



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 November **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.

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Supplies Needed



LET'S PLAY MONEY

NEWS

THANKSGIVING WEEKEND: SALES

During the 2023 Thanksgiving weekend sales, millions of people shopped online and in stores, making Black Friday and Cyber Monday major shopping events. Artificial Intelligence (AI) helped these customers by offering personalized deals and product recommendations. Many people planned their purchases in advance, while others were concerned about overspending or going into debt.



- Over 87% of people took part in Black Friday and Cyber Monday sales in 2023.
- Shoppers spent an average of \$321 during the sales period.
- AI helped drive \$51 billion in global online sales by offering personalized promotions and product suggestions.

For 2024, major spending on Black Friday is predicted, with an increase in the number of people going online during this big shopping day to find great deals.

What does Gen Z (people ages 12-27) do on Black Friday?

84% of Gen Z individuals say Black Friday sales a **good value**.



but 60% of these same Gen Z shoppers **regret** at least one of their purchases.



GIVING TUESDAY

The world can feel divided, but small acts of kindness can make a big difference. By doing something kind each day, you can reduce your own stress, help others feel better, and inspire those around you. This GivingTuesday is a perfect time to start spreading kindness. Use one of these ideas or come up with your own.



- Organize a neighborhood cleanup to pick up trash and make your community cleaner.
- Paint rocks with kind messages and leave them around town to brighten someone's day.
- Donate extra books to a literacy program, library, or school to help others read.
- Rake leaves for a senior or someone who needs assistance.
- Offer free babysitting to a parent who could use a break.

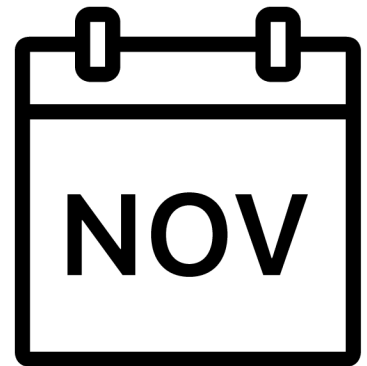
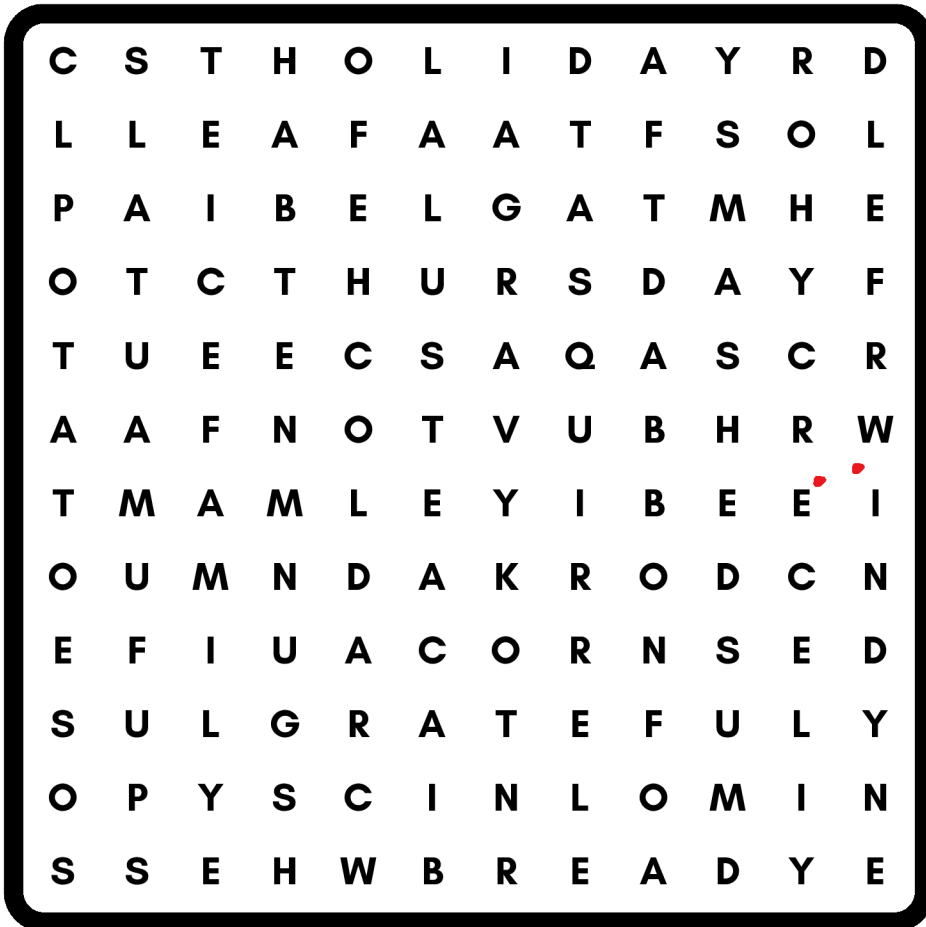
These simple acts of kindness can make a big difference and inspire others to do the same!

Find out more about GivingTuesday (the Tuesday after Thanksgiving) and making a difference at [GivingTuesday.org](https://givingtuesday.org).

◆ ◆ ◆
◆ ◆ ◆
Happy ◆ ◆ ◆
THANKSGIVING
◆ ◆ ◆

FUN PAGE

NOVEMBER



SQUIRREL
ACORNS
LEAF
WINDY

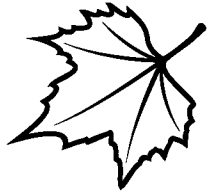
MASHED
POTATOES
GRAVY
BREAD

THURSDAY
HOLIDAY
FAMILY
GRATEFUL

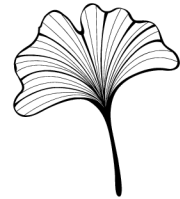


What's the best way to fix a broken pumpkin?

Use a pumpkin patch.



HAPPY



THANKSGIVING



LIFE ACTIVITY



Thankful

For each letter of the alphabet, write what you are thankful for. For example, you may be thankful for "A, autumn" and "B, best friends."

A

B

C

D

E

F

G

H

I

J

K

L

M

N

O

P

Q

R

S

T

U

V

W

X

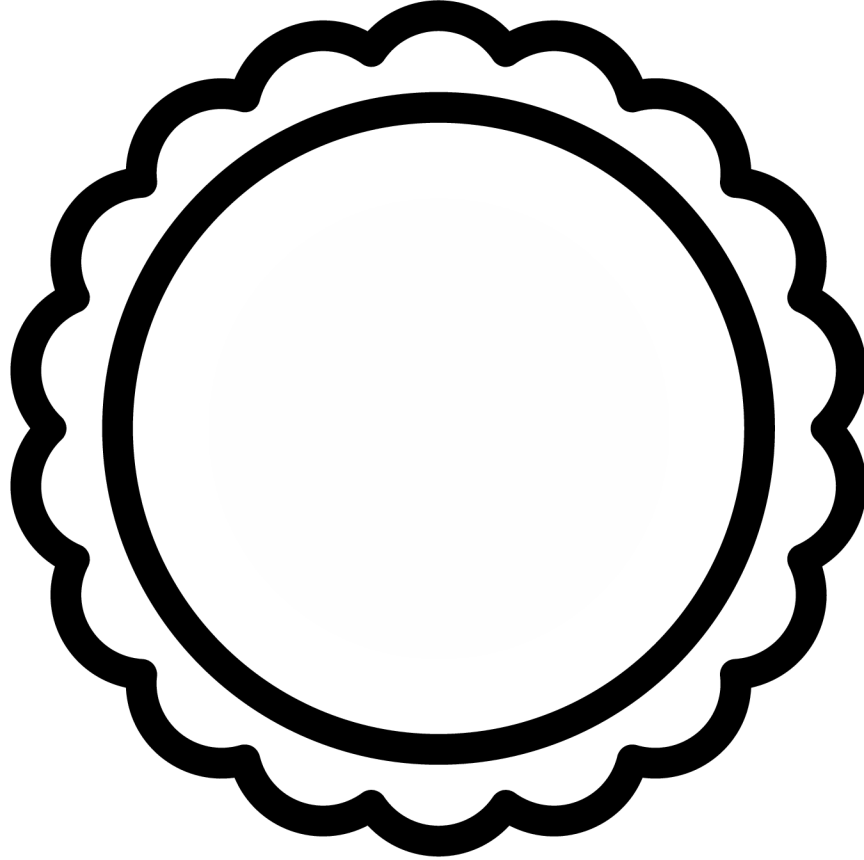
Y

Z

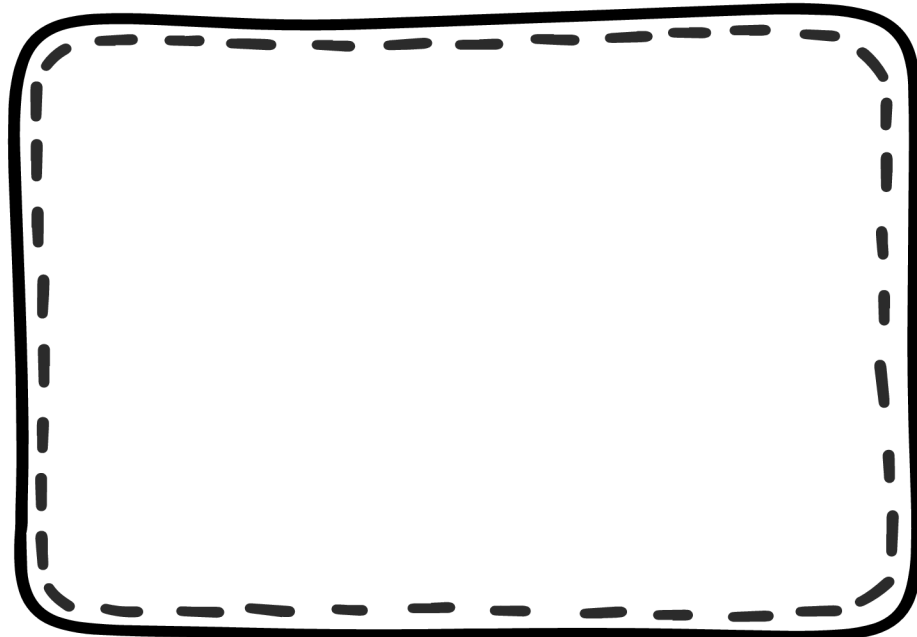
MONEY MATH

Divide

Draw lines to divide the pie into 8 equal-sized pieces.

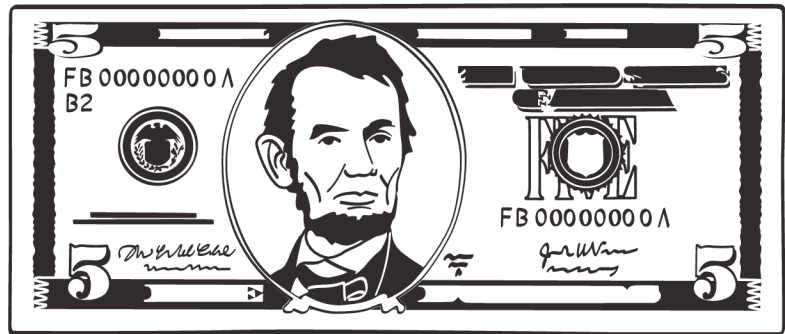


Draw lines to divide the cake into 12 equal-sized pieces.



CASH CORNER

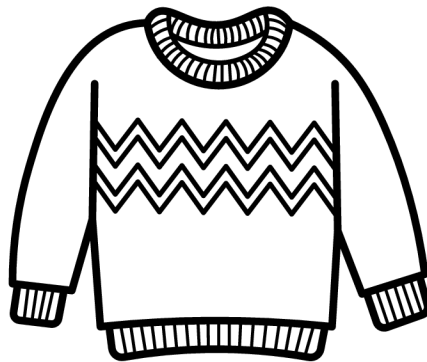
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. 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.

WINTER SWEATERS





**Excerpt from
"Maria Martinez Turns Art Into Income"**

Maria is sitting at lunch with her friends. She is telling them about her sister's upcoming Quinceañera, a special birthday celebration.

"In our culture, a fifteenth birthday is not just a regular birthday party," I explained. "It's something all of our cousins, aunts, uncles, and friends get invited to, and every girl and her family wants to throw the best party possible. It's important for us to represent our family well as we host this important occasion.



Now that I was sharing, I couldn't stop. "It's one of the reasons we decided to do it the weekend after the traditional Day of the Dead celebration. The pumpkin farm where we will be hosting the party is less expensive since Halloween is over. Additionally, all Day of the Dead decorations are on sale. My mom is going to buy things we still need, like candles and strings of lights, the day after Halloween.

"I don't think there is anything wrong with having a budget for a party," said Max. "When I did my open house in my backyard to launch my pet business, I carefully planned out how much I would spend."

"I agree," said Emma. I help many people with their bookkeeping, and successful business owners keep a very close eye on their expenses. They find ways to do things on a "shoestring budget."

Emma had everyone's attention. "What's a 'shoestring budget'?" asked Nick.



BUSINESS EXERCISE



Story Continues

“Oh, a shoestring budget is a small or limited amount of money, kind of like a thin shoelace. My grandpa often jokes about starting his Christmas tree farm on a “shoestring budget.” He didn’t have the money to buy a big farm, so he started with one acre of land. Once he started selling trees, he had enough money to buy a second acre of land, and he did that every year until he had ten acres. But he reminds us frequently that “it all started on a shoestring budget.”

“The Quinceañera is definitely on a shoestring budget. I feel bad that we have to be penny pinchers, only buying what we can afford,” I said. “I want Rosa to have a wonderful party.”

“There is another way to think about budgeting,” Emma said. “I call it savvy spending.”

“The thing about being a savvy spender,” said Emma, “is you make choices on what you spend money on by making careful purchasing decisions. Rather than saying yes or no, you focus on getting the best value for your money. That way, you get more of what you need and want, and you feel good about how smart a shopper you are.”



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Write down something you WANT that costs money.

What is the best way to buy this item (on sale, buy something else instead, etc)?

EARN MONEY



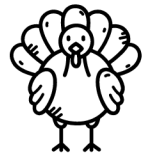
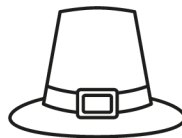
Create A Budget

A budget is a plan for how to use your money. It helps you keep track of what you earn, what you spend, and what you save so you don't run out of money. Create a budget for a birthday party with the limit of \$100. Write down what items you need to buy and the cost of each item.

Item	Price
TOTAL	\$

COUNTING GAME

Count the Thanksgiving items and fill in the boxes below.



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?

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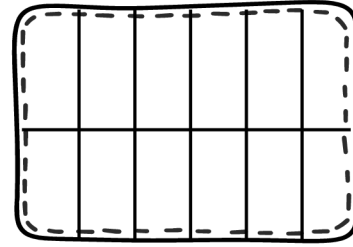
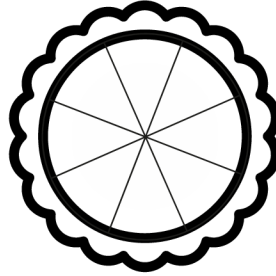


6 Kids color the Thanksgiving design.

7 Kids write down answers to the questions about planning and making spending choices. This page is a good opportunity for discussion.

8 Kids write what they are thankful for by using each letter of the alphabet as a starting point for each word.

9



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

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

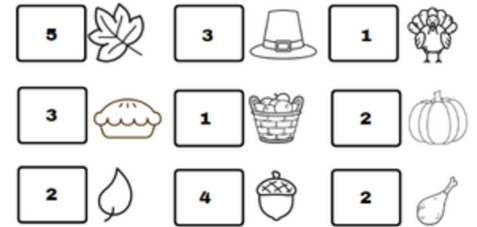
12 Kids read the business story.

13 Read the continued story. Answer questions using critical thinking.

14 Kids create a budget by writing down items they want/need for the event and the price of each item. May need to do online or in person research.

Total up the items to confirm the plan doesn't cost more than \$100.

15



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.**

Financial Literacy Standards in this packet include:

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

- Financial Decision Making (5FD) 1,8,9

(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