



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 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

1	Welcome Page
2	Table of Contents
3-4	Money News
5	Fun Page
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9	Money Math
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11	Pop-up Shop
12-14	Business Story & Exercises
15	Color & Count
16	Instructional Information & Answer Pages



LET'S PLAY MONEY

NEWS

WHAT IS A FARMERS' MARKET?

A Farmers' Market is typically an outdoor market where local farmers sell their crops directly to consumers. They usually open in the Spring as the first vegetables of the season are available.

Most Farmers' Markets "pop-up" in a large area like a park or parking lot for about three to four hours. Customers can shop for vegetables, produce, eggs, meat, and baked goods.



Many Farmers' Markets allow other vendors or sellers who make handmade items like jewelry, candles, and soap. Most markets also allow food trucks and other local restaurants to sell fresh lemonade and prepared foods like pizza and desserts like ice cream and cookies.



SUPPORT FARMERS!

It isn't easy being a farmer. There are a lot of challenges they face, which means that the money they make (their profit) can vary from year to year.

Keeping a farm going and making it successful each year depends on a wide variety of factors such as the weather, pests, consumer demand, and how many workers are needed and available.

Studies show that "farmers who market food directly to consumers have a greater chance of remaining in business than similarly sized farms who market through traditional channels." What are ways that you can help local farmers?

<https://www.ers.usda.gov/amber-waves/2016/march/local-foods-and-farm-business-survival-and-growth/>

LOCAL FOOD



Local foods are food that are usually sold “directly to consumers through farmers markets, roadside stands, and community-supported agriculture.”

According to economists at the USDA, “sales of locally produced food occur through other outlets, too. Local products may show up in supermarkets, restaurants, and schools, and a growing number of major food retailers are introducing local food sourcing initiatives.”

The next time you are at a grocery store, look around the produce section to see if you can find local fruits and see what farm they come from. Watch for local vegetables, too, like corn, potatoes, and tomatoes. What grows in your local area?

<https://www.usda.gov/media/blog/2010/07/16/what-local-food>

A locally or regionally produced agricultural food product is one that is transported less than 400 miles or sold within the state it is produced.

<https://www.nass.usda.gov/Publications/Highlights/2022/local-foods.pdf>

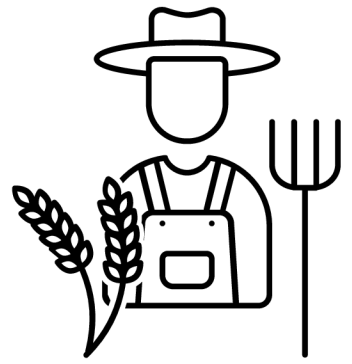


WHERE TO FIND LOCAL FOOD

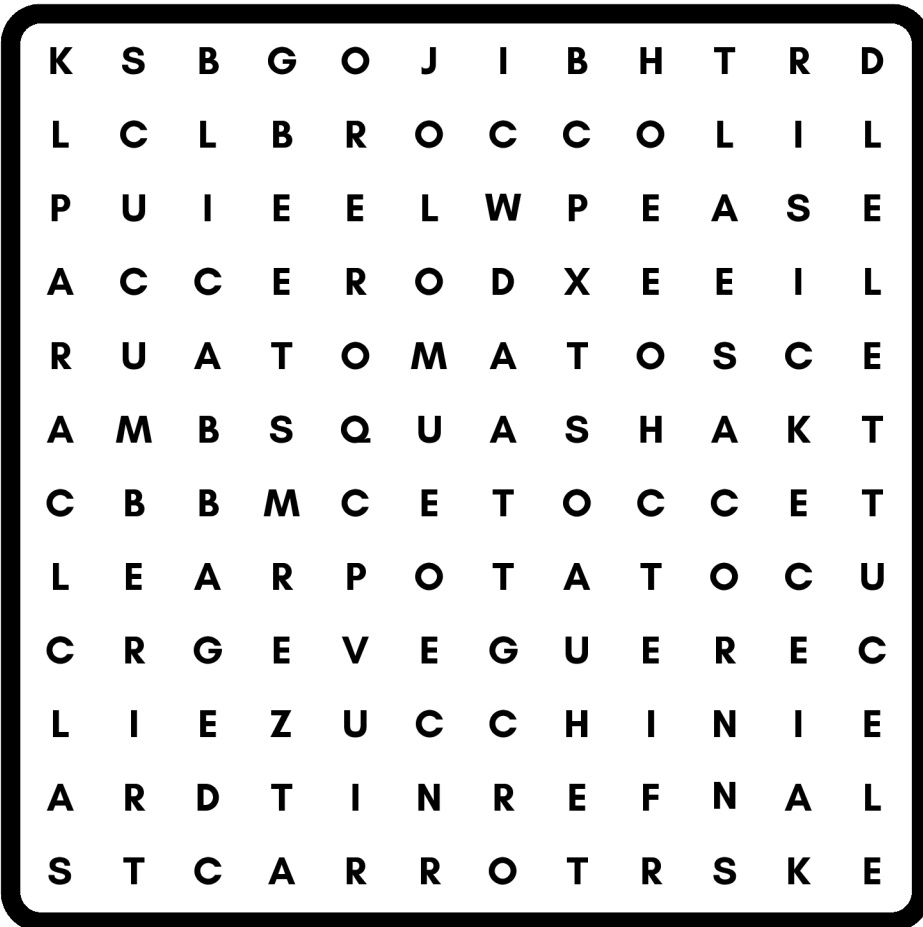


- **Farmers’ markets**
- **Stores located at a farm**
- **Roadside stands**
- **Pick-your-own businesses**
- **Supermarkets**
- **Restaurants**
- **Food cooperatives**

FUN PAGE



VEGETABLE WORDSEARCH



BEETS

BROCCOLI

CABBAGE

CARROT

CORN

CUCUMBER

LETTUCE

PEAS

POTATO

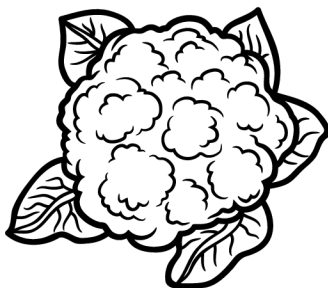
SQUASH

TOMATO

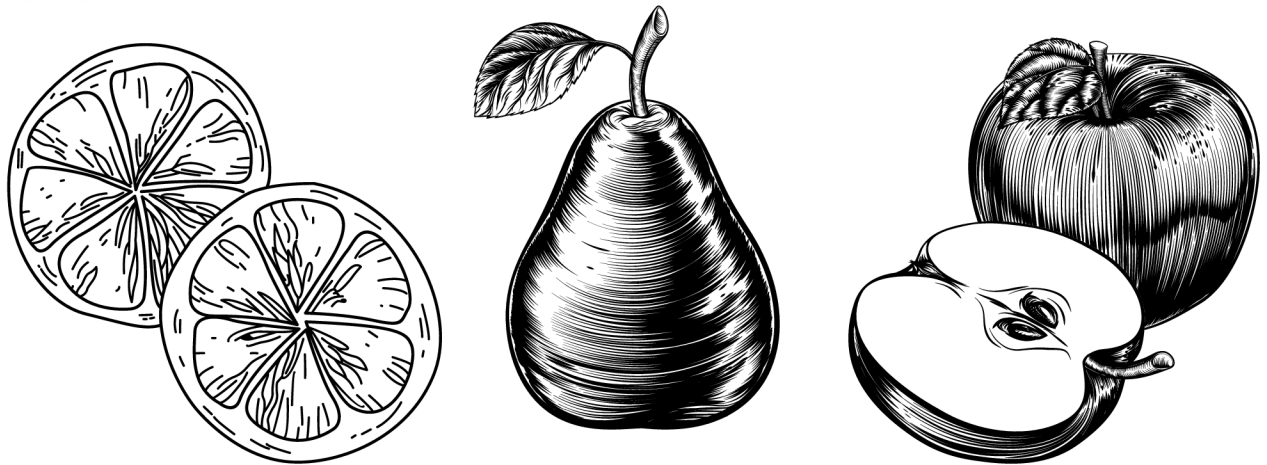
ZUCCHINI

Find little words in the big word.

CAULIFLOWER



COLOR



FARMERS'
MARKET



LIFE ACTIVITY

Risk



Risk is the possibility of having positive or negative consequences or outcomes.



Positive Consequences

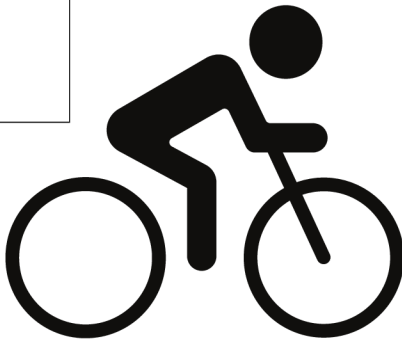
Sometimes we take a risk that leads to a positive outcome.



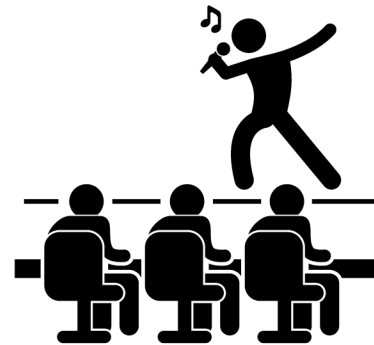
Negative Consequences

Sometimes we find ways to lower our risk so our negative outcome isn't as bad.

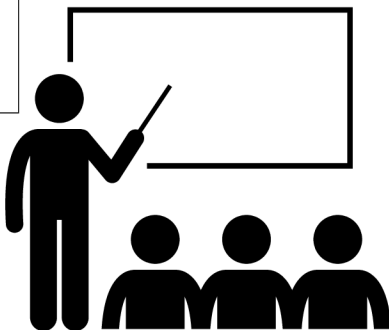
Write + or - for the following risks.



RISK: Riding a bike without a helmet
CONSEQUENCE: Getting into an accident



RISK: Trying out for a play or show
CONSEQUENCE: Gaining experience



RISK: Taking a new or challenging class
CONSEQUENCE: Learning something new



RISK: Not putting money in a wallet
CONSEQUENCE: Losing money

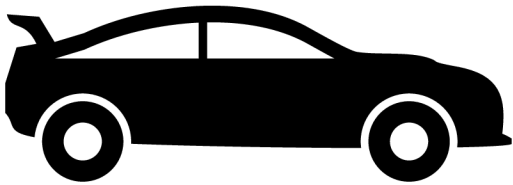
LIFE ACTIVITY

Insurance

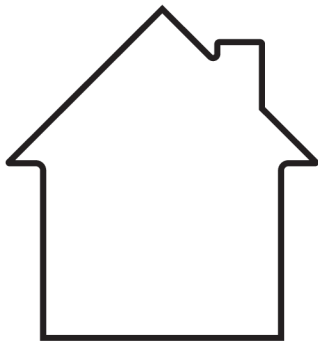


Insurance is an agreement between you and an insurance company to help protect you and your loved ones from financial loss due to an unexpected event, like an accident, illness, natural disaster, or other unexpected circumstances.

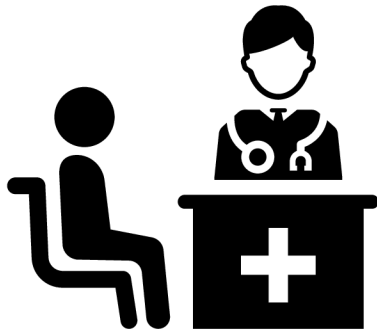
Draw a line to the correct type of insurance contract or policy.



Pet Insurance



Health Insurance



Auto Insurance



Homeowners or
Renters Insurance

MONEY MATH

Add It Up



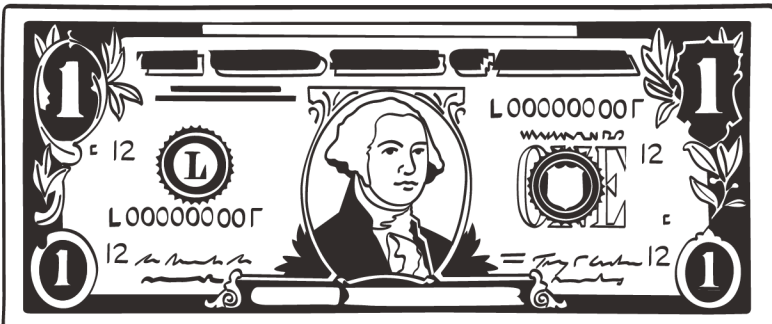
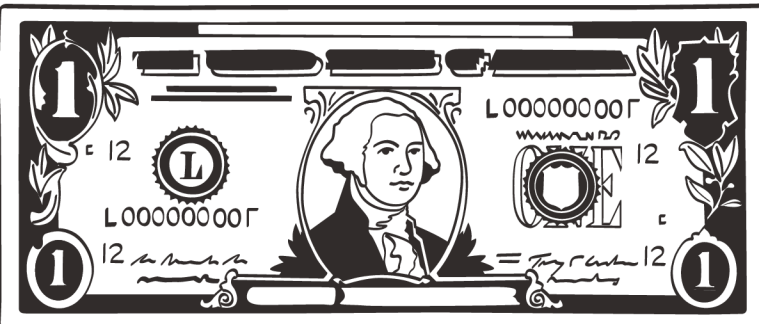
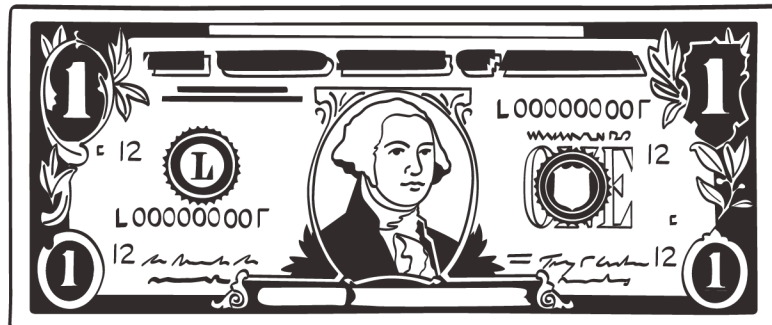
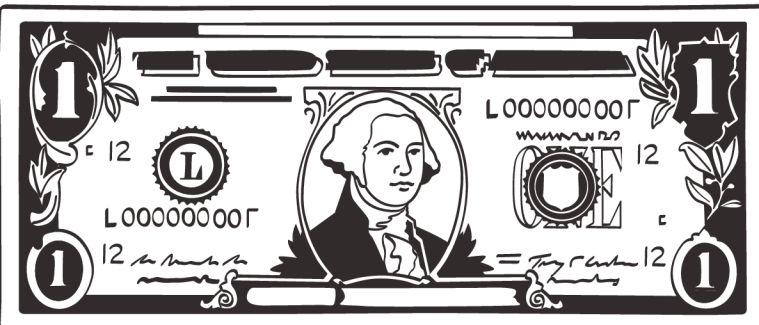
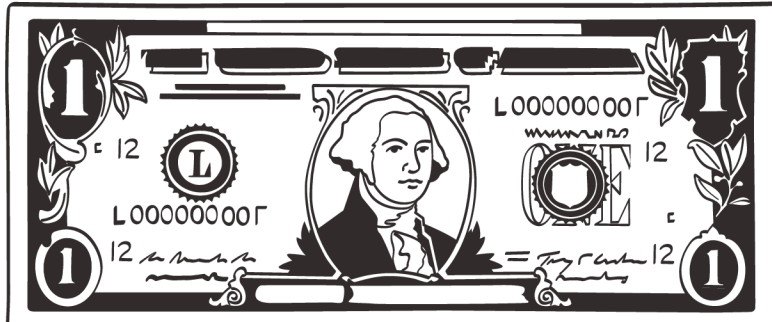
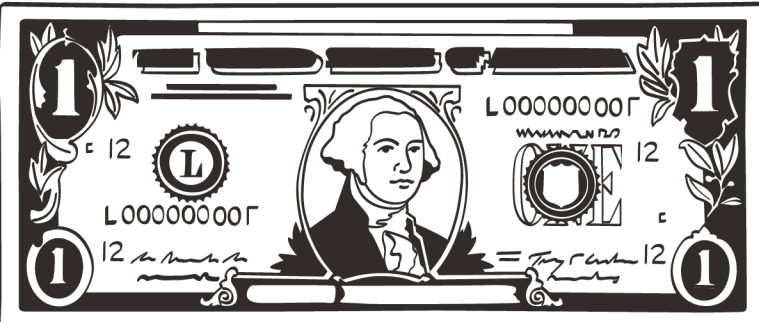
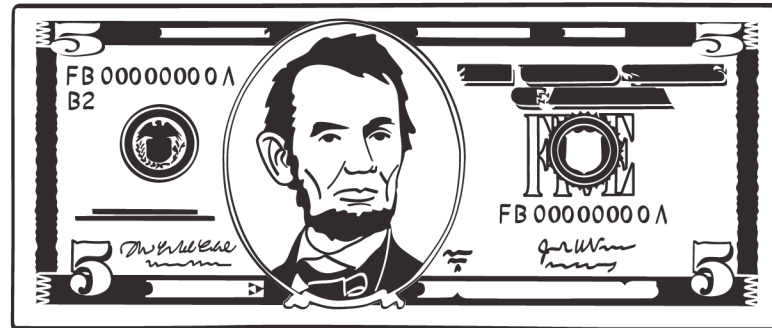
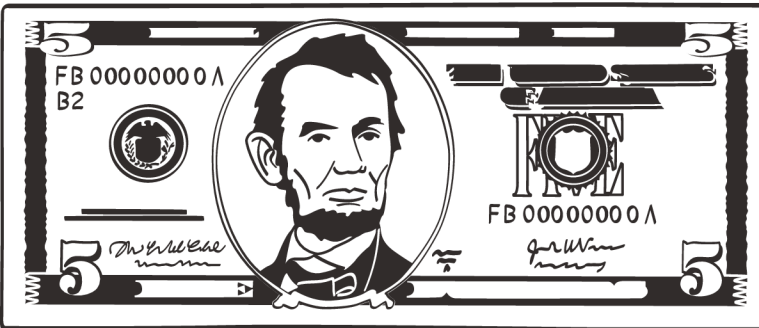
The Friends Of Bees Farm sells honey at the Farmers' Market each week. Add up their sales each week.

$\begin{array}{r} \$25 \\ 15 \\ 20 \\ 15 \\ 10 \\ 25 \\ +10 \\ \hline \end{array}$	$\begin{array}{r} \$10 \\ 20 \\ 15 \\ 50 \\ 25 \\ 20 \\ +25 \\ \hline \end{array}$	$\begin{array}{r} \$25 \\ 35 \\ 10 \\ 10 \\ 20 \\ 25 \\ +20 \\ \hline \end{array}$	$\begin{array}{r} \$30 \\ 10 \\ 15 \\ 20 \\ 20 \\ 25 \\ +10 \\ \hline \end{array}$
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CASH CORNER

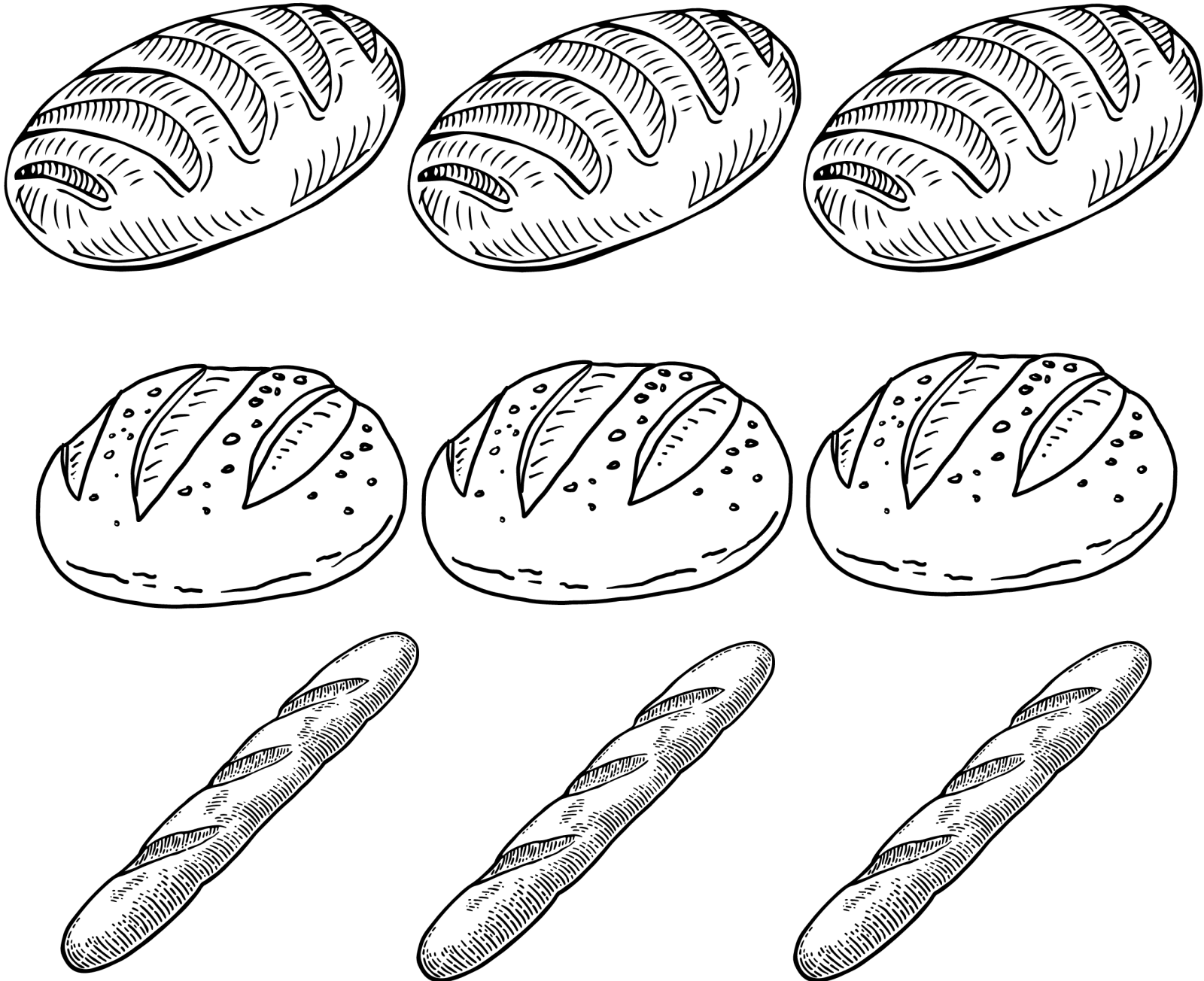
Color and cut the cash.
Use the cash on the next page for a Pop-up Shop.



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 slice 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.

BREAD STAND





Excerpt from
"Tim Young Turns Clouds Into Coins"



"The first thing to do when you want to start a business," Mrs. Smith said at the beginning of the class, "is to brainstorm ideas. Draw a picture of a business idea on the blank paper."

Tori drew a pair of earrings. She wrote "Jewelry by Tori" across the top of the paper. She was excited about the five pairs of earrings she had already made. She had them in her bag in case there was time to show them. I found a pencil and drew clouds on my paper.

Once everyone was checked in, Mrs. Smith asked the kids to introduce themselves by saying their name and business idea. She started with the kids across the room.

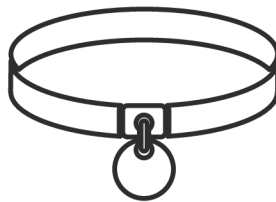
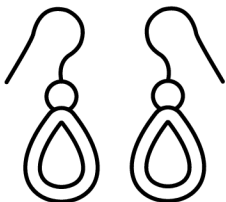
"My name is Jared," a boy from my class at school said. "I'm going to sell plant starts and herbs from my garden," he said.

"I'm Robert," the kid next to him said. "I'm starting a dog collar business. I weave rope to make unique dog collars."

"Hi, I make earrings and bracelets," said an older girl named Heidi.

Another girl stood up and said she was also making earrings, and by the time it came over to our side of the room, I had counted that there were five jewelry makers.

When it was Tori's turn, she stood up and introduced herself. "I plan to make purses for girls," she said.



BUSINESS EXERCISE



Product Brainstorm

Think of a product idea to sell at a Farmers' Market stand. This item needs to be something you would make yourself (but not food due to health department rules). Draw a picture of your item and/or write out a description.

A large, empty rectangular box with a black border, intended for drawing a picture or writing a description of a product idea.

EARN MONEY



Lower Your Risk

Starting a business comes with a certain level of risk. Will you find customers for your product or service? Will you make money after investing in materials? Use the chart below to analyze your business idea.

What are the pros & cons of starting this business?

PROS

CONS



What could hurt or slow down my business?













Now that you have identified some business risks, what are some potential solutions?



COLOR & COUNT

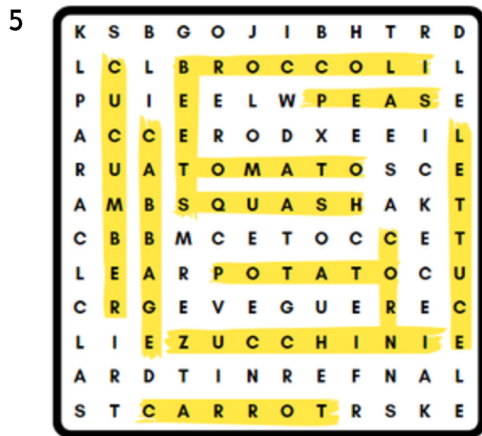
VEGGIE PIZZA TOPPINGS



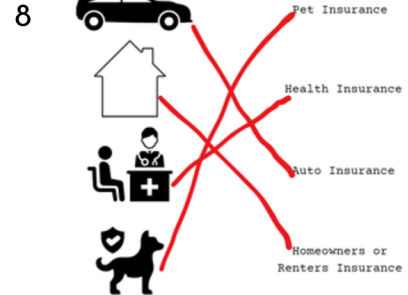
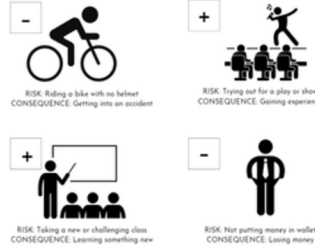
INSTRUCTIONAL INFORMATION & ANSWER PAGE

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 ace, acre, afar, air, ale, all, are, cafe, calf, call, car, care, cell, claw, clear, clue, ear, elf, era, fare, far, fear, fell, few, file, fill, fir, fire, flaw, flea, flew, flu, flair, flare, flaw, flew, fur, ice, ill, lace, lair, leaf, lie, life, lure, race, rail, real, rule, wail, ware, wear, well, will

6 Coloring
7



9 Left to right: \$120, \$165, \$145, \$130, \$125, \$140, \$190, \$140

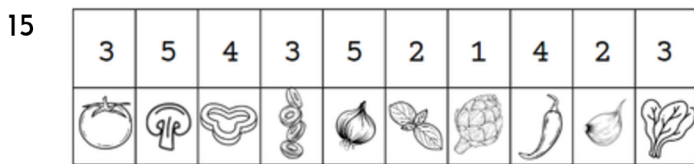
10 Kids color and cut the cash to use on page 11.

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 a product that could be made to sell at a market. (Entrepreneurial Skills = Discovery & Concept Development)

14 Pros could include: making money, learning a skill, and making connections with new people. Cons could include not making money or losing money, not enough demand for product, cost to run the business is too high. Business could be hurt by bad weather, no one visiting the booth/table due to poor location, etc.



Stay Connected!

Financial Literacy Standards in this packet include:

- (1) The WA State Financial Education Standards for Grade 4:
 - Risk Management & Insurance (4 RM) 1,2
- (2) NFEC (Grade 4):
 - Risk Management and Insurance Standards: Identify the kinds of risks and consequences involved in making different life decisions.

- **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