



# 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*

Author - The Little Books Of Big Business  
 Certified Financial Literacy Educator



**Don't forget to follow me & check out additional resources on my [YouTube channel!](#)**



**YouTube Kids**



# THANK YOU FOR YOUR ORDER!

**This is the October **Let's Play Money** printable packet for 5th 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

1	Welcome Page
2	Table of Contents
3-4	Money News
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6	Color
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9	Money Math
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12-14	Business Story & Exercises
15	Game Time
16	Instructional Information & Answer Pages

### Supplies Needed



# LET'S PLAY MONEY

## NEWS

### HALLOWEEN SPENDING TRENDS

In 2020, fewer people participated in Halloween because of the the COVID-19 pandemic. But in 2023, about 73 percent of Americans celebrated Halloween, which was the highest number for the previous eight years. On October 31st, people in the U.S. celebrate Halloween by buying pumpkins and carving them and by trick-or-treating. On average, a person in the U.S. spend will spend \$108 on Halloween each year. This amount is more than double what they spent in 2005!



In 2022, because of rising prices from inflation, many people tried to spend less money. Almost one-third of Americans planned to cut back on buying Halloween costumes to save money. However, in 2023, people in the U.S. still spent a total of 4.1 billion dollars on costumes for Halloween. Costume shopping was the biggest category of spending, even more than decorations, candy, or greeting cards.

<https://www.statista.com/statistics/1305961/halloween-candy-spending-us/#statisticContainer>



### HALLOWEEN CANDY

In a national online survey, the National Confectioners Association (NCA) found that most Americans prefer chocolate over other types of candy when trick-or-treating.

About 60% of people said they liked chocolate, while 40% preferred non-chocolate candy. Chocolate was the top favorite, followed by gummy candy as the second choice. The third favorite was the candy corn.

[https://candyusa.com/news/nca-reveals-americans-top-three-favorite-halloween-treats/?gad\\_source=1&gclid=CjwKCAjw6JS3BhBAEiwAO9waF5U5Le38OZh15aBFus3\\_mYG9aEXL7eFRiXb-OM8RkAjP88Uilj-2rRoC8dgQAvD\\_BwE](https://candyusa.com/news/nca-reveals-americans-top-three-favorite-halloween-treats/?gad_source=1&gclid=CjwKCAjw6JS3BhBAEiwAO9waF5U5Le38OZh15aBFus3_mYG9aEXL7eFRiXb-OM8RkAjP88Uilj-2rRoC8dgQAvD_BwE)

## CREATE YOUR OWN COSTUME

Dressing up for Halloween is big fun but it can also be a big expense. Average prices for kids costumes range from \$25-\$40 each. So how can you save money on costumes? Here's a list of ideas:



- Use household items like cardboard boxes, aluminum foil, felt, and tape to create an original costume.
- Shop your family's closets for oversized shirts, ties, hats, and coats.
- Buy only parts of your costume such as a tiara and combine it with a dress you already own or a pirate sword and wear your old pants and a torn shirt.
- Use used costumes: swap with a friend or redesign last year's costume
- Enjoy the fun whatever you do!

## COZY UP WITH A BOOK



October is a great time to grab a blanket, curl up, and dive into a good book. With the cool, crisp air outside and the spooky excitement of Halloween around the corner, it's the perfect time to get lost in a story.

Whether you're reading a spooky mystery to get in the Halloween spirit or an adventure book that takes you to new places, reading in October feels extra special. The days get shorter, so it's fun to spend your evenings with a warm drink and a great book, letting your imagination run wild.

# FUN PAGE

Look at the pictures and write the words in the correct box.

ghost

scarecrow

bonfire

candles

harvest

haunted

orchard

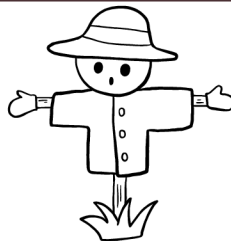
autumn

pumpkin

trick-or-treat

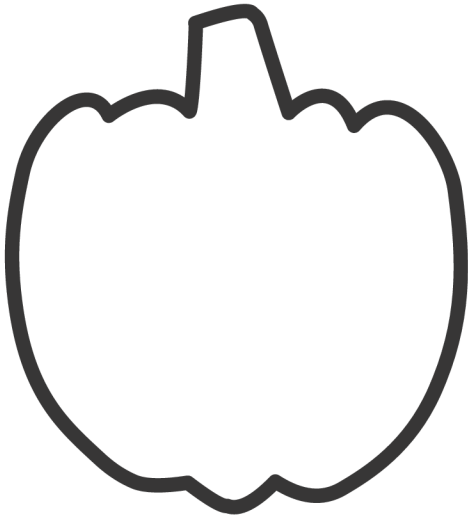
skeleton

costume

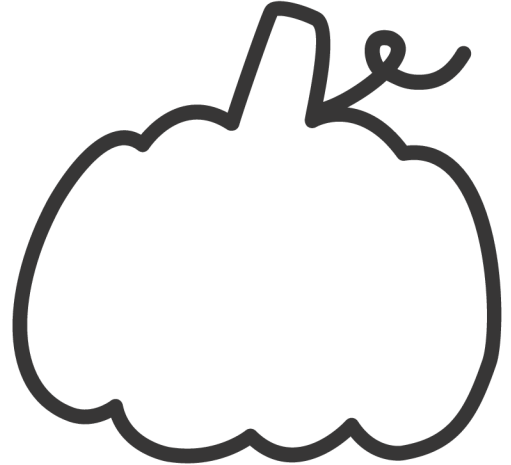


# COLOR

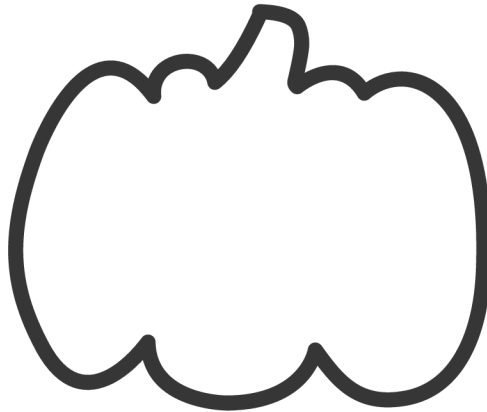
Read the words and design each jack-o'-lantern to match the word.



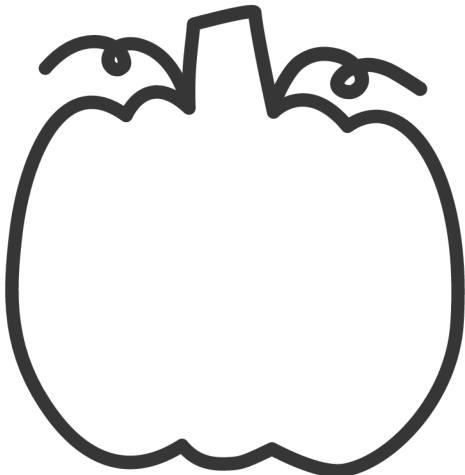
Excited



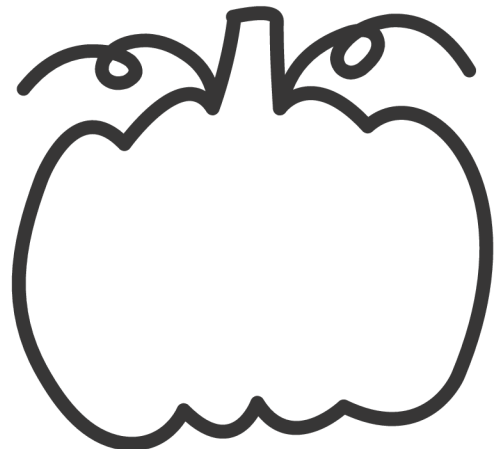
Proud



Confused



Silly



Grumpy

# LIFE ACTIVITY



## Cut The (Costume) Cost

**The largest household expense for Halloween is costumes.**

Instead of buying a ready-made costume, get creative with crafty supplies and materials you have at home or can purchase at the craft or thrift store.

### My Costume Idea



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### Supplies Needed

Use the chart below to write down the items you need for your costume.

(Example) Item: Pirate sword cardboard    Cost \$0



Item	Cost
How low can you get your TOTAL cost? →	

# LIFE ACTIVITY



## Think Ahead

**The choices you make today affect what happens in the future.  
Write your answers below.**



Think about how fashion trends, peer pressure, or waiting until the last minute might change how you spend money for Halloween. How do you think these things could affect your spending choices?



Planning ahead and setting financial goals helps you make smart choices with your money. What's something you want to save for? How does that help you decide how much to spend on a holiday like Halloween?

# MONEY MATH

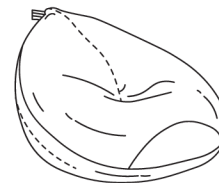
## Less than \$100

Each item below costs less than \$100. How much change will you get when you pay for the item with a \$100 bill?



Sports Cleats \$34.99

Change back = \$



Bean Bag Chair \$62.67

Change back = \$



Headphones \$59.99

Change back = \$

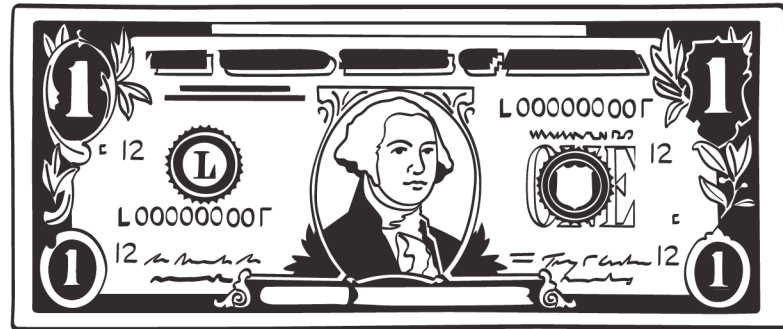
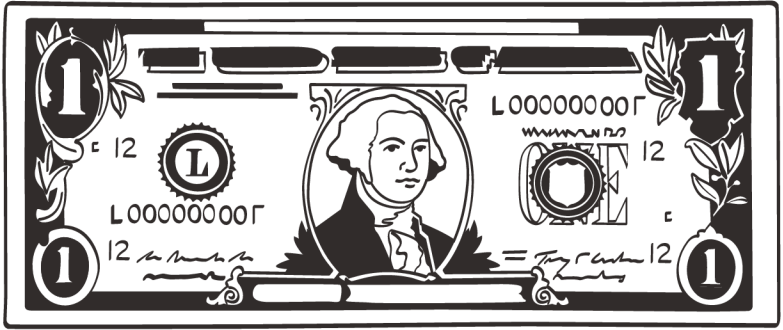
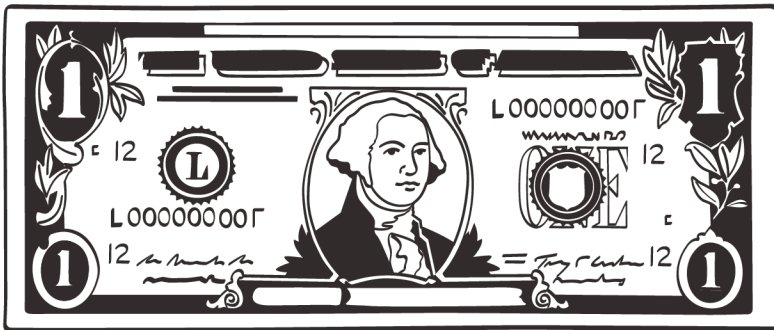
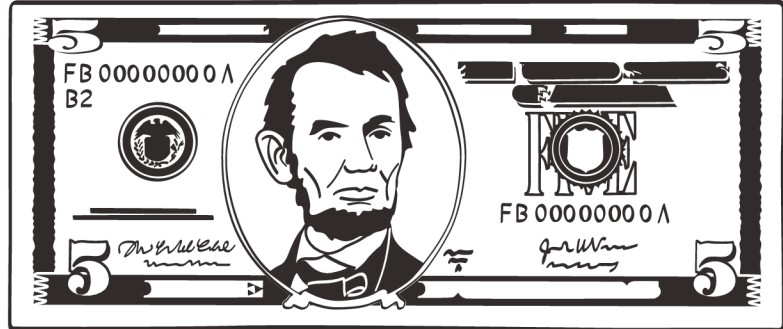


Backpack \$79.60

Change back = \$

# CASH CORNER

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



Quarters = 25 cents each



Nickels = 5 cents each

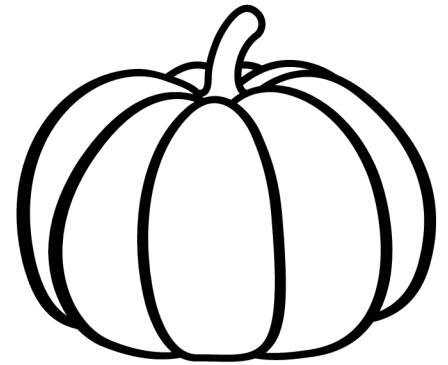
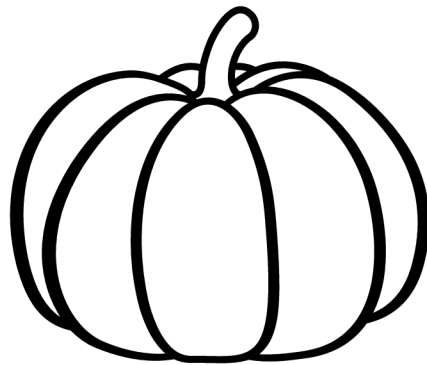


Dimes = 10 cents each

# POP-UP FARM STAND

Start a Pop-up Farm Stand. Color and cut out the items on this page and sell the items in your stand. 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.

## PUMPKIN FARM





**Excerpt from**  
**"Cat Casey Turns Brownies Into A Business"**

I was home on Saturday working on a puzzle with my brother when the phone rang.

"Hello" I answered. "Is this Cat?" asked a woman's voice.

"Yes, this is Cat," I said.

"This is Mrs. Smith. I bought those delicious 'twinkle bars' at the bake sale last week."

I laughed to myself when she called them 'twinkle bars'. "Yes, I remember. Hello Mrs. Smith."

"Say, listen, Cat, I shared the bars with Mr. Adams at The Blue Moon Café and he just loved them. He would like to order a batch of bars from you for the Halloween Spooktacular event on October 31st."

I was stunned and really didn't know what to say. "Well sure, I guess I can make another batch of bars," I said.

"Wonderful!" exclaimed Mrs. Smith. "They would like to order five hundred bars." I caught my breath.

"That's a lot of bars" I managed to say.

"Yes, it is," she said, but they are willing to pay you 50 cents per brownie. It might be a nice little business for you."

A business? I'd always loved the businesses on Main Street with their stores: Mr. & Mrs. Patch with their General Store, Mr. Adams and his son at The Blue Moon Café, and the Hanson sister's hair salon. But I had never had a good idea for my own business, until now.



# BUSINESS STORY



## Business Plan

A business plan is a simple guide for how a business will work and make money. It explains what the business will sell, who will buy it, and how it will make a profit. It also includes the business's goals and how it will achieve them.

### Excerpt from "Cat Casey Turns Brownies Into A Business"

I told my family about my new baking business that night. My grandparents were over for Saturday dinner. After we were done playing games, my grandpa suggested I write down a business plan.

We took out a sheet of paper and I made a list of things I needed to start my own business.

"First," I said, I need to make a list of all the ingredients I will need. My recipe only makes 12 brownies."

Since the order was for 500 brownies, I would need to figure out how many batches to make. I divided 500 bars by 12.

**Divide 500 by 12 to find out how many batches of brownies Cat needs to make. Then round up to the nearest whole number.**



Then I wrote out a basic business plan for the Cat's Twinkle Bar business. I called them "Twinkle Bars," just like Mrs. Smith, because that made them sound special.

# EARN MONEY

## Cost Of Goods Sold



The cost of goods sold (COGS) is how much money a business spends to make or buy the products it sells. It includes things like materials and the work to put the products together.

### Excerpt from "Cat Casey Turns Brownies Into A Business"

"Have you figured out the cost of your ingredients yet?" my mom asked.

"That's one of the first principles of business, knowing your 'cost of goods sold'," he said.

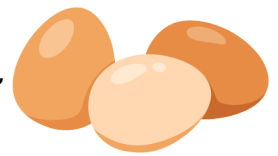
"Cost of goods sold?" I asked.

"Yes," my dad said. "Every product that gets sold has a cost to it."

So that is where I started-figuring out my "cost of goods sold."

I went to the grocery store with my mom and brother on Saturday and wrote down the cost of each ingredient. Then I spent the afternoon making a chart to show the breakdown of my costs.

For example, a dozen eggs cost \$1.80.



**Help Cat find out how much each egg cost. Divide \$1.80 by 12 eggs.**



**Cat knows she needs 252 eggs to make all the brownies. Multiply 252 times the cost of an egg to find out how much the cost of the eggs.**



*Cat continues to find the cost for each ingredient so she knows how much her "Cost of Goods Sold" are for the brownies. Buy the book and read the full story to learn more!*



# GAME TIME

BOO!

Find out the missing numbers and figure out what the pattern rule is for each box.

45, 48, 51, 54, 57, \_\_, \_\_, \_\_

55, 60, 65, 70, 75, \_\_, \_\_, \_\_

\_\_, \_\_, \_\_, 30, 40, 50, 60, 70

7, \_\_, 21, \_\_, 35, \_\_, \_\_, 56

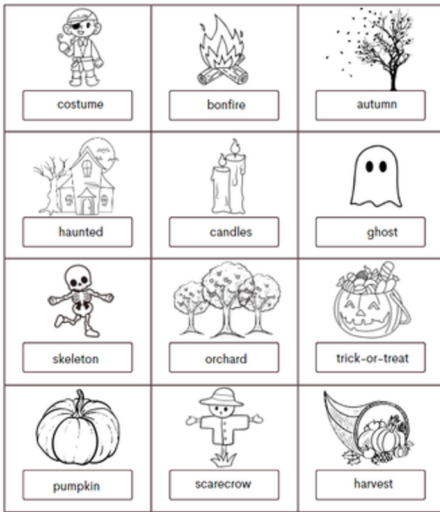
\_\_, \_\_, \_\_, 28, 37, 46, 55, 64

\_\_, \_\_, \_\_, 360, 470, 580, 690

# INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Money News - Kids learn about money through stories. 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 Kids design jack-o-lantern faces that match the words listed below each pumpkin.

7 Kids write down or draw a picture of their choice of Halloween costume. Then use the chart to write down each item and the cost of each item for the costume. Optional: find ways to borrow a costume or part of a costume, use materials at home to make all or part of the costume, purchase items needed from the thrift store, etc. to keep the cost low.

8 Kids write down their thoughts to the questions. Grown-ups can use this opportunity for discussion.

9 cleats \$65.01, chair \$37.33, headphones \$40.01, backpack \$20.40

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

11 Kids color and cut out items for a pretend pop-up farm stand. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

12 Kids read the business story independently or with an adult.

13 41.67, 42

14 .15 per egg, cost \$37.80 for the eggs

45, 48, 51, 54, 57, 60, 63, 66

55, 60, 65, 70, 75, 80, 85, 90

0, 10, 20, 30, 40, 50, 60, 70

7, 14, 21, 28, 35, 42, 49, 56

1, 10, 19, 28, 37, 46, 55, 64

30, 140, 250, 360, 470, 580, 690

## Stay Connected!

- **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).**

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 5

- Financial Decision Making (5FD) 1,2,3,10,11,12,14

(2) NFEC (Grade 5):

- Financial Psychology Standards: Explain how decisions about money require an understanding of how much and how long someone must put aside or save. Explain that it takes deliberate action and attention to reach a goal.

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)