



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 January **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

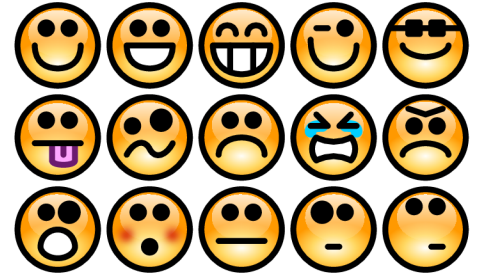
1	Welcome Page
2	Table of Contents
3-4	"Money News"
5	Fun Page
6	Draw
7-8	Life Activity
9	Money Math
10	Cash Corner
11	Pop Up Shop
12-14	Business Story & Exercises
15	Matching Game
16	Instructional Information & Answer Pages



LET'S PLAY MONEY

MONEY + EMOTIONS

Emotions play a big role in how well we manage our money. For instance, if someone feels stressed, they might make quick decisions without thinking about the future consequences.



Imagine you're tempted to spend all your savings on a new gaming console because you feel excited in the moment. But, if you think about it, that decision could affect your future lifestyle by limiting your ability to save for other things that are important to you, like a special outfit for an event, a new guitar, or a new mountain bike. What are things you want to save for? It's crucial to recognize how your emotions influence your money choices and to consider the long-term impact on the kind of life you want to have.

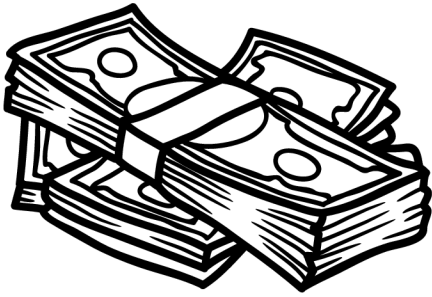
ADVERTISING & MARKETING

Advertising and marketing have a big impact on what we decide to spend our money on. Think about the ads on your favorite social media platform for a new video game or a trendy gadget. The companies use cool pictures and catchy words to make those things seem super exciting so really want to have them. Even when you're watching your favorite shows, there are often commercials promoting toys, snacks, or the latest trends. These ads are designed to grab your attention and convince you to ask for those items or use your money to get them.

Another example is when a YouTuber talks about a cool product. They might share how amazing it is and make you think it's something you absolutely need. This kind of marketing, where people you like or admire promote a product, can strongly influence your spending choices. So, being aware of these advertising tricks helps you make decisions that are based on what you really need and want, rather than what others tell you to buy.



EMERGENCY FUND



An emergency fund is a special money account that you use to pay for unexpected costs, like suddenly needing to pay a medical bill for injury, fix a broken phone or laptop, or address a home or car problem. An emergency fund can be a stash of cash in a safe place in your room or money in a bank account.

A recent Federal Reserve Survey found that 44% of the US population struggle to come up with \$400 for an unexpected expense. This lack of a well-funded emergency fund happens throughout the income scale.

[Federal Reserve](#)

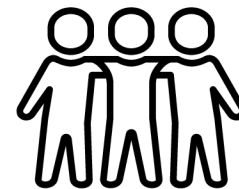
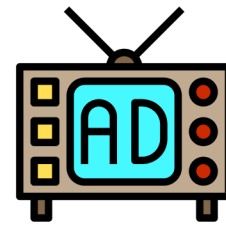


FRIENDS, FEELINGS, & ADS

Influences, like friends, feelings, and ads, have a big impact on how we handle money decisions. Imagine a friend talks to you about saving for something cool. Your friend may inspire you to save your money, too.

Emotions also play a role. If you feel happy or excited, you might spend your money quickly without thinking. Plus, ads make products look appealing so you want to buy them. Think about how you feel at a fair or shopping mall. You want to ride the rides and buy things because you're happy and want what you see.

Influences in your life shape how you decide to use money - whether you save it for important things or spend it quickly in the moment. Understanding influences will help us you make smarter money choices.



FUN PAGE



TRY & FIND

- | | |
|----------|-------------|
| VALUES | ADVERTISING |
| FEELINGS | MARKETING |
| FRIENDS | EMERGENCY |
| CHOICES | FUND |
| EMOTIONS | SPEND |
| TRENDS | SAVE |
| MONEY | EARN |

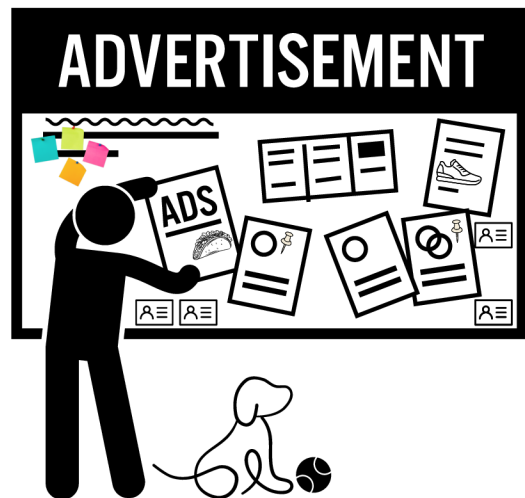
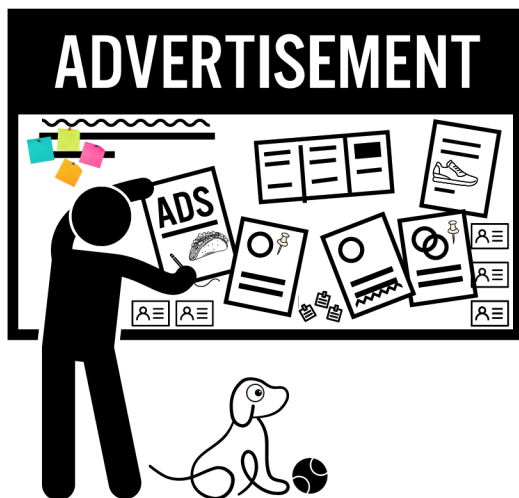
Why did the football coach go to the bank?

To get his quarter back.



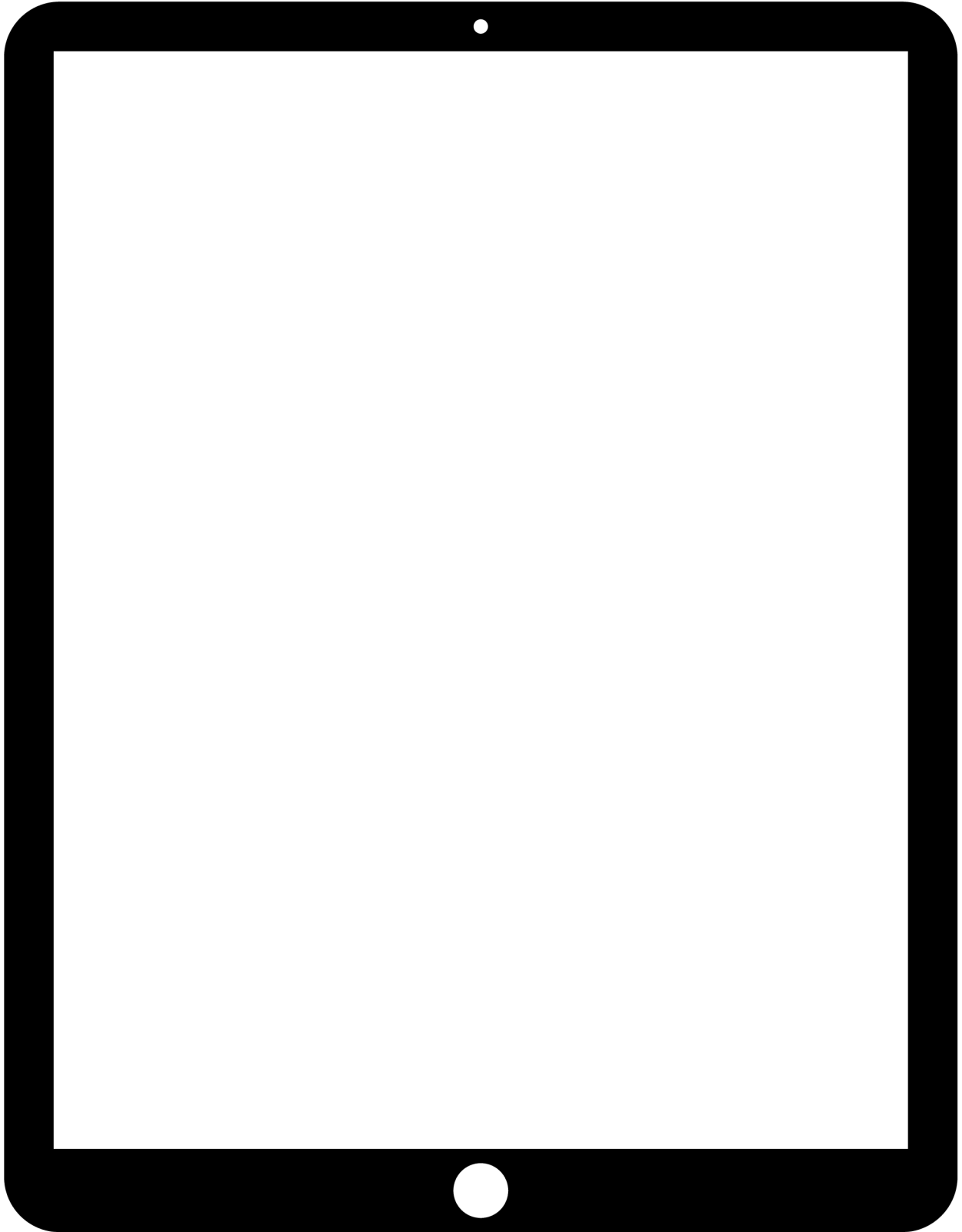
FIND THE DIFFERENCES

Find the five differences.



DRAW

Draw a YouTube video image of a celebrity or influencer promoting a product. Add words they are saying to encourage people to like or buy what they are promoting.



LIFE ACTIVITY



This "life activity" develops skills and builds strategic thinking.

Emergency Fund

An emergency fund is a special savings account for unexpected expenses, such as your bike needs fixing or you need to pay a bill you didn't plan for. It is your financial safety net, ensuring you're prepared for surprises without having to borrow money or touch your long-term savings. It's your financial backup plan and ready when you need it!

Calculate the money earned or received below, then set aside 5% of each amount to create an emergency fund.

10 hours of babysitting @ \$10 an hour =

5 hours of shoveling snow @ \$12 an hour =

Refund for impulse shoe purchase = \$58

7 hours of housecleaning @ \$12 an hour =

6 hours of bookkeeping @ \$15 an hour =

Birthday money from Grandma = \$40

8 hours of dog walking @ \$10 an hour =



5%



LIFE ACTIVITY

Emergency Fund



Create your own emergency fund.

Set a goal for the dollar amount you plan to set aside for emergencies.

\$

Kids who practice setting aside \$25-\$100 as an emergency fund will learn to build their emergency fund as teens and will develop the habit of having an emergency fund as an adult.



Make a list of ways that you can earn money to build your emergency fund.



MONEY MATH

Solve the word problems.

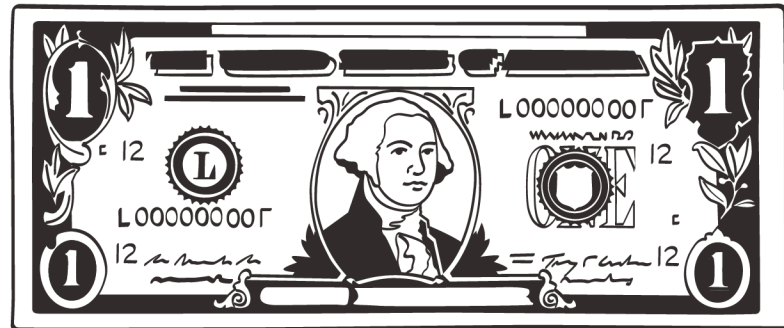
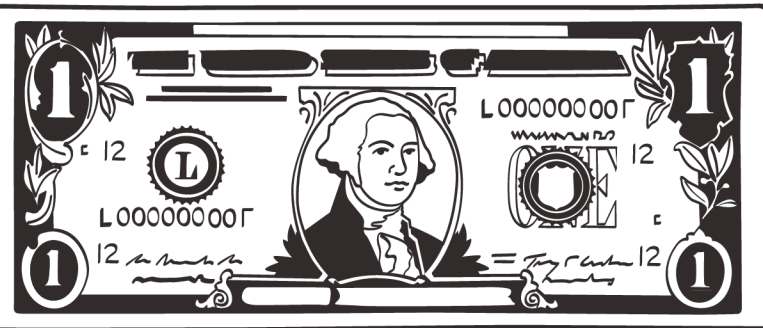
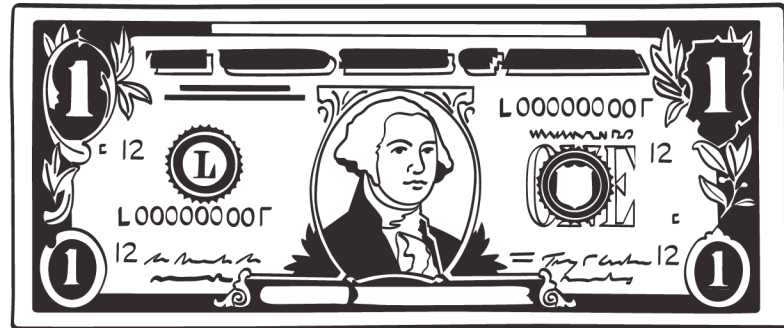
Emma made \$100 providing bookkeeping services to Mrs. England at the bookstore, and she wants to set aside 5% of her earnings. How much will Emma set aside in her emergency fund?

Grandma keeps \$400 set aside in an emergency fund. She had a flat tire and had to buy a new one for \$60. She also chipped her tooth and had to pay the dentist \$175. How much does Grandma need to add back to her emergency fund?

Emma's parents have a \$1,000 emergency fund set aside for family emergencies. Last month the pipe burst under the sink and they paid \$1,200 to a plumber. They plan to build their emergency fund back up by working extra hours. They each make \$50 an hour at their jobs. How many hours will they have to work to refill their emergency fund?

CASH CORNER

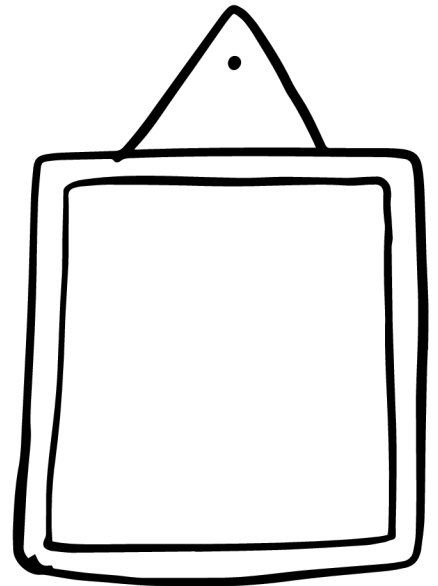
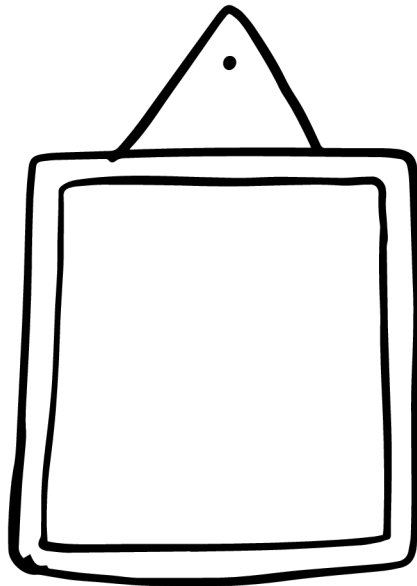
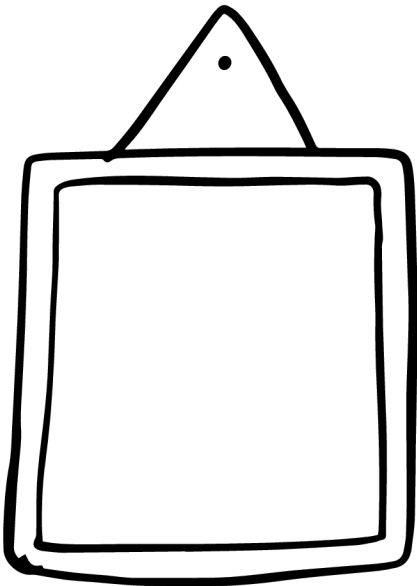
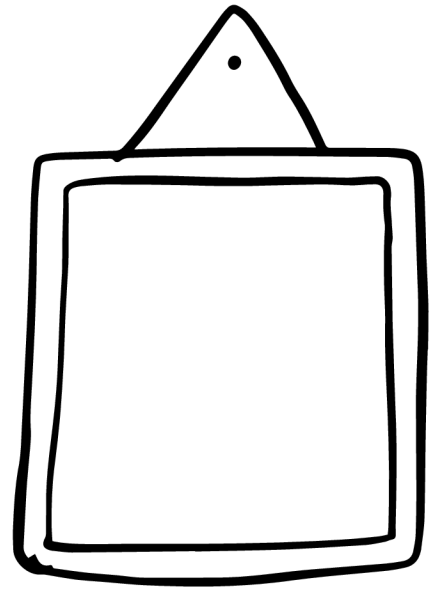
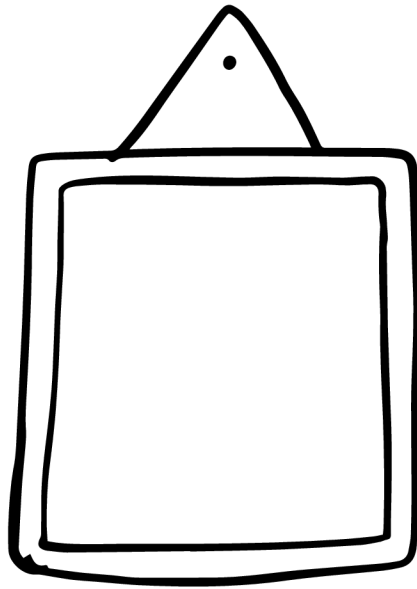
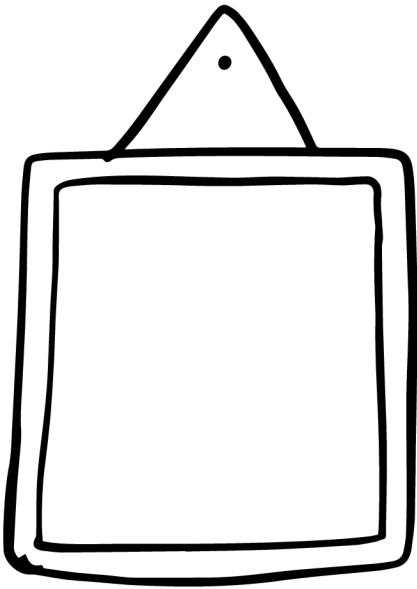
Color, cut, and count the cash.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. How much will you charge for each item? 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.

ART SHOP



BUSINESS STORY



Excerpt (condensed) from "Emma Mason Turns Paperwork Into A Profit"

Over the holiday break I spent most of my time at my grandparents' house. They live on a Christmas tree farm. Grandpa grew up on the farm and his father, my great-grandfather, planted the first batch of trees when he was a young boy.

Grandpa spends the year tending the trees on the farm and the day after Thanksgiving, he opens for business.

My grandparents set up a cocoa station (with marshmallows and whipped cream!) for visitors in the barn during the holiday season.

My grandma also has an area where she sells items she makes for the holidays. She makes Christmas stockings, Christmas tree skirts for around the bottom of the tree, and matching decorative pillows.



BUSINESS EXERCISE



Merchant Fees

Grandpa & Grandma accept three types of payments at the farm.



CASH

No Fee



DEBIT CARD

10 cents to 30 cents
plus .80% to 1.65%



CREDIT CARD

1.5% to 3.5%



When someone pays in cash there are no bank fees.

\$100 paid in cash = \$100



When someone pays by debit card, Grandpa & Grandma pay a merchant fee to the bank of 10 cents per transaction plus an additional percentage of 1.20%.

\$100 paid with debit card = \$98.70

(Fees \$1.30)



When someone pays by credit card, they pay a merchant fee to the bank of between 2.5%.

\$100 paid with debit card = \$97.50

(Fees \$2.50)

Which form of payment do Grandma & Grandpa prefer?

EARN MONEY



Bank Fees

A bank is run like a business. It collects fees from services they provide like processing payments using debit and credit cards. Business owners must make decisions about what bank they use and what payment processor they use. Fees vary widely depending on in-person or online sales, how many transactions and the dollar amount of those transactions per month.

Calculate the following fees.

Christmas pillow \$30

Debit card fee 1.19% plus .10 cents

Cup of Hot Cocoa \$5

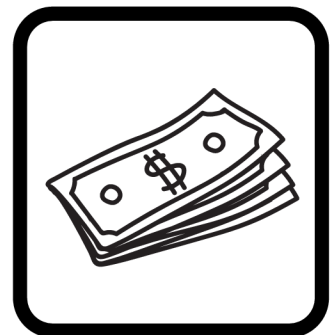
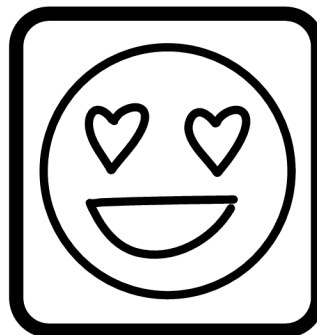
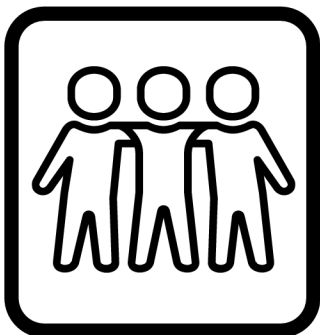
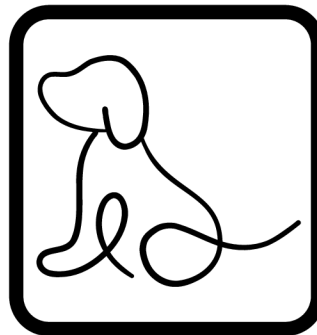
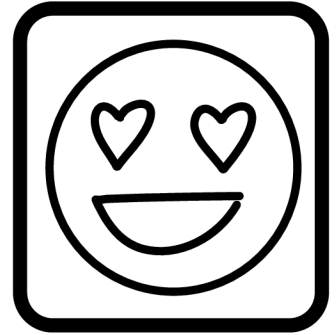
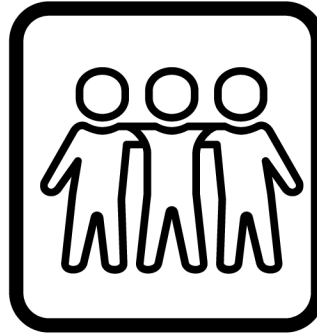
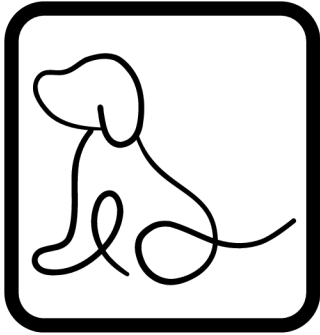
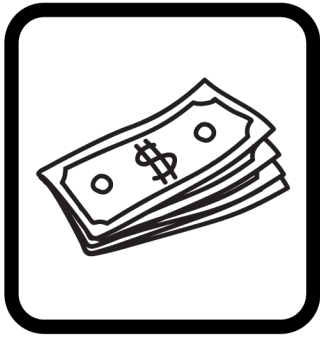
Credit card fee 3%

Tree Skirt \$40

Debit card fee 2.9% plus .30 cents

MATCHING GAME

Cut out each square and place it upside down. Find a friend to play with you. One person chooses one square and flips a second square over to find the match. If it matches, they set it aside. If it doesn't, they turn both squares back over. Then, it's the next person's turn.



Cut out the squares with care.

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



6 Draw a picture of a celebrity or YouTuber influencing a topic or product. Write down words that they say to encourage you to buy or support their ideas. Ask questions such as "How accurate is this information? What are they trying to persuade you to do? What alternatives or choices are available?"

7 \$100 & \$5, \$60 & \$3, \$58 & \$2.90, \$84 & \$4.20, \$90 & \$4.50, \$40 & \$2, \$80 & \$4.

Total amount in emergency fund = \$25.60

8 Set a goal for your personal emergency fund. This money will be set aside & only used for emergencies. Make a list of ways to earn the money for the emergency fund.

9 \$5, \$235, 60 hours

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. (Create your own art!) 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 independently or with an adult.

13 Cash

14 .46, .15, \$1.46

15 Follow the direction on the page to play the matching game.

Stay Connected!

Financial Literacy Standards in this packet include:

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

- Spending & Saving (6SS 7, 8)
- Financial Decisions Making (6FD 1,2,3,5,13,14,16,17)

(2) NFEC (Grade)6:

- Financial Psychology Standards: Explain how influences - such as other people, emotions, and marketing - affect how people make decisions about money, how they save, and how they spend.

• **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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