Free money books for kids

Peabody · checked 2026-10-19

Peabody has 6 free money books for kids, on how paychecks, banks, taxes and credit scores work. They run from levels 8 to 13 and each opens at once with no sign-up. The table shows every book's level and length, so a grown-up can pick one that fits the reader. Free through the end of 2026.

- Book: From Paycheck to Bank · Level: Level 8 · Kind: True story · Words: 816
- Book: Where Do Taxes Go? · Level: Level 8 · Kind: True story · Words: 805
- Book: How Does a Paycheck Work? · Level: Level 10 · Kind: True story · Words: 1,222
- Book: How Do Taxes Work? · Level: Level 10 · Kind: True story · Words: 1,285
- Book: How Credit Scores Are Built · Level: Level 13 · Kind: True story · Words: 1,339
- Book: How the Federal Tax System Is Built · Level: Level 13 · Kind: True story · Words: 1,527

Picking one for your child

Every book here is sorted by Peabody's reading level, which is worked out from the text and never from the child. A lower level means shorter sentences and easier words, so start where your child can read about half of a book alone and read the rest together. If it is too hard, go down a level. If they race through it, go up.

A reading level is not an age

A twelve-year-old with a first babysitting job wants a straight answer about pay and taxes and may still read at a middle level. Each topic here is written three times: an easy version for about 7 to 11, a fuller one for about 10 to 13 and a detailed one for about 13 to 16, none of them babyish. The level in the table is how hard the words are. The ages above are who the book is for.

Facts, not advice

These books explain how money systems work in the United States, with the date and the source of every rate, limit and rule, and they say where states differ. They never tell anyone which bank, card or app to use, what to buy, how to invest or how to lower a tax bill.

For growing readers

2 are at level 8: From Paycheck to Bank and Where Do Taxes Go?. Longer books, with more going on in each one.

For confident readers

4 are at levels 10 to 13: How Does a Paycheck Work?, How Do Taxes Work?, How Credit Scores Are Built and How the Federal Tax System Is Built. These are for children who read chapters and longer passages on their own.

Reading them together

A grown-up can read any of these aloud from a phone or tablet, one page at a time, and a child who reads can take over. Where a device can speak, the book page has a Read to me button that reads each page aloud in the device's own voice. Every book page has a Print link too, if you would rather read on paper.

More free stories

- The whole library: free stories by reading level, no account needed.
- Classic stories retold short: fables, fairy tales, myths and legends.
- Free nonfiction books for kids, one topic at three levels
- Free technology books for kids
- Free sports books for kids
- Free beginning reader books for kids just learning to read
- By level: Level 8 · Level 10 · Level 13

Questions parents ask

What reading level are these money books?

They run across levels 8 to 13. Peabody works each level out from the book's text: how long the sentences are, how many words fit on a screen and how common the words are. The table shows the level of every book, so you can pick a lower or a higher one.

Are any of these books scary?

None carries a mark above gentle, and none is on the scary stories shelf. The short description on each book's page says what it covers, so read it first if your child is sensitive.

Do the books cost anything?

No. Every story on this page is free to read through the end of 2026, with no account and no card.

Free at peabody.kids/money-books-for-kids