



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 July **Let's Play Money printable packet for 4th 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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2	Table of Contents
3-4	Money News
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LET'S PLAY MONEY

NEWS

SUMMER WORK = FUTURE CAREERS

Summer is a time for relaxing and having fun in the sun, but another way you can use your summer break is to get work experience. Having a summer job can help you learn skills and get ready for the future.

One big benefit of a summer job is learning how to be on time, dependable, and responsible. These skills provide you with a strong work ethic and may lead to even better jobs. By sticking to a work schedule, being hardworking, and doing a job well, you will gain the respect of your employer. With positive recommendations from your employer and a strong work ethic, you will be able to keep a job, get new jobs, earn money, and grow.



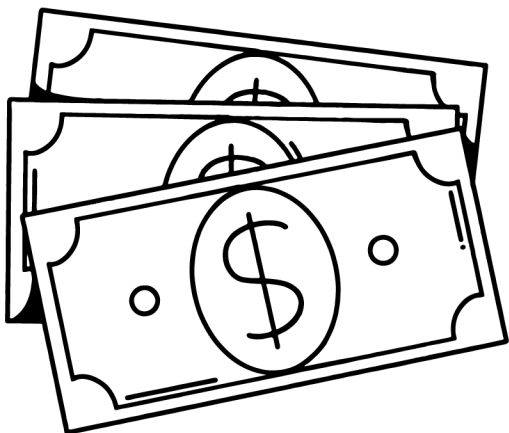
LEARN WHILE YOU EARN

Earning money is a great way for kids to learn about managing money. Summer jobs teach important lessons in budgeting, saving, and understanding the value of money. Kids can save for college, a car, or other big expenses, which helps them become more financially independent.

Offering a service like dog walking or babysitting during the summer also helps kids develop important social skills. They learn how to talk to customers and deal with problems.

Practice with problem solving, teaches kids how to think quickly, fix issues, and come up with creative solutions. Skills learned on a summer job are useful in school and in future jobs.

<https://jausa.ja.org/news/blog/summer-jobs-career-readiness>



KIDS HELPING OTHERS



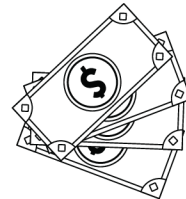
There are many ways to help others, like giving to charities, finding virtual volunteer opportunities, or joining community groups. When you donate or volunteer, you support people, places, and organizations in need. Plus, you and learn important lessons and enjoy lasting benefits from these experiences.

Lessons Kids Learn from Volunteering

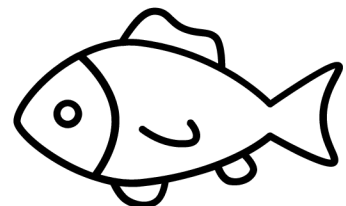
- **Taking on New Experiences:** Volunteering introduces kids to new challenges and skills.
- **Learning to Collaborate:** Volunteering offers teamwork experiences and builds friendships.
- **Building Empathy:** Volunteering helps kids understand and care about others' feelings and needs.
- **Expressing Gratitude:** Helping those in need teaches kids to be grateful for what they have.
- **Boosting Self-Esteem:** Solving problems and helping others boosts kids' confidence.

<https://www.invent.org/blog/trends-stem/benefits-of-volunteering>

Where do fish keep their money?

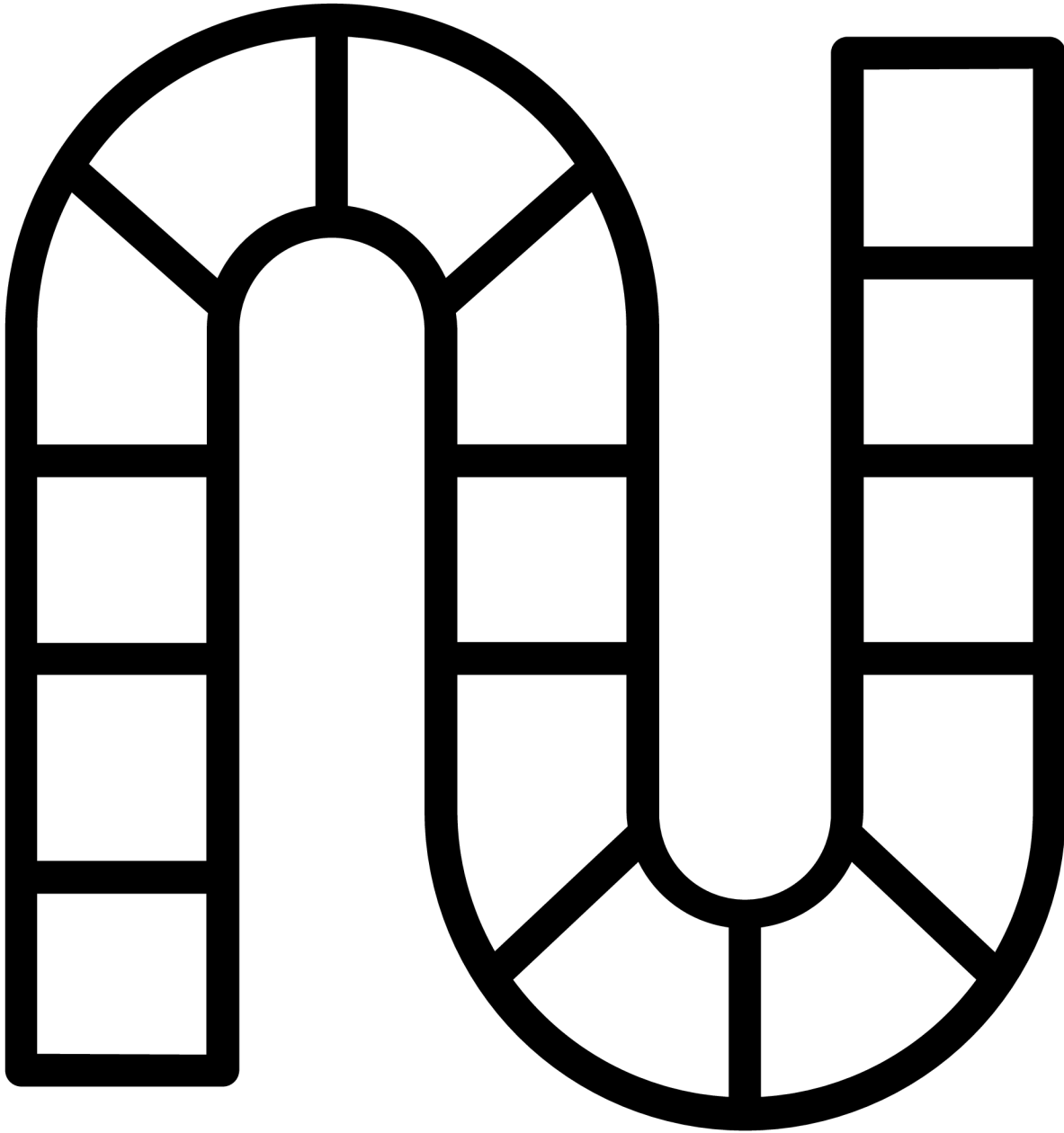


In a river-bank!



FUN PAGE

Design your own board game. Cut out the coins below and use them in your game. You can use dice, make up trivia questions, or create your own ways to move on the board.



MAKE A BOOK

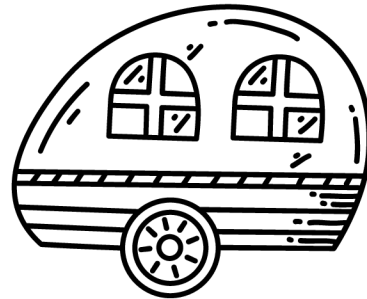
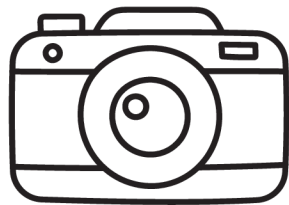
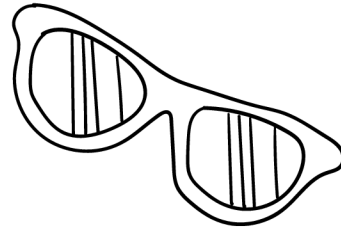
Write your own story to go along with the pictures.

✂ Cut out along the lines. Glue or staple along the shaded area to make a book.

SUMMER

mini book

by _____



LIFE ACTIVITY



Holidays in July

December holidays are often a time of giving gifts. To buy gifts in December, you can begin saving your money in July. Here's how to do that:

1. Find an envelope.
2. Write a list of people on the outside of the envelope that you plan to give a gift to in December.
3. Write down how much you plan to spend on each person.
4. Add up the total amount you plan to spend.
5. Find a way to make money during the summer and fill your envelope with the amount needed.
6. Set the envelope aside until you need the money in December.

A budgeting table on a light blue background. It lists gift recipients and their costs. A snowflake icon is placed above the first two rows and below the total row. A gift box icon is at the bottom. The total amount is underlined.

MOM		\$10
DAD		\$10
SISTER		\$5
BROTHER		\$5
		<hr/>
		\$30



Budgeting is a plan for how to use your money. You decide how much to spend and save, making sure you have enough for important things and fun activities.

LIFE ACTIVITY



Summer Jobs

To find people who need help in the summer, ask your family, friends, and neighbors what kind of help they need. This way, you can find out what they need and offer to do summer jobs like mowing lawns, walking dogs, or babysitting. Use the squares below to write the name of who you talk to and what they need help with.

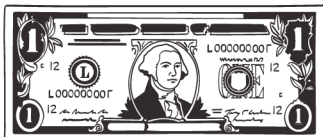
**You can say, "Do you need any help with chores or jobs?"
or "Is there something I can do for you this summer?"**

A large, empty square box with a thick black border, designed to look like a clipboard. A small icon of a paperclip is attached to the top center edge of the box.A large, empty square box with a thick black border, designed to look like a clipboard. A small icon of a paperclip is attached to the top center edge of the box.A large, empty square box with a thick black border, designed to look like a clipboard. A small icon of a paperclip is attached to the top center edge of the box.A large, empty square box with a thick black border, designed to look like a clipboard. A small icon of a paperclip is attached to the top center edge of the box.

MONEY MATH

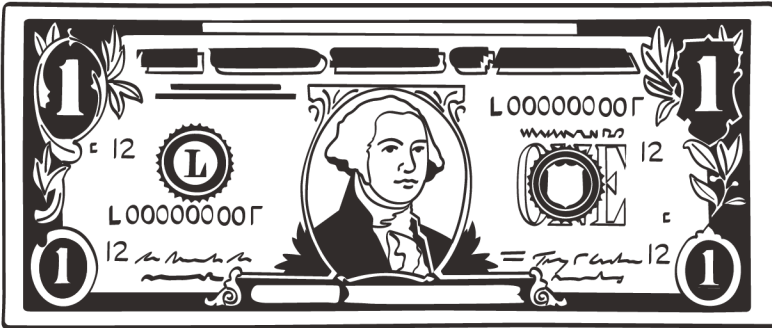
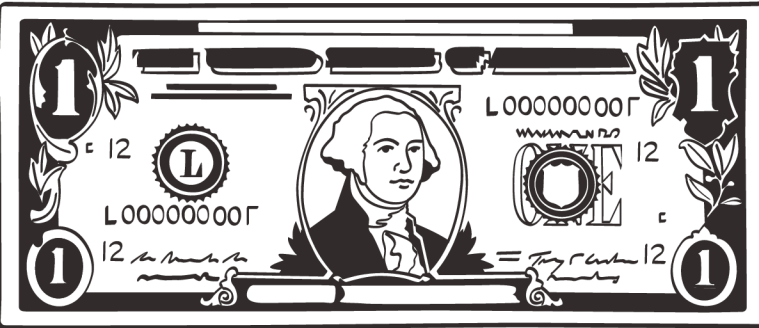
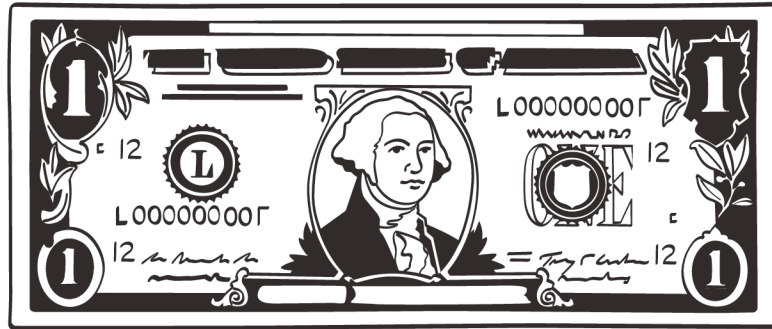
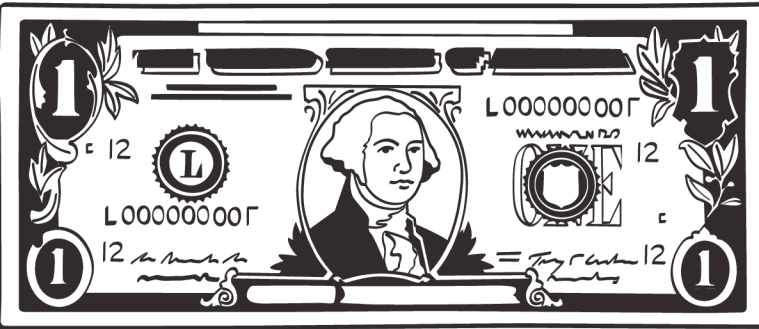
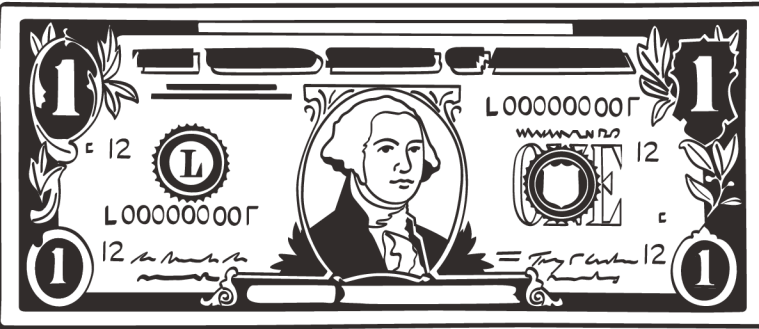
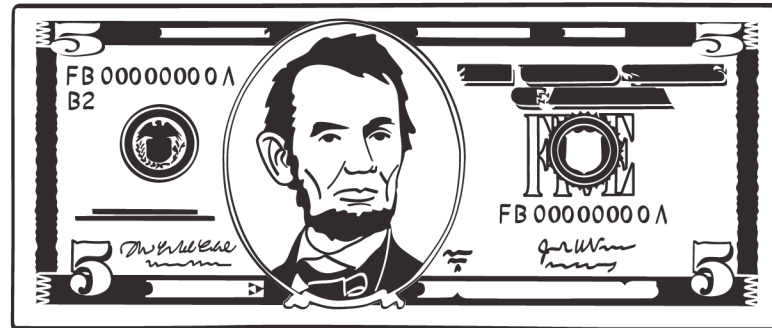
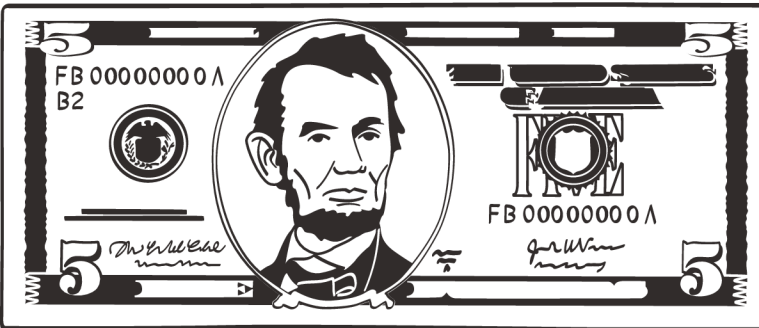
Add Up The Money

Calculate the total amount of money. Hint: Start with the highest bills.



CASH CORNER

Color and cut the cash.
Use the cash on the next page for a play Garage Sale.



PUT ON A SHOW



Put on a show for your family, friends, or neighbors. How about a play, a puppet show, a magic show, or a concert? Create tickets using the blank ones below. Be sure to write down the day and time of the show on each ticket. Use the pretend cash on page 10, or, with an adult's permission, put on a real show where you collect real cash. If you are using pretend money (see the previous page), give some to your viewers to spend. You might also sell snacks, posters, or programs.

BUSINESS STORY



Excerpt from "Nick Frank Turns Carpentry Into Cash"



As I crossed the street from talking to Mrs. Hanes at the ice cream shop, I saw Maria, the daughter of Mr. and Mrs. Martinez, waiting for me by the picnic tables.

"Hi Nick," she said. "My parents sent me over to see if you could help us. We ordered a large batch of t-shirts, tote bags, and hats to sell at our gift shop, but my dad has to make two more trips on the ferry to bring everything over, and my mom and I need help putting together a display shelf."

"Sure, I can help," I said. "I just need to watch for my grandpa to get here."

At the gift shop, Mr. and Mrs. Martinez showed me the set of shelves that needed to be put together, a table with a broken leg that needed repair, and a cabinet door that needed to be reattached. I realized this was more than I could do by myself, so I told them I would ask my grandpa to help out as well.

I returned to the restaurant and found Grandpa unloading a new wooden sign he had made to go over the front door. It was made from an old paddle that he sanded, stained, and polished. It said "BBQ SHACK" in big letters, so you could see it when you drove off the ferry. I was excited to see him and helped him install the sign by holding it in place while he marked the holes.

"Grandpa," I said, "Mrs. Hanes needs help with her ice cream counter and wants you to come over. Also, the Martinez family asked me to help them assemble a display shelf and do a few repairs, but I don't know how to do it myself." I told him about the repairs, and he listened quietly while he finished hanging the sign.



"It sounds like it might be time for you to become an apprentice," he said.

"An apprentice?" I asked. "What do you mean?"

Continued on next page



BUSINESS STORY



Apprentice

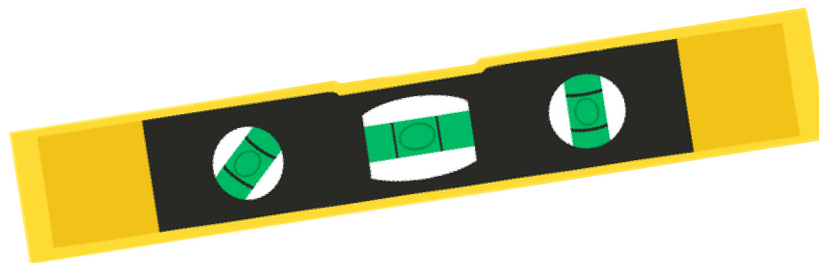
Story continues...

Excerpt from "Nick Frank Turns Carpentry Into Cash"

"Well, an apprenticeship is on-the-job training many people do when they want to learn a skill or trade. When I was your age, my dad was in the construction industry. I wanted to build a treehouse, so I became his apprentice, and he taught me how to work with tools. When I was older, I worked at his construction company to learn more skills before I started my own business. It sounds like you have some summer job opportunities. You could learn how to be a carpenter by becoming my apprentice."

"Yes, Grandpa," I beamed, "I would love to be your apprentice."

"Alright then," he replied. "Here's your first lesson. Hold this tool called a level across the top of the sign so we can see if it is straight."



I laughed. I already knew how to hold a level. This was going to be easy.

An apprentice is a person who learns how to do a job by working with someone who is very good at it. The person is often called a mentor. An apprentice works with a mentor to get hands-on training and learn new skills.



EARN MONEY



Learn A New Skill

Summer is a great time to learn a new skill or explore something you are interested in. You can work with a mentor or do an apprenticeship to get hands-on experience and learn from someone who is very good at it.

Make a list of skills to learn. Then think of people who could mentor you to help you learn that skill.

Skills	Mentors



SUMMER READING CHALLENGE

Directions: Complete as many challenges listed below as you can. Color in each box as you complete it. Have fun and happy reading!

Make a list of 3 books you want to read.

Visit your local library to check out a new book.

Read aloud to a friend or family member.

Read a book about money or starting a business.

Read a book in a tent, a fort, or under a table.

Read a book in the dark with a flashlight.

Read while eating ice cream.

Read in bed.

Read a book outside for 20 minutes.

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 Kids design their own game. They can cut out the coins and use them for pieces or earn them as part of the game. Additionally, kids can incorporate real coins, dice, trivia questions, or anything that makes the game fun.

6 Kids write the words for a story and make their own book. Then, they cut along the lines of each page. They can glue or staple along the shaded area to turn the pages into a book.

7 Kids start a budget envelope. They write down the names of people they plan to buy gifts for and how much they will spend per person. Once they add up the total, they will know how much money they need to earn and save in their envelope to buy gifts during the holiday season.

8 Kids write the names of family members, neighbors, or relatives to ask these people if they need help this summer. Kids also write down what jobs these people need help with.

9 \$150.50

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

11 Kids color and cut-out tickets to use for a real or play "show." Use the play cash from page 10 with friends or family members to put on a show or accept real cash in a real setting.

12 Kids read the business story.

13 Kids read the business story (continued).

14 Kids make a list of skills they are interested in learning in one column. In the second column, they write down the names of people who can help them learn that skill.

15 Kids complete this summer reading chart by reading books. Kids can color each square that they complete.



Stay Connected!

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 4:

- Employment & Income (4EI) 1,2,7

(2) NFEC (Grade 4):

- Income, Careers, Business, and Entrepreneurship Standards: Identify interests and skills that will aid in current work and future career opportunities. Explain how to look for work, how to start a business, and how to become an entrepreneur.

- **Subscribe to my monthly email list for ongoing resources and VIP products and continue your kid's financial literacy education at 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.**

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!

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