Us



Public Safety



Public Schools



Road Repair and Construction



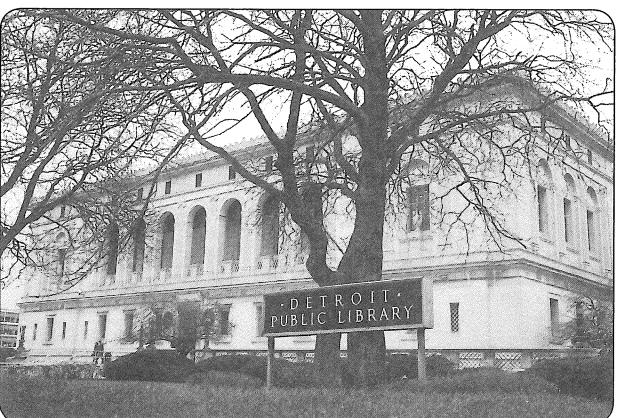
Parks and Playgrounds

mudart / Shutterstock.com



Armed Forces

Infinite\_Eye / Shutterstock.com



Libraries and Museums

Susan Montgomery / Shutterstock.com

# **A Wise Use of Tax Money**



## **Words to Know**

### **Paying Taxes**

allowance

excited

income

profits

corporations

repairing

highways

museums

supported

protect

automatically

overpaid

responsible

approval

intelligent

represent

## **Words to Know**

### **What Are Taxes?**

estimate

income

profits

automatically

corporations

highways

supported

protect

responsible

approval

intelligent

representatives

## **Words to Know**

### **Holding the Purse Strings**

estimated

imposes

income

profits

corporations

portion

highways

existing

repair

support

civilized

responsibility

ability

approval

intelligent

Taxes and Spending ■

Taxes and Spending ■ ■

Taxes and Spending ■ ■ ■



# Paying Taxes

Jake had saved his allowance for a long time, because he had his heart set on a mountain bike. His mom had even helped him figure out how much sales tax he would need to pay. Jake was excited about buying a new bike with his own money!

Why did Jake need to add sales tax to the price of the bike? Jake's state and most states in the U.S. have a sales tax. A tax is a payment made to the government. There are different kinds of taxes. Taxes are collected by cities, states, and the national government. Some laws put a tax on sales. Others tax income or business profits. Workers, business owners, and corporations all pay taxes. Just about everyone has to pay some kind of tax.

## Why Pay Taxes?

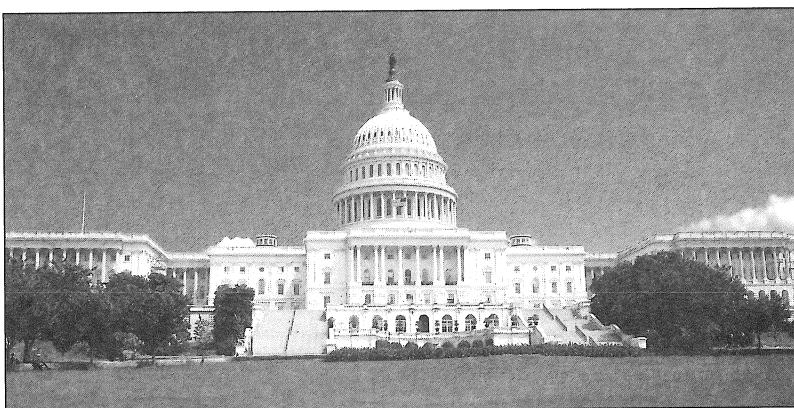
People work hard to earn money to provide things their families need. Everyone needs to pay for things such as food, shelter, and clothing. Why must they also pay taxes? People need some things that they can't provide for themselves. Their taxes pay for community services such as police, fire departments, and schools. Taxes also pay for building and repairing roads and highways. City parks, museums, and playgrounds are paid for by taxes. Have you ever camped at a state park or visited a national park? Those are supported by taxes, too. Taxes pay for the armed forces that protect our country.

## What Is Income Tax?

You may have heard adults talk about income taxes. Income tax is paid on wages that people earn. Income taxes may be taken out automatically from a person's paycheck. The paystub tells how much was taken out. At the end of the tax year, people may have to pay more to catch up on what they owe, or they may get some money back if they overpaid.

## Who Spends the Money?

Who decides how to spend tax money? People who are elected to public office have the public's trust, and they are responsible for spending tax money wisely. In the national government, only Congress has the power to tax and to spend. The president cannot raise taxes or spend money without the approval of Congress. It is up to the American people to elect intelligent, honest, and wise people to represent them in Congress. That is one way to make sure that tax money is not wasted, but spent wisely.



Congress meets in the U.S. Capitol Building.

## Paying Taxes

Fill in the circle by the correct answer. Then write the answers to numbers 3, 4, and 5.

1. A tax on workers' pay is called \_\_\_\_\_.  
Ⓐ a business tax  
Ⓑ a sales tax  
Ⓒ an income tax  
Ⓓ a public tax
2. One of the jobs of Congress is to \_\_\_\_\_.  
Ⓐ approve spending  
Ⓑ pay sales tax  
Ⓒ print money  
Ⓓ elect the president
3. What was the author's purpose in writing paragraph 3?

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4. What is the relationship between voting and government spending?

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5. Name some things you have personally enjoyed doing that were made possible by taxes.

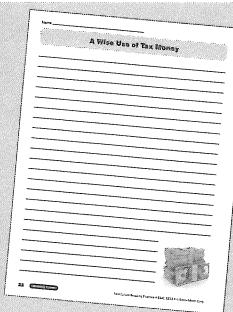
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### Write About the Topic

Use the Writing Form to write about what you read.

Propose a way that tax money could be used to make your neighborhood better.



# What Are Taxes?

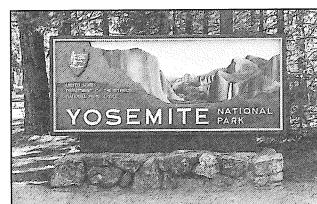
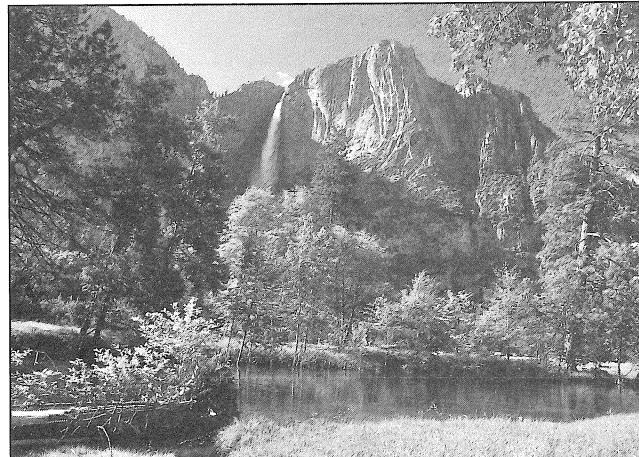
Your parents are taking you shopping for school supplies. You estimate the cost as you shop. But when you get to the checkout, you find the total cost is more than your estimate. Why? It may be because you forgot to add sales tax. Sales tax is added to things you purchase. A tax is a payment that is made to the government. The government puts taxes on sales, on income, and on business profits. Taxes are collected by cities, states, and the national government of the United States.

## Income Tax

You may have heard about income taxes from your parents or other adults. Income tax is paid on wages that people earn. People who receive a paycheck have income taxes taken out automatically. The amount is printed on a paystub attached to their check. At the end of the tax year, they may have to pay more to catch up on what they owe. Or they may get some money back if they paid too much. Business owners and corporations must pay taxes on the money they earn, as well.

## Why Taxes?

People work hard to earn money for the basic needs of their families. They pay for things such as food, shelter, and clothing. Why must they also pay taxes? People need some things that they can't provide for themselves. Their taxes pay for police, fire departments, and schools that serve the community. Other services help those who are poor or ill. Taxes pay for roads and highways. City parks, playgrounds, state parks, and national parks are supported by taxes. Taxes also pay for the armed forces that protect our country. People living together in a society must pay the costs of providing all these things.



National parks preserve beauty for everyone to enjoy.

## Spending

Who decides where tax money is spent? People who are elected to public office are responsible for spending the public's money wisely. In the national government, only Congress has the power to tax and spend. The president cannot raise taxes or spend money without the approval of Congress. It is up to the American people to elect intelligent, honest, and wise people to be their representatives in Congress. That is one way they can make sure their tax money is not wasted, but well spent.

## What Are Taxes?

Fill in the circle by the correct answer. Then write the answers to numbers 3, 4, and 5.

1. Roads, highways, and bridges are examples of things that \_\_\_\_\_.  
 (A) are not really necessary  
 (B) make cities overcrowded  
 (C) people cannot provide for themselves  
 (D) are not supported by taxes
  2. Taxes are paid to the \_\_\_\_\_.  
 (A) government  
 (B) corporation  
 (C) school  
 (D) representative
  3. What idea in paragraph 3 justifies the need for people to pay taxes?
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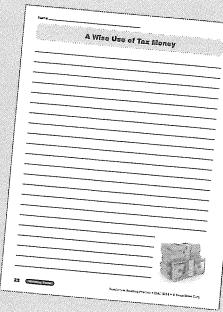
4. What reason does the text give to support the idea that people should vote?
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5. Describe an occasion when something that was paid for with taxes benefitted you.
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### Write About the Topic

Use the Writing Form to write about what you read.

Propose a way that tax money could be used to improve your school.



# Holding the Purse Strings

Have you ever estimated the cost in your head while you shopped for school clothes? When you got to the checkout, did you find it cost more than your estimate? Did you wonder why? It may have been because a sales tax was added to the total. A tax is a payment that is ordered by law and paid to the government. The government imposes taxes on sales, on income, and on business profits. The taxes you pay may go to the government of the city and state you live in. They may also go to the national government of the United States.

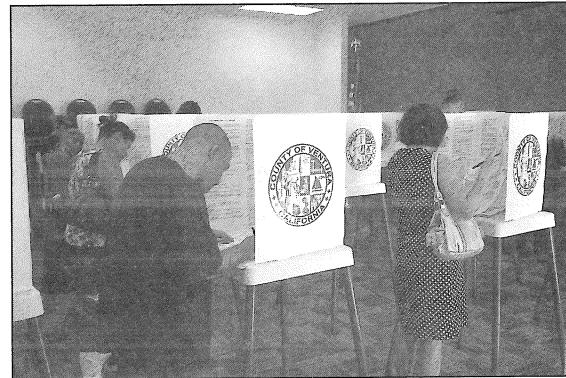
## Working Hard for Your Money

People who receive a paycheck for their work can see the amount of taxes that were taken out printed on a paystub attached to their check. People who work for themselves, business owners, and corporations must pay a portion of the money they earn, as well.

People work hard to earn money for the basic needs of their families. They must pay for things such as food, shelter, and clothing. Why must they also pay taxes to the government? On their own, people can't provide everything they need. Their taxes pay for things such as police and fire departments that serve everyone in the community. Other services help people who are poor or ill. Taxes pay for building new roads and highways, and for keeping the existing ones in repair. They support city parks and playgrounds, state parks, and national parks. Taxes also pay for the armed forces that protect our country. Taxes pay for public schools and libraries. Oliver Wendell Holmes, who was a justice of the U.S. Supreme Court, put it this way: "Taxes are what we pay for a civilized society."

## Spending for the Common Good

Who decides where the money collected in taxes is spent? People who are elected to public office have the responsibility of spending the public's money wisely. In the United States national government, Congress has the "power of the purse." The House of Representatives has the ability to tax and to spend the public's money for the national government. The president cannot raise taxes or spend money without the approval of Congress. By electing intelligent, honest, and wise people to public office, the American people hold the purse strings. They can see that their tax money is not wasted, but well spent.



Joseph Sohm / Shutterstock.com

Voting is a right that every adult American should exercise.

