

# Identifying ways we all benefit from taxes

Students create a map highlighting resources and programs near them that are paid for with tax dollars.

## Learning goals

### Big idea

Taxes help pay for many programs and resources in your area.

### Essential questions

- What programs and resources are paid for with taxes?
- Which of these programs and resources are available in your community?

### Objectives

- Demonstrate an understanding that taxes pay for many programs and resources
- Create a map identifying community programs and resources that are paid for with taxes

### NOTE

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Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

#### KEY INFORMATION

Building block:

 Financial knowledge and decision-making skills

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Earn (Paying taxes)

School subject: Fine arts and performing arts, Math, Social studies or history

Teaching strategy: Cooperative learning, Project-based learning

Bloom's Taxonomy level: Understand, Apply, Create

Activity duration: 75-90 minutes

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#### National Standards for Personal Financial Education, 2021

Earning income: 4-7, 8-5, 8-7

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

## What students will do

- Identify common programs and resources that are paid for with taxes.
- Create a map showing local programs and resources that are paid for with taxes.

## Preparing for this activity

- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Gather poster paper, colored pencils or markers, and rulers for each group of students to use to create a map.
- Secure access to the Internet and computers or tablets so each group can conduct research.

### What you'll need

#### THIS TEACHER GUIDE

- Identifying ways we all benefit from taxes (guide)  
[cfpb\\_building\\_block\\_activities\\_identifying-ways-we-all-benefit-taxes\\_guide.pdf](#)

#### STUDENT MATERIALS

- Identifying ways we all benefit from taxes (worksheet)  
[cfpb\\_building\\_block\\_activities\\_identifying-ways-we-all-benefit-taxes\\_worksheet.pdf](#)
- Computers or tablets with Internet access
- Poster paper, colored pencils or markers, and rulers

## Exploring key financial concepts

The three levels of government in the United States – federal, state, and local – collect taxes from individuals and businesses to pay for public programs. These are programs that benefit society as a whole and involve things that individuals or businesses usually can't buy. The federal government uses taxes to pay for things like national defense, education, health care, retirement and disability programs, benefits such as food stamps, medical research, transportation, natural resource

### TIP

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Because financial products, terms, and laws change, students should be encouraged to always look for the most up-to-date information.

protection and management, pensions for retired military personnel and government workers, and many other important national expenses. State and local governments use taxes to pay for things such as schools, libraries, firefighters, police protection, and other resources and services.

In contrast, things in our communities that individuals or businesses can own – like houses, stores, and movie theaters – are paid for with funds that are considered private.

## Teaching this activity

### Whole-class introduction

- Ask students to share what they know about taxes.
- If needed, explain that governments collect different taxes, including personal income tax, sales tax, and property tax. The money collected from taxes is used for public services that benefit society as a whole, such as public schools, police protection, public libraries, community centers, and parks.
- Tell students that they'll work in groups to create a map showing nearby programs and resources that are paid for with taxes.
- Be sure students understand key vocabulary:
  - **Taxes:** Required payments of money to governments, which use the funds to provide public goods and services for the benefit of the community as a whole.

#### **TIP**

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Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

### Group work

- Divide students into four to five groups.
- Distribute art supplies and rulers to the groups.
- Groups will use the Internet and their knowledge of their community to generate a list of programs and resources within a range of up to 10 miles from their location that are paid for with taxes.
- Groups will work together to create their maps showing those programs and resources.
  - Ask groups to start by drawing themselves in the center of the map.
  - They'll then draw buildings, landmarks, or other things to show nearby programs and resources that are paid for with taxes.

- Examples may include: Libraries, schools, jails, firefighters, judges, police officers, roads, bridges, parks, courthouses, public officials, education, government agencies, government buildings, the military, etc.

## Wrap-up

- Allow groups to present their maps to the class.
- Bring the class back together and discuss what programs and resources the groups identified.
- Ask for volunteers to share their responses to the reflection questions.

## Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of earning, including paying taxes. Suggested activities include ["Examining the elements of a paycheck"](#) and ["Teaching others about Social Security."](#)

## Measuring student learning

Students' responses during discussion and the content of their maps can give you a sense of their understanding. **Keep in mind that students' maps may vary, as there may not be only one right approach.** The important thing is for students to have reasonable justification for their choices.