



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 May **Let's Play Money printable packet for 6th 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

FARMERS' MARKET

A Farmers' Market is a collective gathering of farmers selling locally grown food directly to customers. Most markets follow the local growing season from Spring to Fall.

Community members benefit from shopping at Farmers' Markets by purchasing fresh food while supporting farms in their local community.

"The number of farmers' markets in the United States has grown rapidly in recent years, from just under 2,000 in 1994 to more than 8,600 markets currently registered in the USDA Farmers' Market directory."

<https://farmersmarketcoalition.org/education/qanda/>



Do a search

USDA Local Food Directory

<https://www.usdalocalfoodportal.com/>



WHAT ARE THE BEST SELLING VEGETABLES AT A FARMERS MARKET?

- Heirloom tomato varieties
- Bush beans and pole beans
- New baby potatoes
- Sweet peas/snow peas
- Mushrooms
- Berries of all kinds
- Sweet corn
- Onions and spring onions
- Elephant garlic



<https://sites.google.com/view/homestead-life/homestead-income/best-selling-vegetables-at-a-farmers-market>

A LITTLE TOMATO HISTORY

The Aztecs and Incas grew tomatoes in Mexico and Central America as early as 700 AD. Tomatoes made their way to Spain and Europe in the 16th century.



However, it wasn't until the mid-1800s that the tomato became popular in the United States. Tomatoes were grown by average people and by farmers who sold their produce at local markets.

New tomato varieties were developed and seed companies stopped selling older varieties in their catalogs. Families often saved seeds from their favorite tomato variety. These "heirloom tomatoes" are now known from varieties that have been passed down at "least 50 years through several generations in a family, ethnic, religious, or tribal group" or that "was commercially introduced before 1940."

https://sacmg.ucanr.edu/What_are_Heirloom_Tomatoes/

Farmer's Market

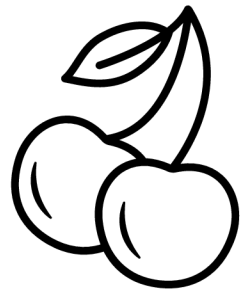
GET TO KNOW FARMERS!

Learn about where your food is grown by talking to local growers. You can ask them about how they raise and harvest crops. The more you know about where your food comes from and and who grew it, the more you know about your food.

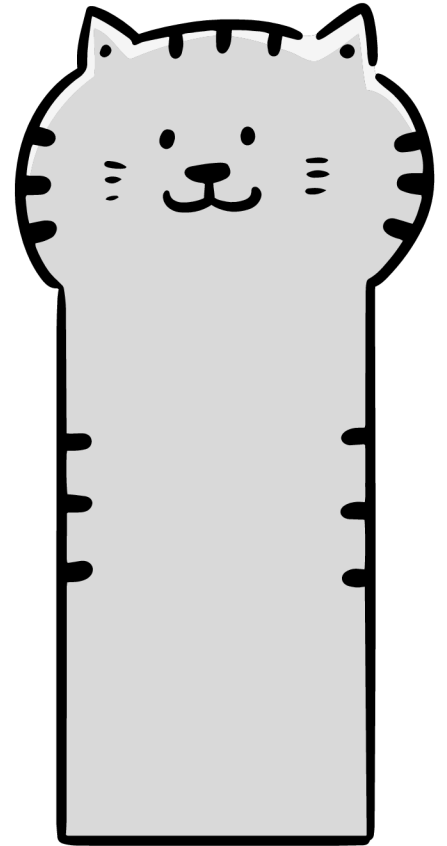
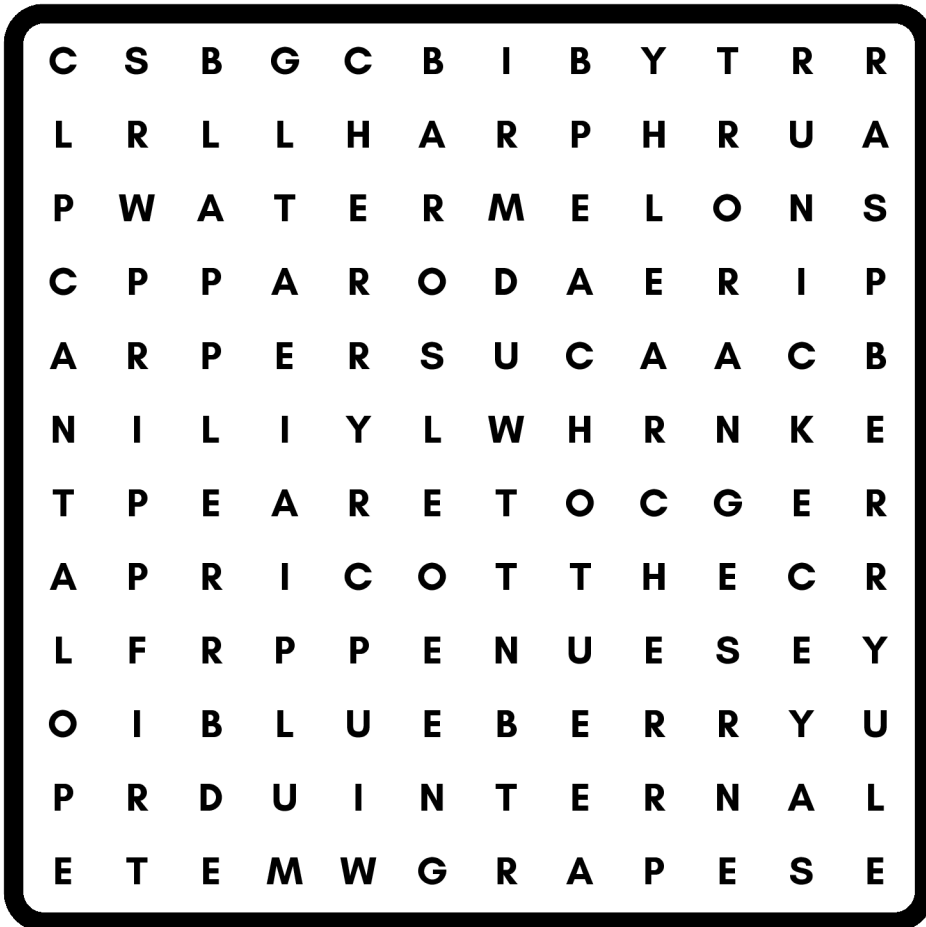


<https://www.seasonalfoodguide.org/why-eat-seasonally>

FUN PAGE



FRUIT WORDSEARCH

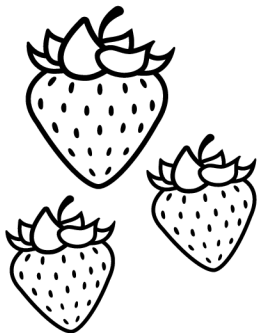


BOOKMARK 

CHERRY
APPLE
PEAR
ORANGE

BLUEBERRY
PEACH
APRICOT
PLUM

RASPBERRY
GRAPES
WATERMELON
CANTALOPE



Find little words in the big word.

STRAWBERRIES



COLOR THE SIGN

FARMERS'
MARKET



LIFE ACTIVITY

Risk



Excerpt from "Tim Young Turns Clouds Into Coins"

Tori and I had seen firsthand what happens when you don't secure a tent with weights. When my mom first started selling jam she got invited to a small market at a pumpkin farm. She borrowed a canopy from a friend, and my dad helped her set it up. The weather was sunny, and the tent provided a nice shelter from the afternoon sun. However, every once in a while, a nice breeze blew our hair around.

Tori, Dad, and I went into the pumpkin patch with a wheelbarrow to pick our pumpkins while my mom sold jam in her booth. As we came back toward the barn where all the vendors were lined up, we saw a terrible sight. Mom's tent was tipped over, and people were scrambling to grab it, so it didn't blow away. The long metal legs were upside down, and it was lucky that no one got hurt.

The farmer who owned the land showed up with sandbags and secured them to each of the four legs.

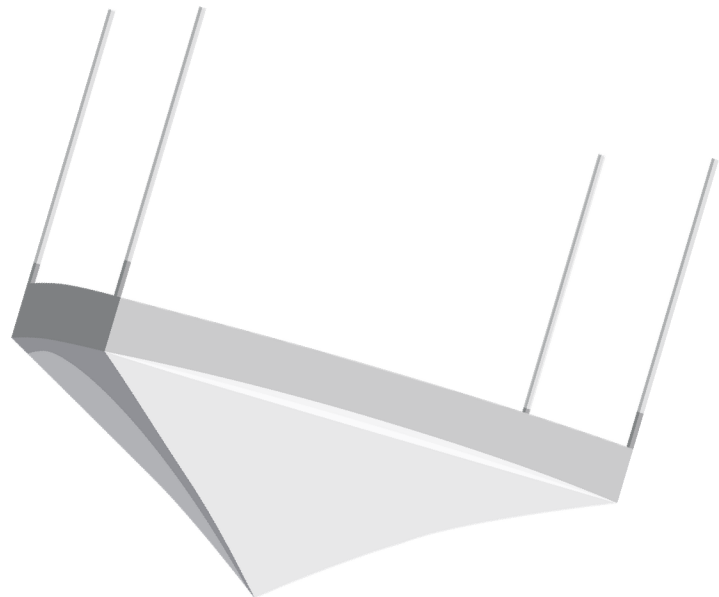
"I'm so sorry," my mom said. "It is such a beautiful day. I didn't know the wind could catch a tent and flip it over so fast."

"Always best to plan for the worst," the farmer replied with a tip of his hat.

It was a good lesson, and my mom went out and bought her own canopy and four weights to slip over each tent leg for all her future events. We learned that sandbags were a market requirement in our class and understood why.

Write down 5 risks that can happen if a tent canopy flips over at a Farmers' Market?

- 1.
- 2.
- 3.
- 4.
- 5.



LIFE ACTIVITY



Reduce Risk

We have items that belong to us that are valuable. Make a list of 8 items that are important to you and how you can help lower the risk of loss or damage so you can protect your valuables.

Valuable items

Reduce Risk

1.

2.

3.

4.

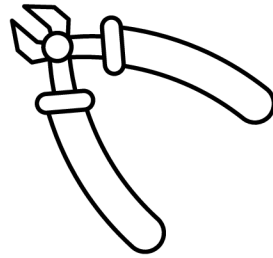
5.

6.

7.

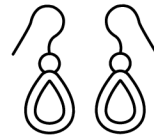
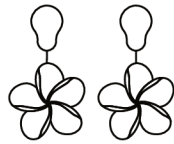
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MONEY MATH



Add It Up

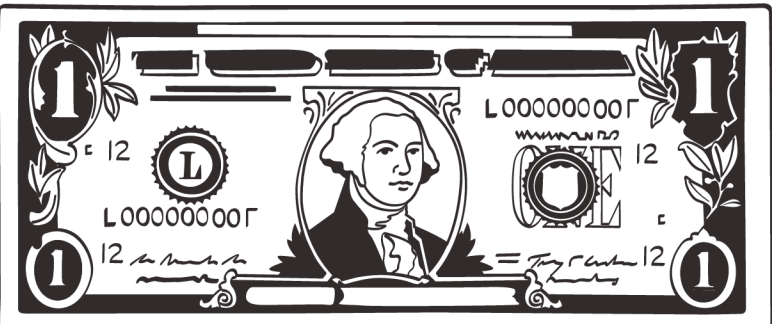
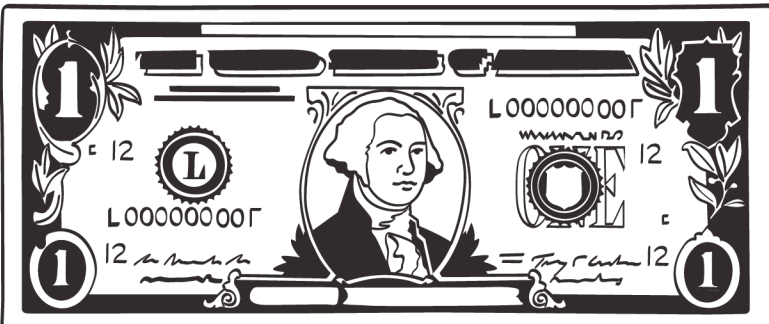
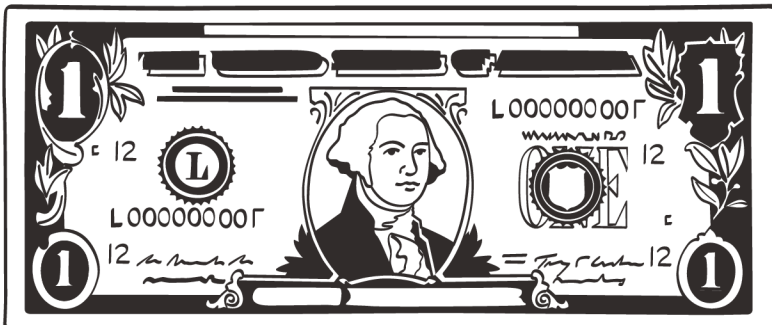
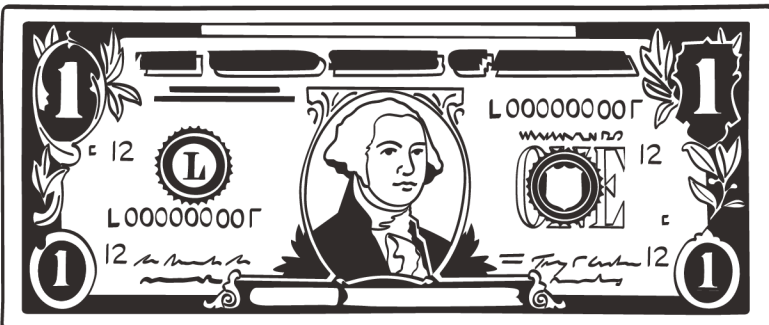
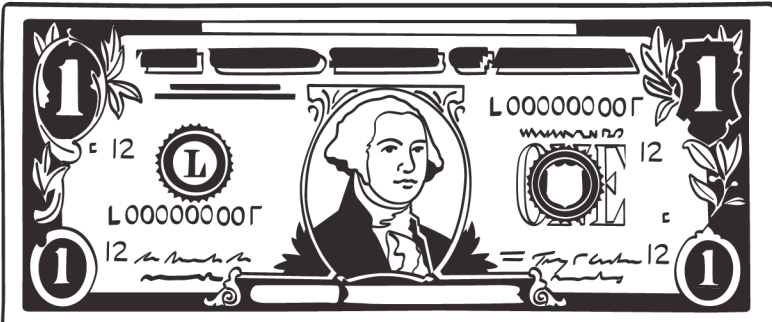
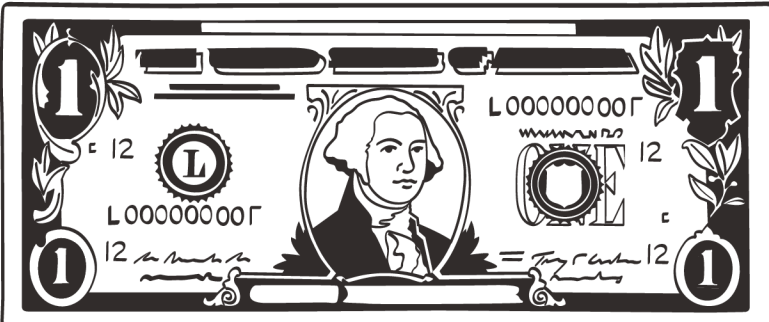
Sally makes handmade hoop earrings and sells them at the Farmers' Market. Add up her sales for the last eight weeks.



$ \begin{array}{r} \$16 \\ 13 \\ 20 \\ 15 \\ 14 \\ 22 \\ +13 \\ \hline \end{array} $	$ \begin{array}{r} \$14 \\ 20 \\ 13 \\ 17 \\ 22 \\ 30 \\ +16 \\ \hline \end{array} $	$ \begin{array}{r} \$22 \\ 10 \\ 15 \\ 16 \\ 14 \\ 25 \\ +12 \\ \hline \end{array} $	$ \begin{array}{r} \$32 \\ 28 \\ 10 \\ 14 \\ 13 \\ 15 \\ +10 \\ \hline \end{array} $
$ \begin{array}{r} \$13 \\ 22 \\ 20 \\ 15 \\ 14 \\ 32 \\ +10 \\ \hline \end{array} $	$ \begin{array}{r} \$28 \\ 15 \\ 25 \\ 16 \\ 13 \\ 14 \\ +28 \\ \hline \end{array} $	$ \begin{array}{r} \$15 \\ 30 \\ 16 \\ 28 \\ 14 \\ 16 \\ +10 \\ \hline \end{array} $	$ \begin{array}{r} \$30 \\ 10 \\ 14 \\ 16 \\ 13 \\ 60 \\ +15 \\ \hline \end{array} $

CASH CORNER

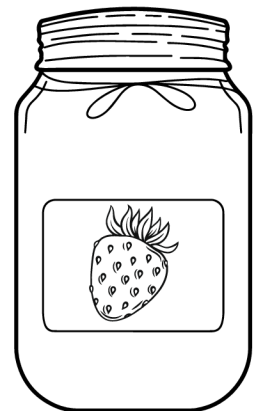
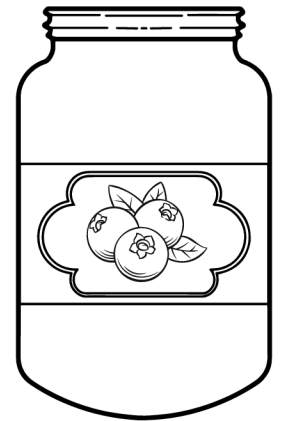
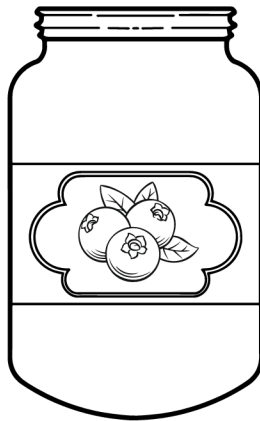
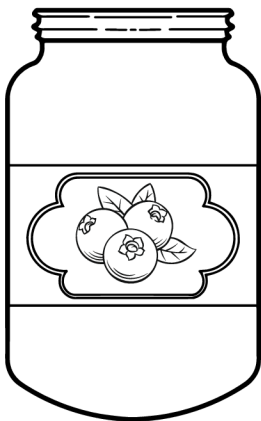
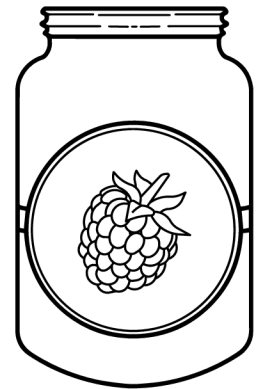
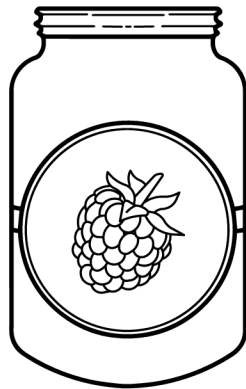
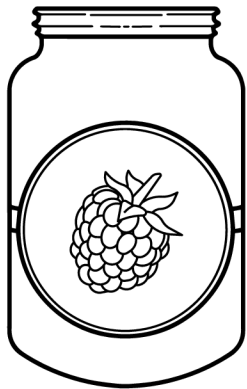
Color and cut the cash.
Use the cash on the next page for a Pop-up Shop.



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 as change.

JAM STAND





Excerpt from
"Tim Young Turns Clouds Into Coins"

Tori and I spend every Saturday morning in the tree house in our backyard. The frame of the treehouse sits in an old maple tree, and we have to climb up a ladder and through a trap door to get into the square room. Last Saturday, Tori and I were in the treehouse after a rainstorm.

"Look, Tim, a rainbow," she said. "The sun is coming out."

I didn't look up from my book. I lay on my blue rug with my head propped up on my pillow with a cloud pattern on the pillowcase.

"Summer is on its way," I murmured.

"What will you make to sell at the Farmers' Market?" she asked.

"I have a couple of ideas," I said, putting the bookmark between pages. "What are you going to make?" I asked.

"I'm going to make jewelry. Probably earrings."

"Do you know how to make earrings?" I asked.

Aunt Emmy is going to bring some supplies over tomorrow and help me. I'm so excited. Girls love earrings. I think they will be great sellers."

"I think if I make earrings that look like animals, they would be popular," Tori continued.

"You could make earrings that look like Daisy and Theo," I suggested.

"Oohh, good idea!" she exclaimed. "Everyone loves bunnies. I will call Aunt Emmy and see if she has bunny charms. Did you feed them yet?"

I just looked at her. It was her turn to feed our pet rabbits today.

"Right," she said. And Tori was down the trap door in a flash.

I laid my head back on my pillow and looked out the treehouse window. The clouds were drifting by in the slight breeze. I started imagining what the clouds could be.

Two fluffy clouds were side by side. One looked like a mouse. The other looked like a piece of cheese. I then imagined the mouse cutting the piece of cheese and serving it on a plate for dinner.

As the wind pushed the clouds past the window, another cloud formed. It looked like a giant piece of pizza. I closed my eyes. I imagined a horse carrying this giant pizza slice on its back as it galloped toward a castle. I allowed myself to daydream about the big meal that would be served to all the royalty in the palace.

I opened my eyes, and the pizza cloud had passed. Now, the cloud was starting to form into a round ball. At first, I thought I could see a soccer ball, but then I realized it was a scoop of ice cream on top of a cone. Then my stomach growled, and I realized all three cloud dreams were about food. I must be hungry.

I put my book on the shelf and headed down the treehouse ladder. Thinking of a business idea or product on a full stomach would be easier.



BUSINESS EXERCISE



Product Ideas

What would you sell at a Farmers' Market? It would have to be something that you make yourself. Most markets don't allow food sales without certain permits. Think of four different ideas in the boxes below.

Idea 1

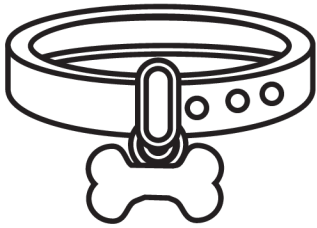
Idea 2

Idea 3

Idea 4

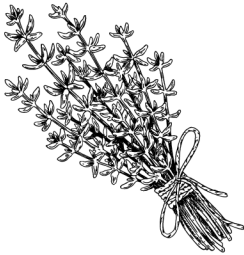
Business Risk

Tim and Tori make friends with other kids who sell products at the Farmers' Market. Each of them takes a risk to use their own money to buy supplies to make their products. Do the calculations below to see if the risk was worth it.



Robert started a dog collar business. He spent \$45 on rope to make 10 woven dog collars. He sells each collar for \$15. At the Farmers' Market he sold 4 collars.

Was it worth the risk?



Jared started a plant and herb business. He spent \$5 on seeds to grow tomato plants. He already has a large lavender plant in his yard that he cut small bouquets to sell. The tomato plants were hard to start but he ended up with four small starts and sold them each for \$2.50. He also sold 2 lavender bouquets for \$3 each.

Was it worth the risk?



Heidi started a bracelet business. She received a bracelet making kit for her birthday that had enough supplies to make 12 bracelets. She made 12 and wore one as a display on the day of the Farmers' Market. She sold 6 bracelets for \$8 each.

Was it worth the risk?













Josie started a candle business. She spent \$30 on candle making supplies. She made a total of 18 candles. On the day of the market she sold 2 candles for \$5 each when she opened but as the afternoon got hotter, the rest of her candles started to melt so she packed them up and put them in an ice chest to keep them cold for a future market.

Was it worth the risk?

COLOR & COUNT

FRESH SALAD



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 (con't) Small words include are, art, as, bar, base, bat, bear, beat, best, bet, bias, bit, ear, east, eat, era, rat, rate, raw, rest, rib, rise, sat, sea, seat, set, sir, sit (and more words may be found).

6 Coloring

7 Examples include: injury to people, damage to property, disruption of market operations, financial loss, and don't get invited back

8 Kids think of things that are important to them and ways to keep them safe. Examples: cash/wallet, book/bookshelf, bracelet/jewelry box, tech item/case, favorite coat/closet, etc.

9 From left to right, top row: \$113, \$132, \$114, \$122; bottom row: \$126, \$139, \$129, \$158

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 pizza products and give change as needed.

12 Read

13 Kids draw pictures or write down details of four product ideas to make and sell.

14 Yes, the risk was worth it financially for the first three items as they made their money back. No, for the last item. Risk can be more than just financial, however. Discussion idea: Was it worth the risk to learn something new, even if there was no money made? How much risk might one person be willing to take versus another when it comes to starting a business?



Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 6:

- Risk Management & Insurance (6RM)

(2) NFEC Grade 6:

- Risk Management and Insurance Standards: Describe different ways to protect valuables and calculate the costs of protection versus the cost of replacing the items

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.**
- **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!

www.TheLittleBooksOfBigBusiness.com