



# 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 August **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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3-4	Money News
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15	Reading Log
16	Instructional Information & Answer Pages

### Supplies Needed



# LET'S PLAY MONEY

## NEWS

### BACK TO SCHOOL SHOPPING

This year, shoppers are trying to spend less on back-to-school spending. In particular, shoppers hope to cut back on expensive electronics like laptops.



One survey taken indicates that shoppers will spend about \$586 per student from kindergarten to 12th grade. In total, that would be \$31.30 billion on back-to-school supplies! Last year, shoppers spent \$31.90 billion, or \$597 per student.

Summer sales usually kick off the back-to-school shopping season. For this reason, one expert recommends that stores make sure they advertise their sales and promotional offers early as a way to attract more shoppers.

<https://www.reuters.com/markets/us/us-back-to-school-spending-remain-muted-2024-deloitte-says-2024-07-15/#:~:text=Shoppers%20are%20likely%20to%20spend,%2C%20for%202023%2C%20it%20said.>

### BACK-TO-SCHOOL SPENDING HIGHLIGHTS



Katherine Cullen from the NRF (National Retail Association) says that, "The back-to-school season is a big deal for stores and families." and "Everyone is excited to start shopping early. Stores are ready with lots of products at good prices."

At this time during the summer, most people (86%) still need to buy at least half of their supplies. They will buy the rest of their supplies when they see good deals and better know what they need for the school year.

<https://nrf.com/media-center/press-releases/majority-back-class-shoppers-have-already-begun-purchasing-school-items>



## WHAT IS LEMONADE DAY?

Lemonade Day is a special day to teach kids about starting a business by running their own lemonade stand. They learn important lessons about how businesses work and the value of money.

Kids can earn their own money by selling lemonade, baked goods, and fruit. It's a fun way to learn that money is something you earn by working hard.

<https://www.twinkl.com/event/lemonade-day-usa-2024>

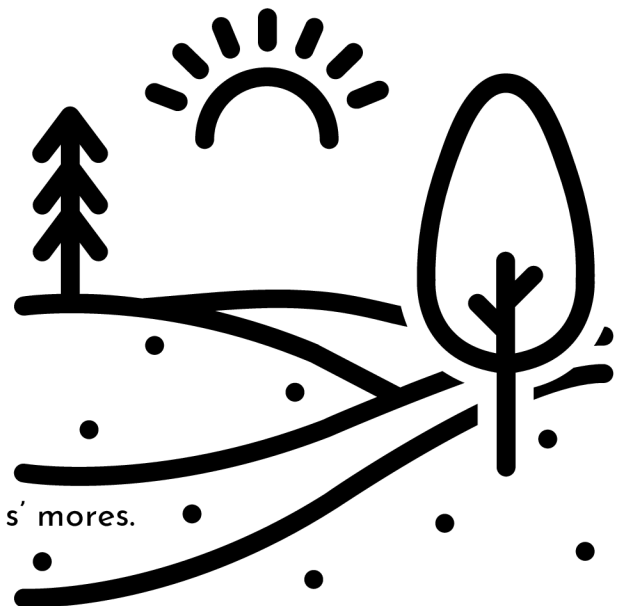
### When is Lemonade Day 2024?

**Lemonade Day 2024 will be on Sunday, August 20th. This event happens every year on the same day.**

## GET OUTDOORS ONE MORE TIME!

As the summer sun sets and back to school time is around the corner, get outside as much as you can! Here are some fun outdoor activities:

- Make and fly a kite.
- Relax in a hammock.
- Swim at your local public pool.
- Camp out in the garden.
- Have a picnic in the park.
- Go fishing.
- Go on a scavenger hunt.
- Run through sprinklers!
- Have a picnic or a BBQ.
- Organize a tug-of-war.
- Have a bonfire and roast marshmallows or make s'mores.
- Build an obstacle course.



# FUN PAGE

How much money is in the jar?

Color and cut out the bookmark.



\$ \_\_\_\_\_

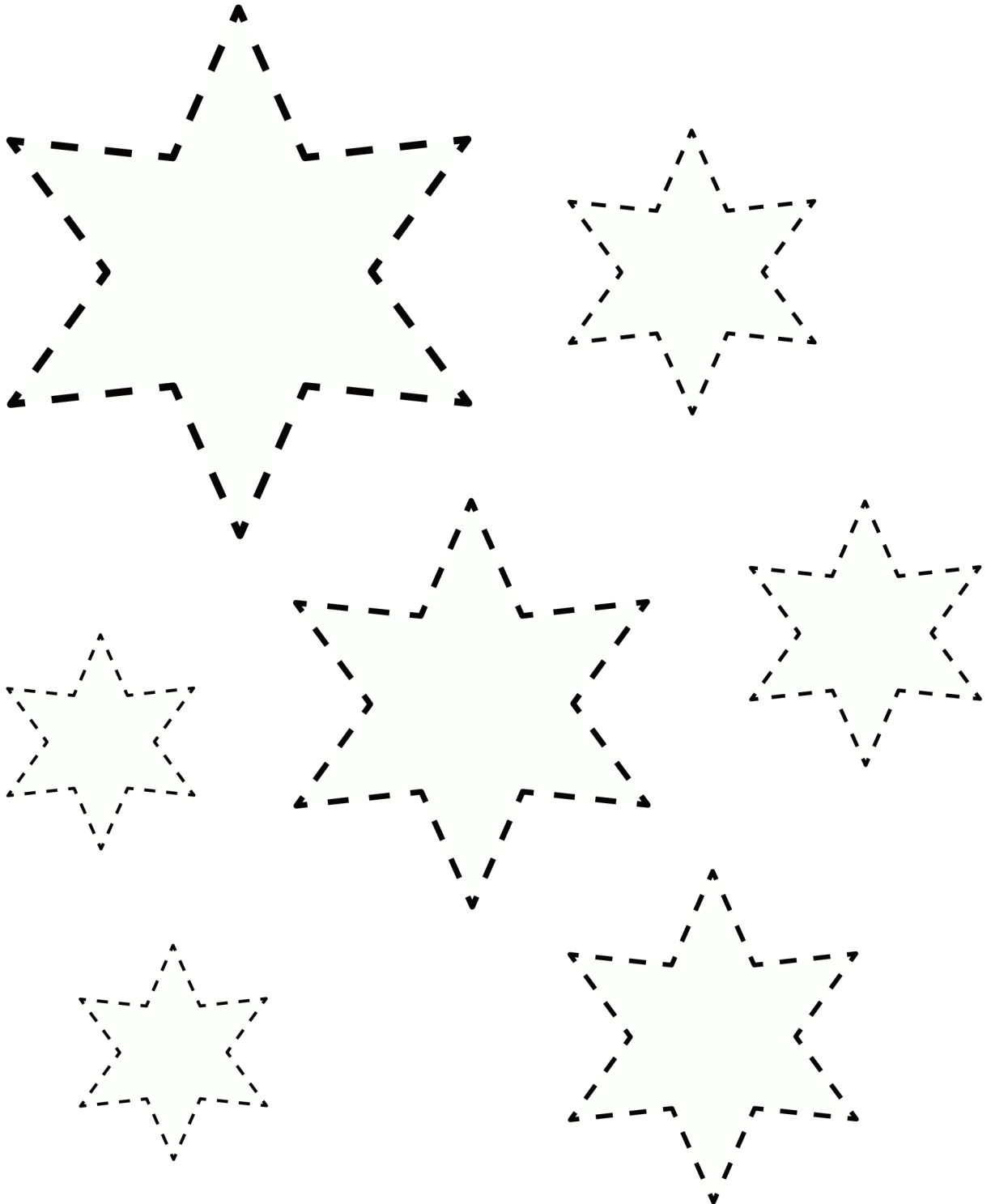
**I have branches, but no fruit, trunk, or leaves.  
What am I?**

**A bank!**



# TRACE & COLOR

Trace along the dotted lines and then color the picture.



# LIFE ACTIVITY



## Back To School Shopping

*Needs = Things we require because they are essential or important*

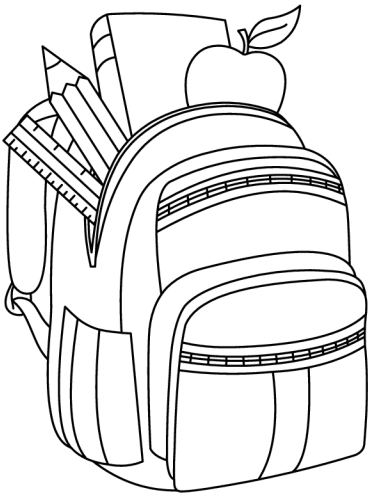
*Wants = Things we desire or wish to have or possess*

### School Supplies

**Make a list of:**

**Needs**

**Wants**

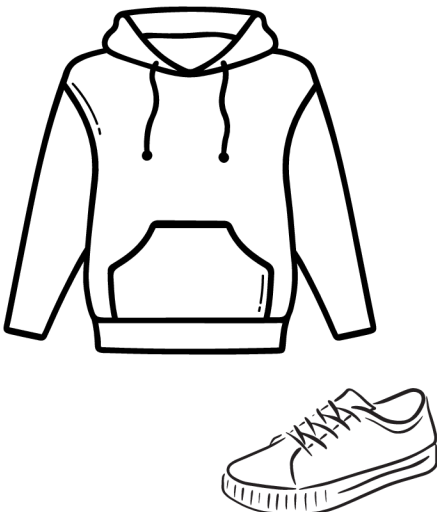


### School Clothes

**Make a list of:**

**Needs**

**Wants**



# LIFE ACTIVITY



## Back To School Shopping

Budget = An estimate for how much to spend and a record of how much was spent.

### Budget: School Supplies or School Clothes (or both)

Item Name	Estimated Cost	Actual Cost
TOTAL		

### Instructions:

- Make a list of items you plan to buy in the first column of the chart above.
- In the middle column, write down how much you estimate the item will cost.
- Once you purchase the item, write down how much the item actually costs in the final column.

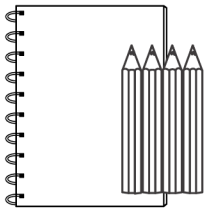
### Budgeting Plan and Review

- Before you go shopping, decide how much you plan to spend. This will allow you to focus on what you NEED first and help you use the amount of money you plan to spend.
- After you go shopping, compare how much you planned to spend with how much you actually spent. Did you spend more than you planned and if so why? Do you spend less than you planned to spend and if so why.

# MONEY MATH

## Add Up The School Supplies

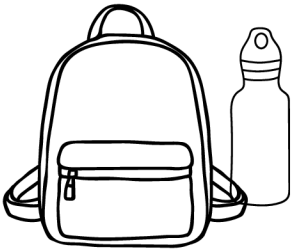
Calculate the total amount of each purchase.



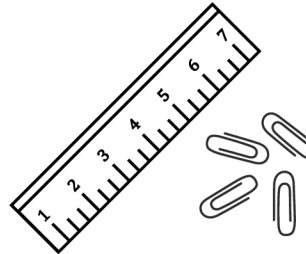
$$\begin{array}{r} \$1.99 \\ + 2.60 \\ \hline \end{array}$$



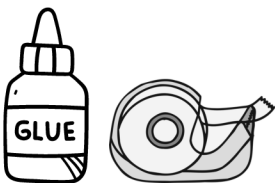
$$\begin{array}{r} \$3.10 \\ + 1.35 \\ \hline \end{array}$$



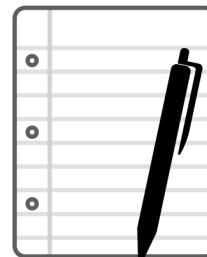
$$\begin{array}{r} \$15.75 \\ + 5.50 \\ \hline \end{array}$$



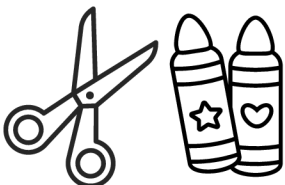
$$\begin{array}{r} \$2.09 \\ + .95 \\ \hline \end{array}$$



$$\begin{array}{r} \$1.50 \\ + .75 \\ \hline \end{array}$$



$$\begin{array}{r} \$4.25 \\ + 1.88 \\ \hline \end{array}$$



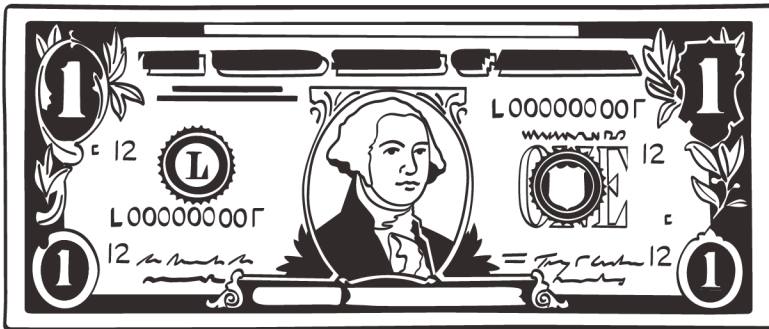
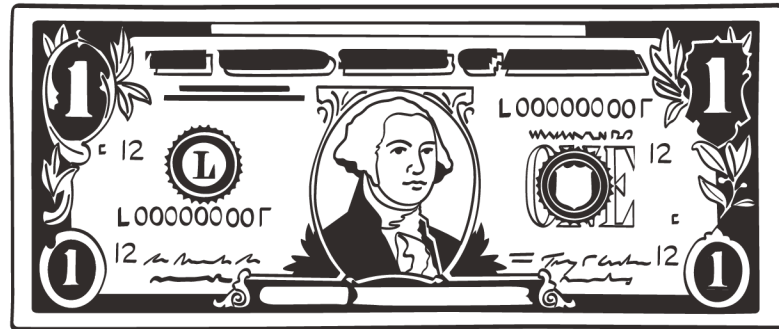
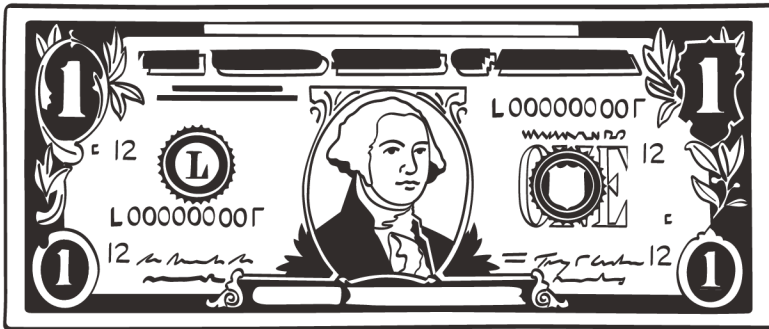
$$\begin{array}{r} \$2.25 \\ + .80 \\ \hline \end{array}$$



$$\begin{array}{r} \$6.33 \\ + 5.77 \\ \hline \end{array}$$

# CASH CORNER

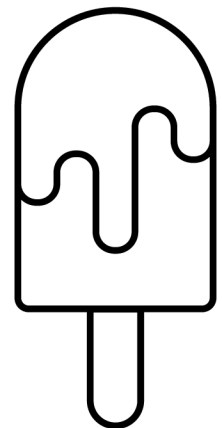
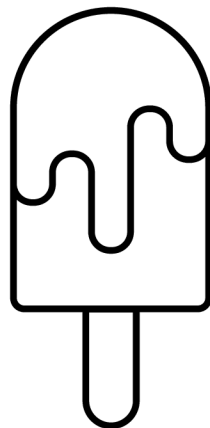
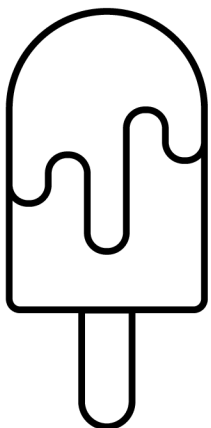
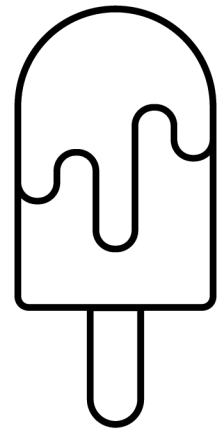
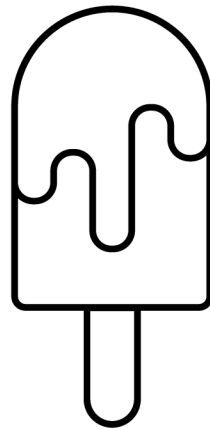
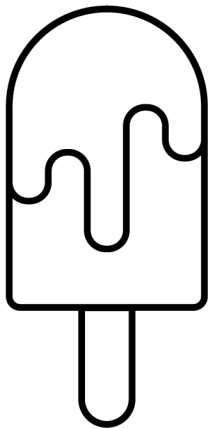
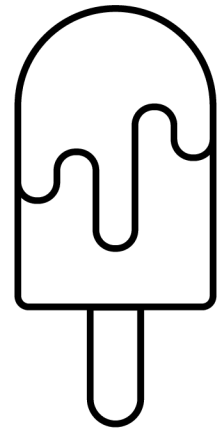
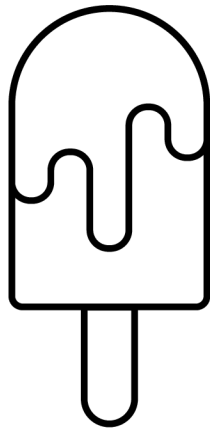
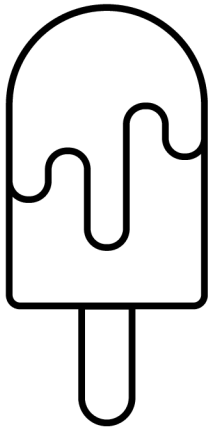
Color and cut the cash.  
Use the cash on the next page for a pretend Pop-up Stand.



# POP-UP STAND

Start a Pop-up Stand. Color and cut out the products on this page and sell them 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.

# POPSICLE STAND



# BUSINESS STORY



## Original Story by Mara Williams "Cat and Emma Start A Lemonade Stand"

One sunny day, Emma went to Cat's house to play. They decided to bake some delicious brownies in the kitchen. While waiting for the brownies to cool, Cat had an exciting idea.

"Let's make lemonade!" Cat exclaimed.

"Yeah, and let's have a lemonade stand!" Emma added.

They were both excited and got to work. Cat found a big pitcher and some lemonade mix in the pantry. Emma filled the pitcher with water and stirred in the mix. They put the lemonade in the fridge so it would get nice and cold.



Next, they went to the garage and found a small table. They set it up at the end of the driveway and put a bright yellow cloth on top. Cat brought the cold lemonade and some plastic cups, while Emma carried the brownies, each carefully wrapped in plastic.

Soon, neighbors started walking by. They stopped to buy the cool lemonade and yummy brownies. As the first customer handed them a five-dollar bill for a two-dollar brownie, Emma and Cat looked at each other, unsure what to do.

"We need to give back change," Cat said.



"But how much?" asked Emma.

They quickly realized they needed to figure out how much money to give back to the customer. They knew the brownie cost two dollars, so they counted up to five.

"If the brownie is two dollars, then we need to give back three dollars," Emma said. She counted out three one-dollar bills and gave them to the customer.

As the day went on, they got better at giving change. If someone gave them a ten-dollar bill for two brownies, they would subtract four dollars from ten and give back six dollars. They even started to enjoy counting the change together!

By the end of the day, they had sold ten cups of lemonade and twelve brownies. Emma and Cat felt proud, not only because they had sold treats but also because they learned how to give back the right amount of change.

# BUSINESS EXERCISE



## Customer Needs

Emma and Cat decided to have a lemonade stand on a sunny summer day. Their customers were excited and happy to purchase a cool refreshing drink while they were walking or playing outside. Would those same people need or want to purchase lemonade on a cold December afternoon?

**It's important to think about what a customer needs when starting a business. Brainstorm ideas for what different types of customers need.**

.....  
What kinds of things do parents of little kids need or want during the summer?

.....  
What kinds of things do kids need or want when they go back to school?

.....  
What kinds of things do neighbors want help with in their yards?

.....  
What kinds of things do families need or want when they are traveling?

# EARN MONEY



## Service & Products

A service is something you do for someone else to make money, like mowing lawns or babysitting. A product is something you can touch and sell, like lemonade or brownies.

**Put an “S” next to the items that are a service and a “P” next to the items that are products to sell.**

Car Washing

Candle Sales

Tutoring

Jewelry Making

Artwork

Organizing

Weeding

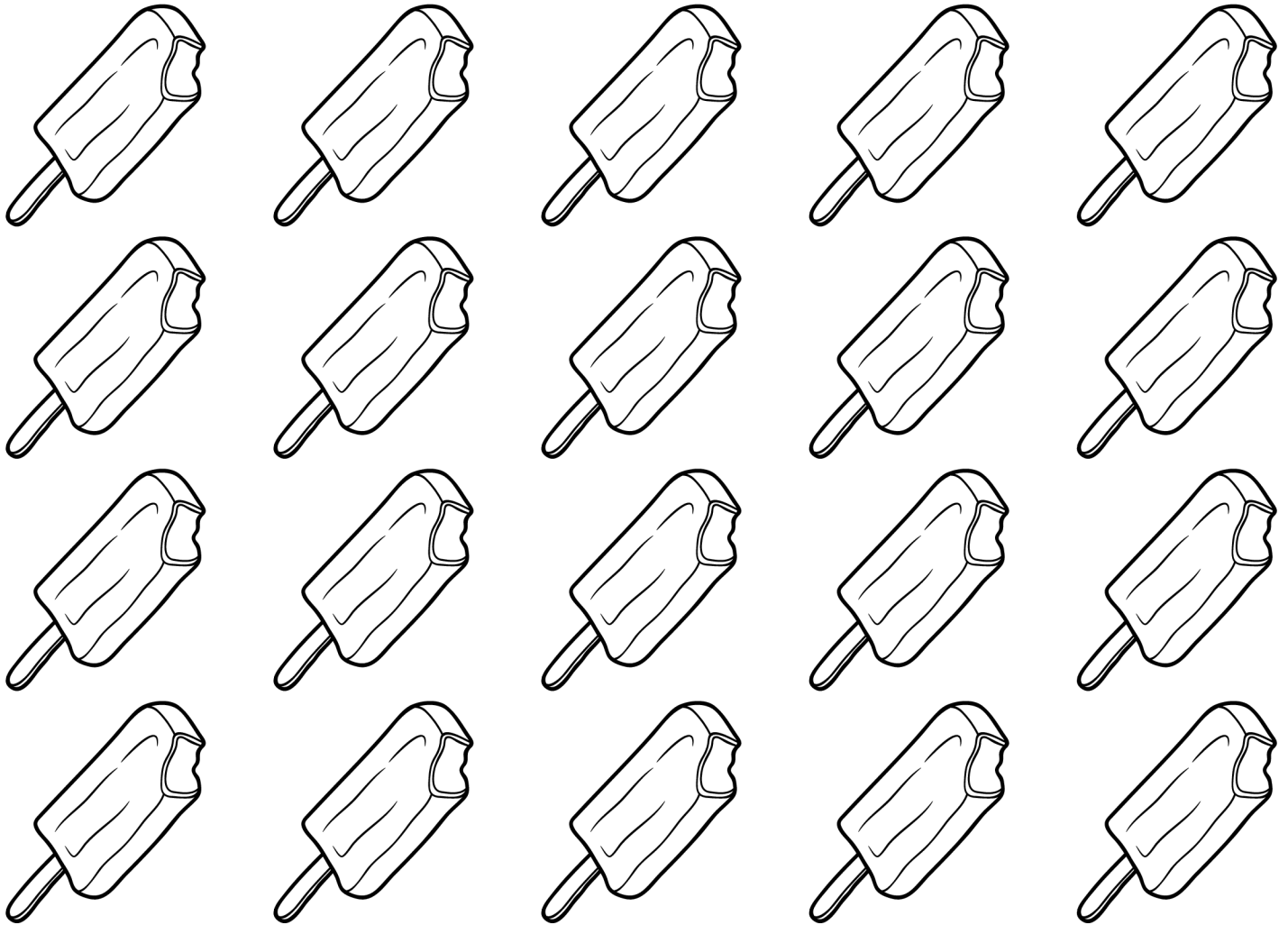
Dog Walking

Cat Sitting

Pet Rock Making

# AUGUST READING LOG

Color 1 popsicle for every 20 minutes of reading this month.



Write down the titles of the books you are reading:

# 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 count the change (= \$1.15). Kids color and cut out the bookmark.

6 Kids trace the image and color.

7 Kids make a list of needs (things they must have) and wants (things they would like to have). One list is for school supplies, the other is for clothes.

8 Kids use the budgeting sheet to write down specific items they plan to purchase. In the column to the right, kids write down the estimated cost for this item (this is a good time to help kids start to look at how much this item might cost by looking online or in stores for similar items). Once the item is purchased, they use the next column to write down how much the item actually costs.

9

 \$1.99 + 2.60 \$4.59	 \$3.10 + 1.35 \$4.45
 \$15.75 + 5.50 \$21.25	 \$2.09 + .95 \$3.04
 \$1.50 + .75 \$2.25	 \$4.25 + 1.88 \$6.13
 \$2.25 + .80 \$3.05	 \$6.33 + 5.77 \$12.10

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

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

12 Kids read the business story.

13 Kids think of answers to each question. There is no right or wrong answer. The goal is to get kids thinking about what a customer profile looks like and what that customer might need.

14 See graphic at left.

15 Kids color each popsicle for every 20 minutes of reading this month.

14

<input type="checkbox"/> S Car Washing	<input type="checkbox"/> P Candle Sales
<input type="checkbox"/> S Tutoring	<input type="checkbox"/> P Jewelry Making
<input type="checkbox"/> P Artwork	<input type="checkbox"/> S Organizing
<input type="checkbox"/> S Weeding	<input type="checkbox"/> S Dog Walking
<input type="checkbox"/> S Cat Sitting	<input type="checkbox"/> P Pet Rock Making

## 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 4:

- Employment & Income (4EI) 5,7
- Financial Decision Making (4FD) 1,2,3,4,7,8

(2) NFEC (Grade 4):

- Financial Psychology Standards: Recognize that life involves making decisions and prioritizing choices about money. Describe ways to set a goal and make a plan to reach a goal over time.
- 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.

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)