



# WELCOME!

The Let's Play Money printable packet is designed to inspire kids' interest in financial literacy, build money knowledge and habits, and serve as a tool to spark conversations about financial topics.

Each grade-level packet is full of skill-building games, puzzles, and other interactive activities based on financial literacy standards set forth by the National Financial Educators Council, the Washington State Financial Literacy Standards, and the National Content Standards for Entrepreneurship Education.

Learning about money fosters literacy (financial literacy is tied directly to strong reading literacy), numeracy (working with numbers), and sound practices (forming good habits, planning, and strategizing). To that end, each packet offers integrated opportunities to build reading and math skills while developing financial competencies.

According to the National Financial Educators Council, kids' financial habits are set by ages 7-9. It's never too soon to talk to kids about money, and the Let's Play Money packets are here to help you start those conversations with your kids. Now is the time!

Congratulations on taking this important step!

*Mara Williams*

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 Certified Financial Literacy Educator



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# THANK YOU FOR YOUR ORDER!

**This is the April **Let's Play Money** printable packet for 3rd graders.**

## GET STARTED

- Set up a regular schedule for Let's Play Money to build regular engagement.
- Print the Let's Play Money pages.
- Share the entire packet or offer individual pages for your kid to complete.
- Build opportunities to engage in real-life, money-oriented activities and conversations during the month.
- Go over your kid's work with them and check the answer key at the end of the packet.

## CONTENTS

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# LET'S PLAY MONEY

## NEWS

### COLONIAL TAXES

The American Revolution (1765 to 1783) began due to laws passed by the British Parliament that regulated trade and taxes. The laws were unfair to the American colonists who were ruled by the British at the time. When the colonists complained, the British ignored them. Seeing no other alternative, the colonists developed the Declaration of Independence in 1776. In the U.S., we celebrate the adoption of the Declaration of Independence every July 4th.



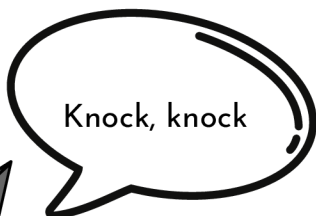
<https://history.state.gov/milestones/1750-1775/parliamentary-taxation>

### A NEW TAX SYSTEM DEVELOPS

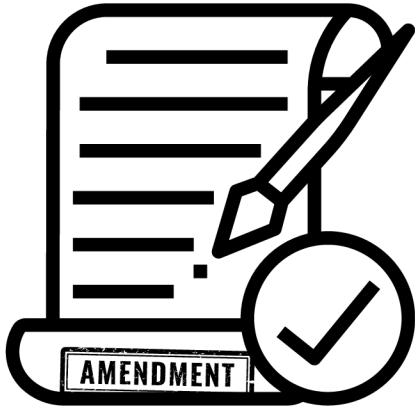
February 21, 1787: The U.S. Congress approves a Constitutional Convention to revise the Articles of Confederation to say that the Congress has "the power to lay and collect taxes, duties, imposts, and excises, to pay the debts and provide for the common defense and general welfare of the United States."

September 2, 1789: The U.S. Congress establishes the Department of the Treasury and appoints Alexander Hamilton as the first Secretary of the Treasury.

<https://www.irs.gov/irs-history-timeline>



## FEDERAL INCOME TAX - 1913

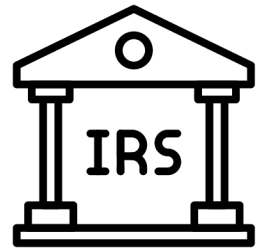


On February 25, 1913, the U.S. Congress gained the authority to levy taxes on income earned by businesses and individuals. The 16th Amendment to the Constitution granted Congress this power. The Personal Income Tax Division and Correspondence Unit within the Bureau of Internal Revenue was also established to answer questions about how to enforce tax laws. Another special department helps people interpret the tax laws.

<https://www.irs.gov/irs-history-timeline>

## THE INTERNAL REVENUE SERVICE (IRS)

Up until 1952, taxes in the U.S. were collected by the Bureau of Internal Revenue. Then, President Harry S. Truman called for a reorganization. This led to the Internal Revenue Service becoming the official U.S. agency for tax collection on July 9, 1953.

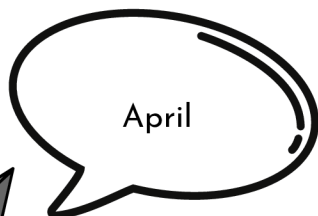


<https://www.irs.gov/irs-history-timeline>



## DUE DATE - APRIL 15TH

**In the United States, April 15th or “Tax Day” is the last day tax returns can be submitted to the federal government without being considered late. This date is delayed if it conflicts with a weekend or public holiday. It’s always a good idea to send tax returns early, before April 15th!**



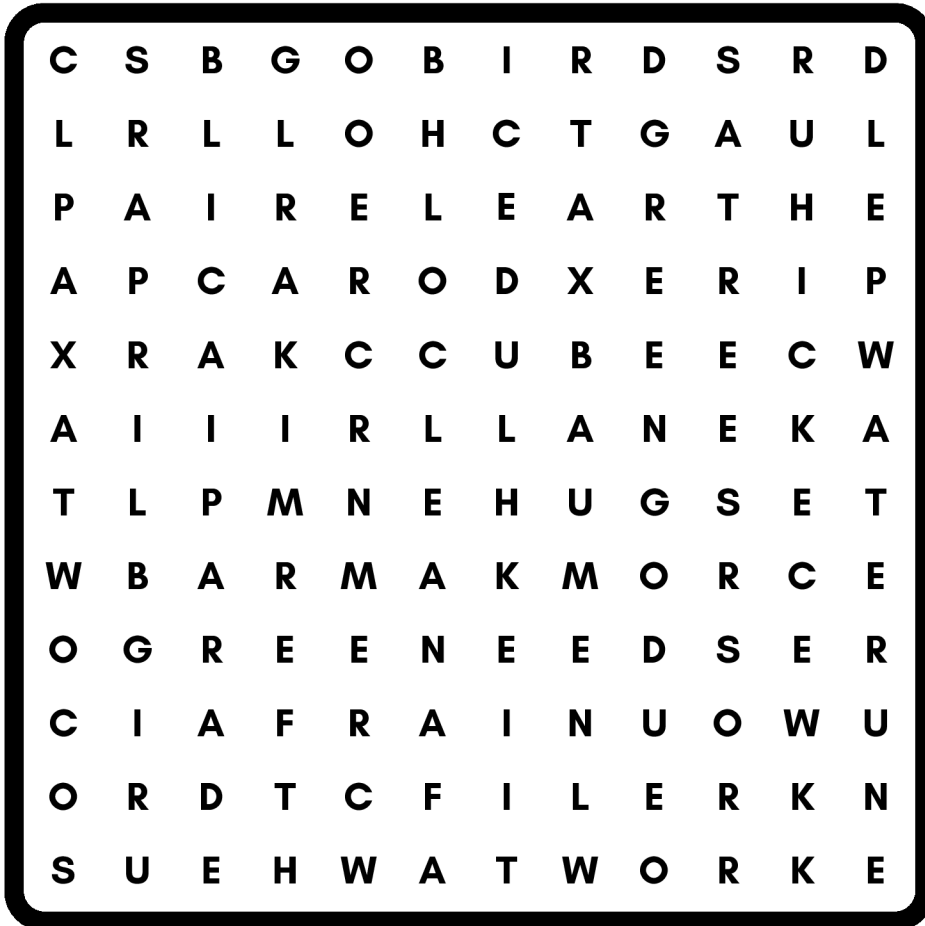
# FUN PAGE

## APRIL

## WORDSEARCH



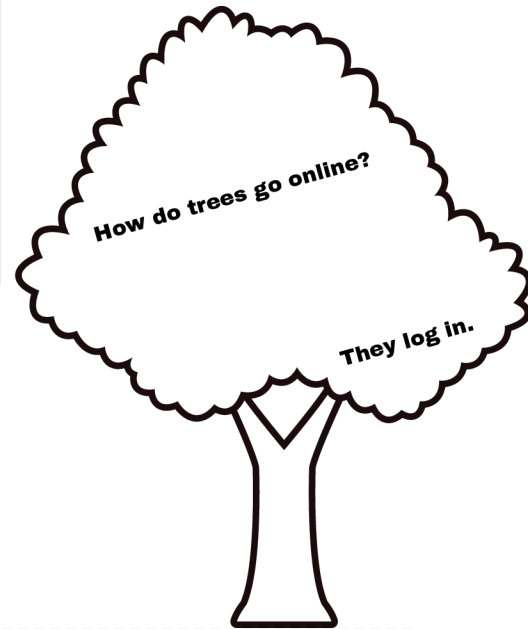
**EARTH DAY  
APRIL 22ND**



**AIR  
APRIL  
BIRDS  
CLEAN**

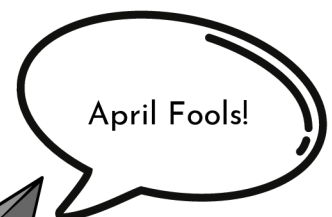
**EARTH  
GREEN  
TREES  
WATER**

**TAX  
DUE  
FILE  
WORK**



**How can you tell the ocean is friendly?**

**It waves.**



# COLOR POSTER



# LIFE ACTIVITY



## Local Business

A local business is a business near your home and located in your village, town, or city. When you shop at or use the services of a local business, you are supporting your community.

### How many local businesses can you find in your community?

Write down the name of a business in each category.



Hair Salon or Barber

---



Family-owned Restaurant

---



Locally-owned  
Grocery Store or Market

---



What other local businesses  
can you discover?

---

# LIFE ACTIVITY



## Business Ideas

You might discover that your community lacks certain stores and services. For example, your community might not have a pet store. Based on what your town needs, make a list of 12 ideas for businesses ideas.



- |   |       |    |       |
|---|-------|----|-------|
| 1 | _____ | 7  | _____ |
| 2 | _____ | 8  | _____ |
| 3 | _____ | 9  | _____ |
| 4 | _____ | 10 | _____ |
| 5 | _____ | 11 | _____ |
| 6 | _____ | 12 | _____ |

Pick your favorite idea and make up a name for this business.

---

# MONEY MATH

Taxes are due to the Internal Revenue Service (IRS) on April 15th. Fill out the check with the details below.

**A. Make the check payable to: IRS**

**B. Date: Today's date**

**C. Amount Due: \$625.50**

**D. Amount Due: write \$625.50 in words**

**E. For: "Taxes"**

**F. Be sure to sign the check!**

**A**

**D**

**E**

**B**

**C**

**F**

0001

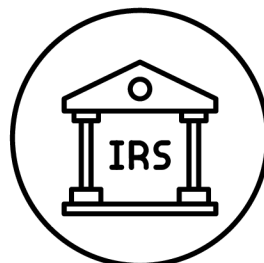
Date \_\_\_\_\_ 20\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

\_\_\_\_\_ DOLLARS

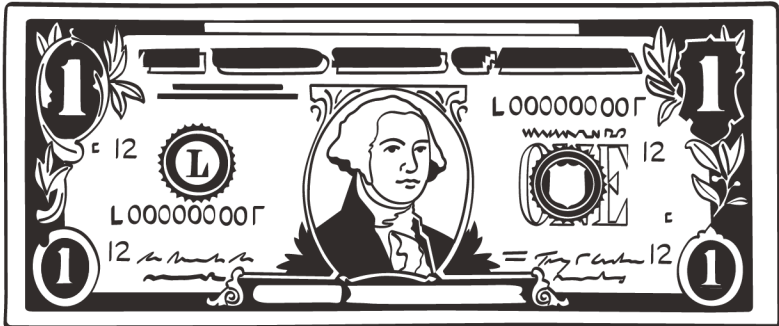
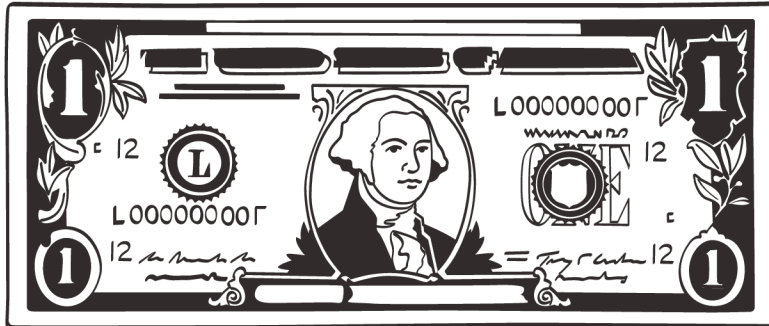
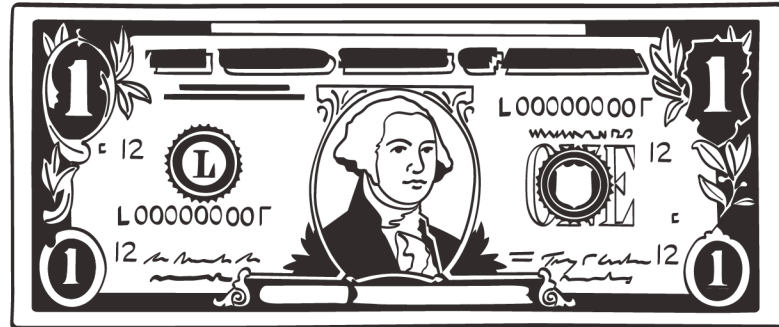
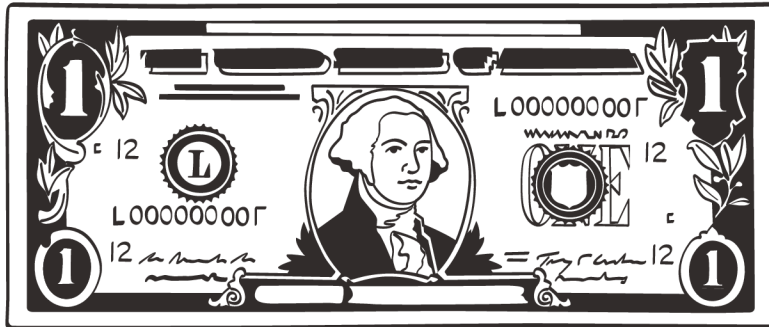
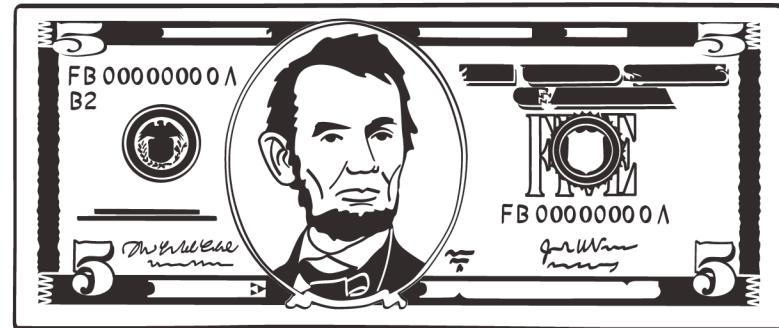
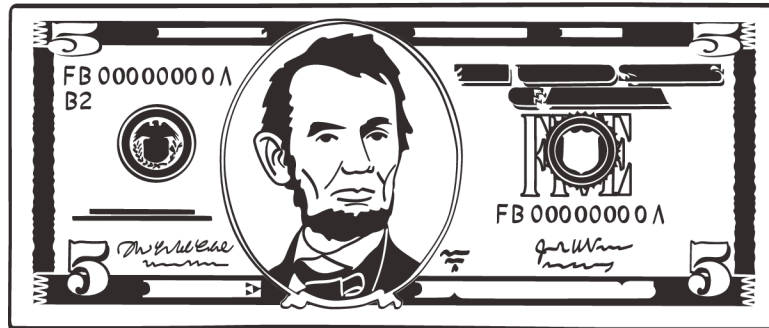
For \_\_\_\_\_

⑆005552222 ⑆ ⑆005552222222⑆ 0001



# CASH CORNER

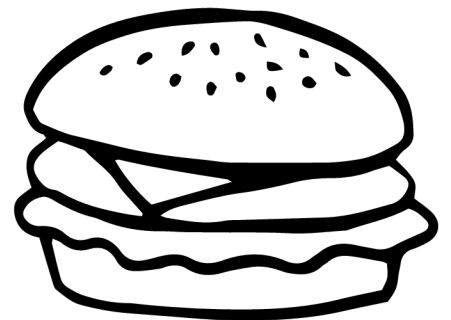
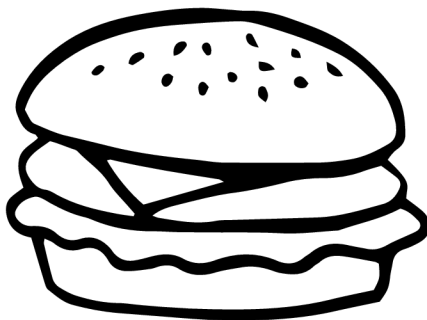
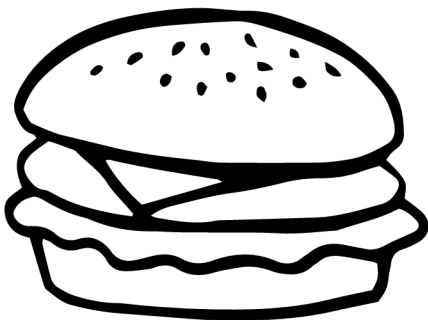
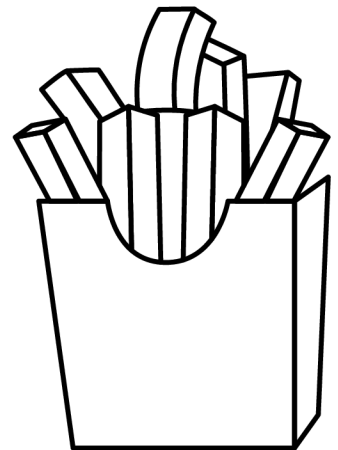
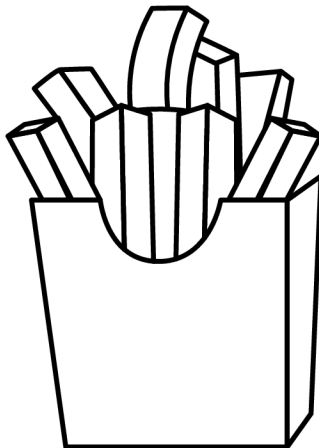
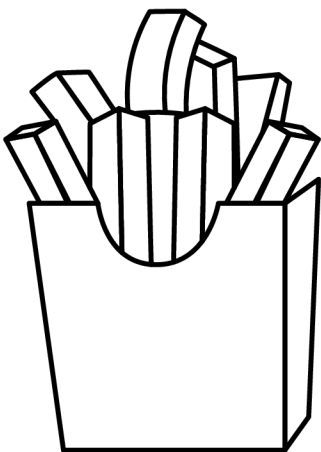
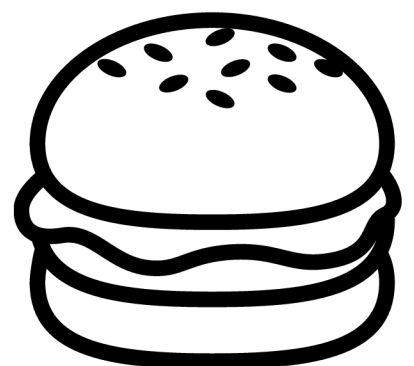
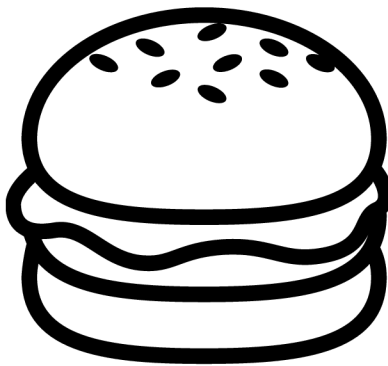
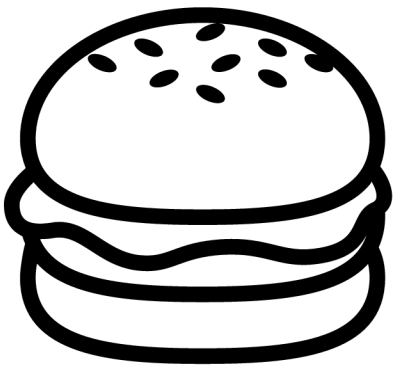
Color and cut the cash.  
Use the cash on the next page for a Pop-up Shop.



# POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. Decide how much each item costs. Make more products by printing extra pages or designing your own. Give some money to your customer to spend. (Use the cash on the previous page.) Keep some money in an envelope or cash register to give back change.

## BURGER STAND



# BUSINESS STORY



## Excerpt from “Max England Turns A Pet Project Into Pay”

Later, as we cleaned up the kitchen while our parents set up a card game in the living room, I told them my idea for a new business.

“I’ve had two customers each pay me \$20 to sketch a picture of their pets. I think other people might like one too. I’m thinking about calling my business Pet Portraits by ME,” I said. “The M E is my initials but also spells “me,” I explained.



“Great idea,” said Emma. “But don’t forget you also did something else with each of the animals. In both cases, you played with the pets. With Mrs. Reed’s cat, you were hired to pet sit, but you added value by sketching Alley. With Mr. Anders, you were hired to draw him, but you added value by playing with him.”

I grabbed a paper and pencil from the bookshelf and started to write out a list of pet services I could offer.

- Pet Portraits
- Pet Playtime
- Pet Training
- Pet Sitting
- Pet Walking



**Sammy the Smart**



# BUSINESS EXERCISE



## Business Brainstorm

People start businesses to meet customers' needs while generating income for themselves.

**Write down ideas for what people need and how you can make money providing that product or service.**

### Example

Need: Clean Clothes

Service: Washing & folding clothes.



# BUSINESS EXERCISE



## Get Paid

Business owners get paid for providing products or services. It helps to have a specific set of skills or a special interest in the business.

### Color by Skills & Interests



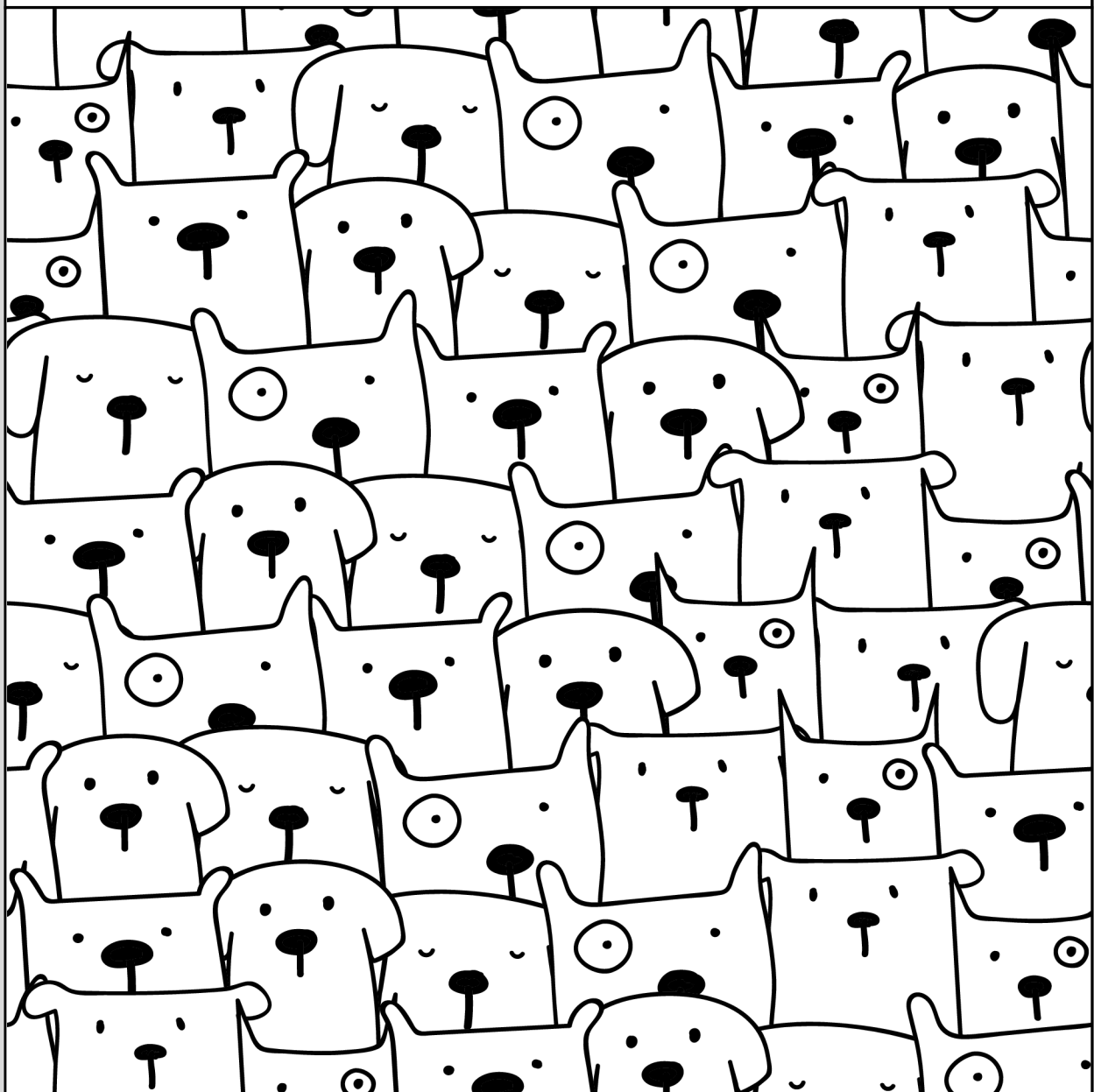
Animal Skills = Green  
Cooking Skills = Orange  
Computer Skills = Blue

Carpentry Skills = Brown  
Reading Skills = Red  
Crafting Skills = Yellow

# COLOR & COUNT

Color the dogs using a colorful pattern then count them. How many did you find?

Answer:



# INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Money News - Let kids read the Let's Play Money newsletter and ask open-ended questions such as: What do you think about that? How does this impact you or our family? What action steps or changes do you think could be made?

5



6 Color

7 Kids write down names of local businesses that are located in their village, town, or city. Help them find out if the owner is a single person or a whole family. Local businesses can also be service businesses (cleaning companies, trade businesses, crafters, farmers, etc.).

8 Kids think of ideas for businesses their town needs. What kinds of products or services do they want in their town?

10 Kids color and cut the cash to use on page 11.

11 Kids color and cut-out products for the pop-up shop. They share cash from page 10 with a friend or family member and sell the products and give change as needed.

12 Read

13 Brainstorm ideas and how to make money.

14



9



15 If all the dog faces are counted, including partial faces, there are 57.

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 3:

- Employment & Income (3EI) 7,8,9

(2) NFEC (Grade 3):

- Income, Careers, Business, and Entrepreneurship Standards: Explain that each job and business is suited for people with specific skill sets and interests. Identify different kinds of jobs, levels of pay, and how income is presented on a paycheck

Continue the momentum!

Help kids develop essential money management skills for life.

Order next month's Let's Play Money printable packet or subscribe monthly!  
[www.TheLittleBooksOfBigBusiness.com](http://www.TheLittleBooksOfBigBusiness.com)

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- **Subscribe to my monthly email list for ongoing resources and VIP products and continue your kid's financial literacy education at [TheLittleBooksOfBigBusiness.com](http://TheLittleBooksOfBigBusiness.com).**
- **If you have other ideas or ways to improve the activities shared here, please feel free to add your personal touch and share with me: [Mara@TheLittleBooksOfBigBusiness.com](mailto:Mara@TheLittleBooksOfBigBusiness.com).**