



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 June **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
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10	Cash Corner
11	Garage Sale
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LET'S PLAY MONEY

NEWS

DOLLARS TO DREAMS: THE MANY WAYS TO INVEST

Investing means using your money, time, or effort to get something better in the future. For example, when people invest money, they might buy things like stocks or real estate hoping that their value will grow.

But investing isn't just about money. When we go to school, we're investing our time to learn and get smarter, which can help us get good jobs later. We can also invest in our health by eating healthy foods and exercising, and we can invest in our friendships by spending time with our friends and being kind to them



SUMMER SAVING

Summer is a great time for kids to practice saving!

When you save, you put money away for future needs or wants, like buying a new toy, going on a fun trip, or for investing for when you grow up and need it for important things.

During summer, you might get extra money from doing chores, having a lemonade stand, or getting gifts for special occasions.

Saving helps you be prepared for surprises and makes sure you have money for things you really want. The earlier you start saving, the more money you'll have later for all the cool things you might want or need. So, start saving this summer and watch your money grow!

INVEST IN YOURSELF: LEARN ABOUT MONEY AS A KID



Learning about money gives kids great benefits and can lead to a better financial future. Many studies show that understanding how money works is closely linked to financial well-being.

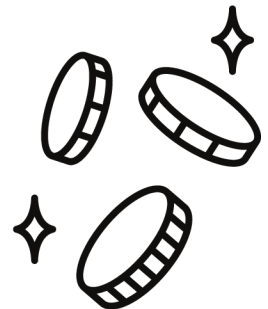
For example, kids who take personal finance courses from a young age are more likely to use low-cost loans and grants for college and less likely to rely on expensive private loans or high-interest credit cards. This can help

them manage money wisely and avoid debt. According to a study by Christiana Stoddard and Carly Urban, students who learn about financial resources are also more likely to enroll in college. Their research shows that financial education in high school can significantly improve important financial behaviors in students. Not in high school yet?

Don't worry, kids who learn about money before high school, set themselves up for success and can make early choices as they practice earning, spending and saving.

<https://www.cnbc.com/2021/04/05/giving-kids-an-early-financial-education-pays-off-in-the-future.html>

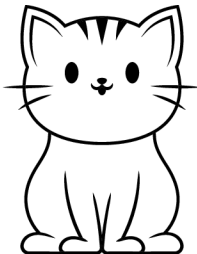





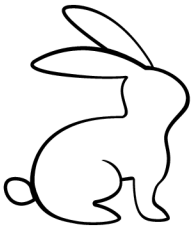
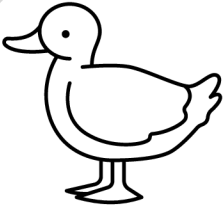



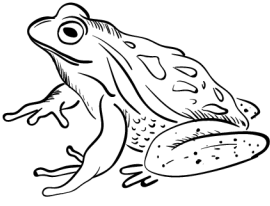
FINANCIAL LITERACY **FINANCIAL LITERACY** FINANCIAL LITERACY



Financial literacy is the ability to understand and use various financial skills, including personal financial management, budgeting, and investing. It means knowing how to make informed decisions about money to achieve financial well-being.

OUTDOOR FUN SCAVENGER HUNT

Go outside and find as many items listed below. Make a check mark in each box when you find each item. Count up the total number of items you find.

 Cat	 Fly	 Butterfly
 Animal Prints	 Squirrel	 Bug
 Bunny	 Duck or Goose	 Bird
 Spider Web	 Dog	 Frog

COLOR



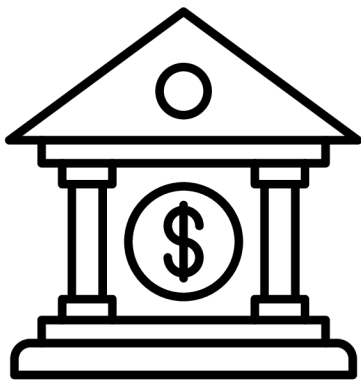
LIFE ACTIVITY



Savings Account

A savings account is a special type of bank account where you can keep your money safe and earn a little extra money called "interest." You put your money into the account, and the bank or credit union pays you a small amount of money regularly for keeping your money with them.

Look at the Savings account features and decide where you would open a Savings account.

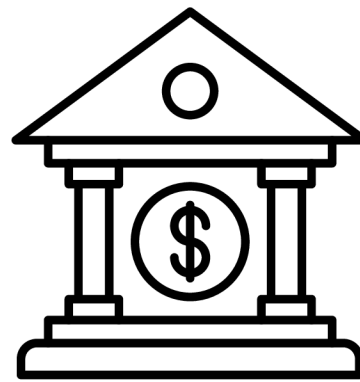


BANK A

Interest Rate 0.5% per year

Minimum Balance \$100

Fees \$5 per month if balance falls below \$100



BANK B

Interest Rate 0.75% per year

Minimum Balance: \$50

Fee No monthly fees

Circle One

1. Best interest rate

BANK A

BANK B

2. Best minimum balance

BANK A

BANK B

3. Best fee rate

BANK A

BANK B

4. Best overall bank account

BANK A

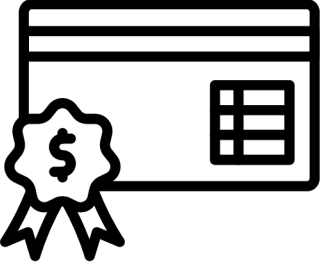
BANK B



Certificate Of Deposit (CD)

A certificate of deposit (CD) is a special kind of bank account where you agree to keep your money in the bank for a certain amount of time, like 6 months or a year. In return, the bank gives you a higher interest rate than a regular savings account.

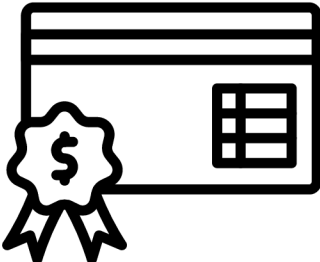
Fill in the following sentences.



A

Minimum Amount \$500
1-Year
4.75%

To open this Certificate of Deposit (CD) account, it requires a \$___ minimum deposit. You have to leave the money in the account for ___ year or you will have to pay a penalty. At the end of the time period, you will earn ___% interest on your deposit.



B

Minimum Amount \$2,500
18-Month
5.75%

This Certificate of Deposit (CD) account requires a minimum deposit of \$____. To earn the full ___% interest rate, the money will have to stay in the account for _____.

MONEY MATH

Comparing Numbers

Use the "less than or greater than symbols < > on the numbers below.

3.75% ___ 4.75%

5.15% ___ 4.85%

1.50% ___ 1.25%

6.33% ___ 6.50%

3.99% ___ 2.25%

8.40% ___ 7.80%

2.05% ___ 2.50%

4.25% ___ 4.52%

1-year ___ 18-months

6-years ___ 36 months

2-years ___ 18-months

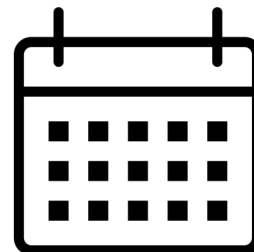
5-years ___ 24-months

3-years ___ 60-months

4-years ___ 12-months

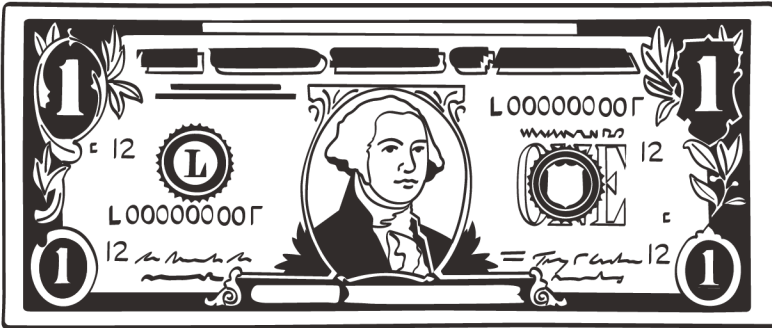
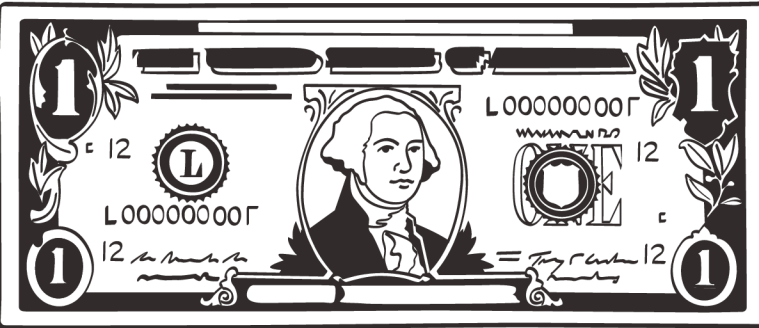
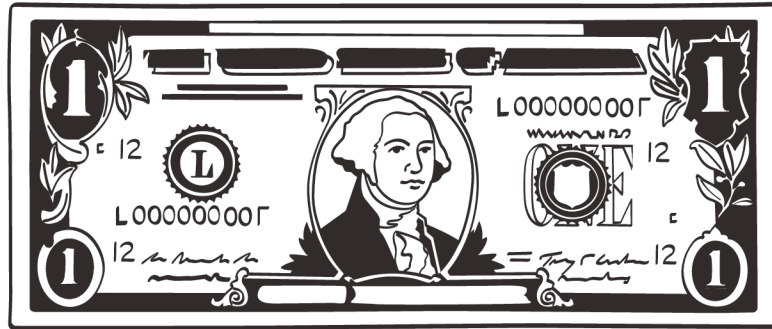
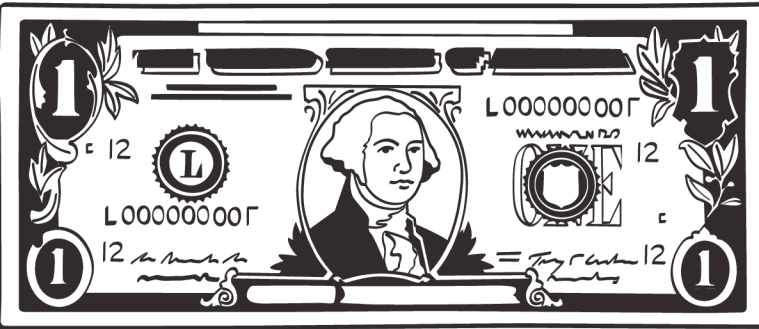
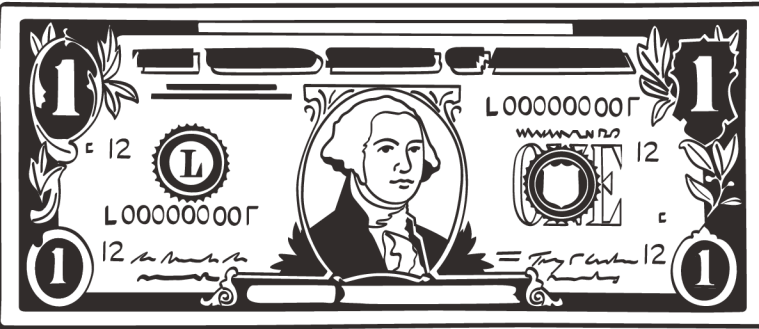
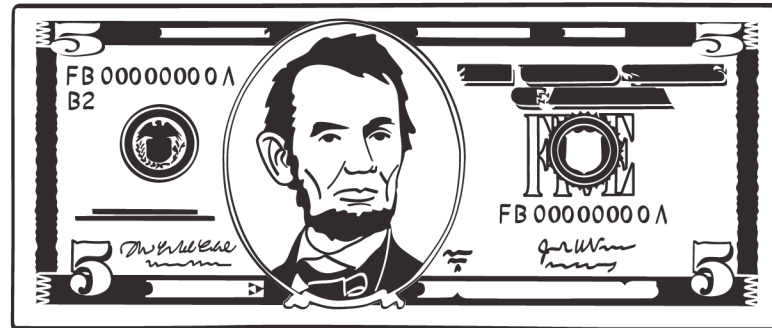
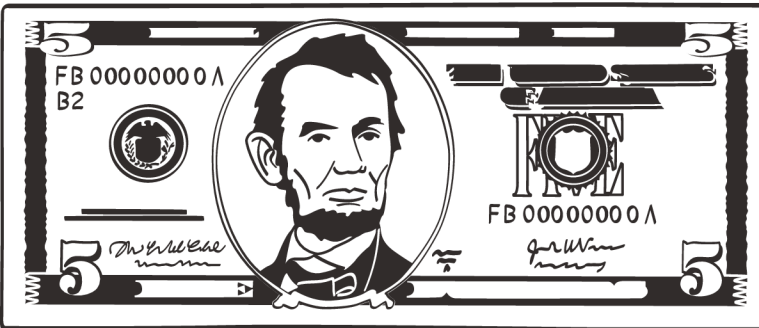
10-years ___ 80-months

7-years ___ 72-months



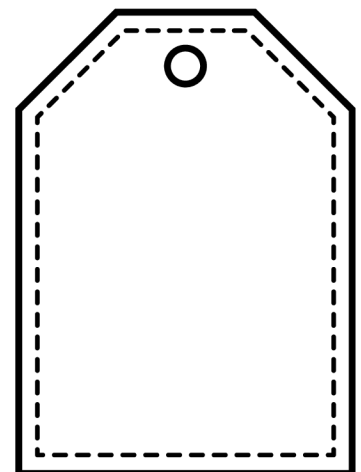
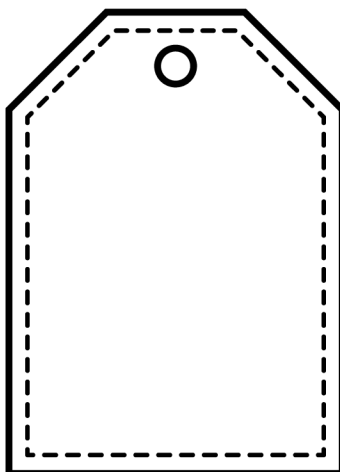
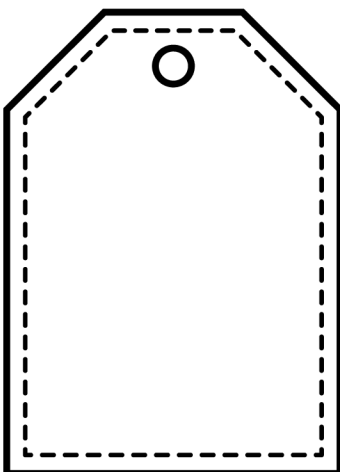
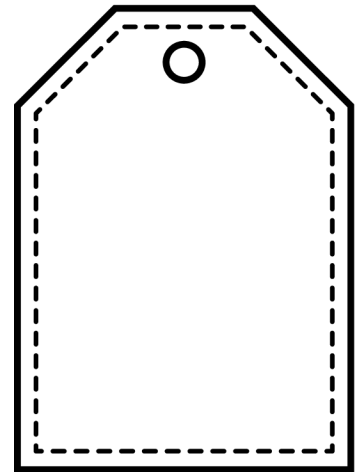
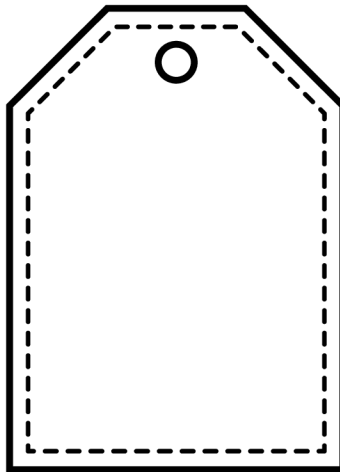
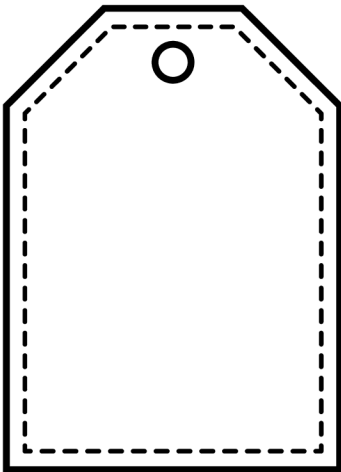
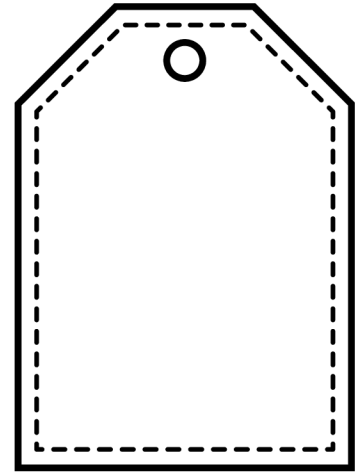
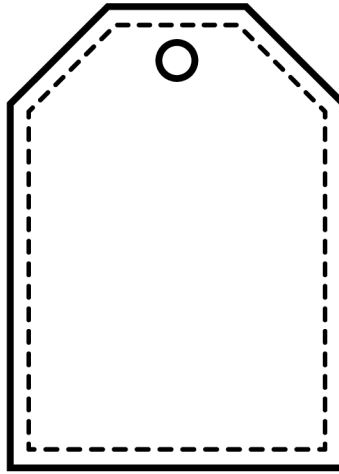
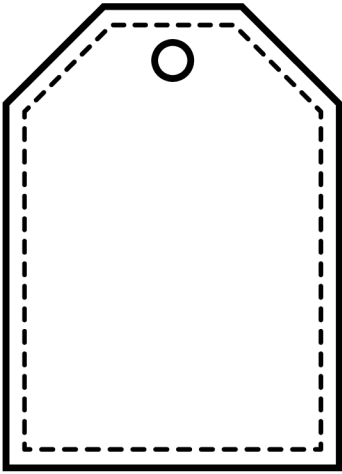
CASH CORNER

Color and cut the cash.
Use the cash on the next page for a play Garage Sale.



GARAGE SALE

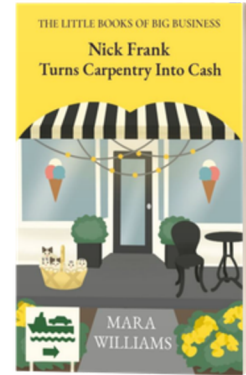
A garage sale or sidewalk sale is a sale of used items that are no longer needed. Gather items you no longer need and have a "sale" for your family or friends. Use the pretend cash on page 10, or, with an adult's permission and help, put on a real sale where you collect real cash for items you sell. Decide how much each item costs. If you are using pretend money (see the previous page), give some to your customers to spend. With pretend or real cash, be sure to have some money in an envelope or cash register to give back as change when a customer buys one of your used items.



BUSINESS STORY



Excerpt from
"Nick Frank Turns Carpentry Into Cash"



The rest of the summer sailed by as Grandpa and I finished the Bowen family's fence and picked up several more jobs from island neighbors.

By the end of August, I had sold 92 of my handmade cars. I sold the original 16 cars for \$1.25 each, giving me a revenue of \$20.

I took that \$20 and reinvested it in materials. This time in stead of making 16 cars, I made 20 cars (since each car cost me \$1 to make) which increased the inventory of vehicles by 25% (percent).

I walked the ferry line again and sold all 20 cars for \$1.25 each, which meant I made \$25. Each week I reinvested the money I made into making more cars. This meant I was compounding the number of cars I could sell.

By compounding the number of cars I made each time, I increased the inventory in my fleet by 25% each week.

(Story continues on next page...)



Car Materials Cost \$1
Car Retail Price 1.25

	Money Invested	Number Of Cars Made	Revenue	Profit (In Inventory)
Week 1	\$16	16	\$20	4 cars
Week 2	\$20	20	\$25	5 cars
Week 3	\$25	25	\$31.25	6 cars



Story continues...

Compounding

Excerpt from

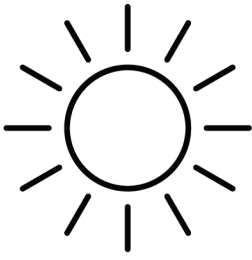
"Nick Frank Turns Carpentry Into Cash"

My grandpa said that compounding was essential financial knowledge for kids. When he was my age, he started putting \$10 per week into a savings account. Since there are 52 weeks in a year, that was \$520 per year into his account. If he had just put that money in an envelope under his mattress (or in his sock drawer like me) fifty years later, he would have had \$26,000 under the bed.

Instead, he put the money into a savings account at the bank, with an interest rate of 5% per year. He never withdrew any money, and every year he earned 5% interest on the money in the account. The first year he made 5% interest on the \$520, but the second year he made interest on the interest! Each year he added \$520 to the account, and his account continued to compound.

Now that he is sixty-one years old (50 years later), his savings account from when he was a boy has grown to approximately \$115,000. That is sure a lot more than the \$26,000 he would have had under his mattress, plus it helped him to retire from his business and do the fun jobs he wants to do.





EARN MONEY

Start Earning



Summer is the perfect time to start earning money. Once you earn the money you can take the money to the bank and put it into an interest bearing Savings account.

Make a list of the ways you can make money this summer.

1

2

3

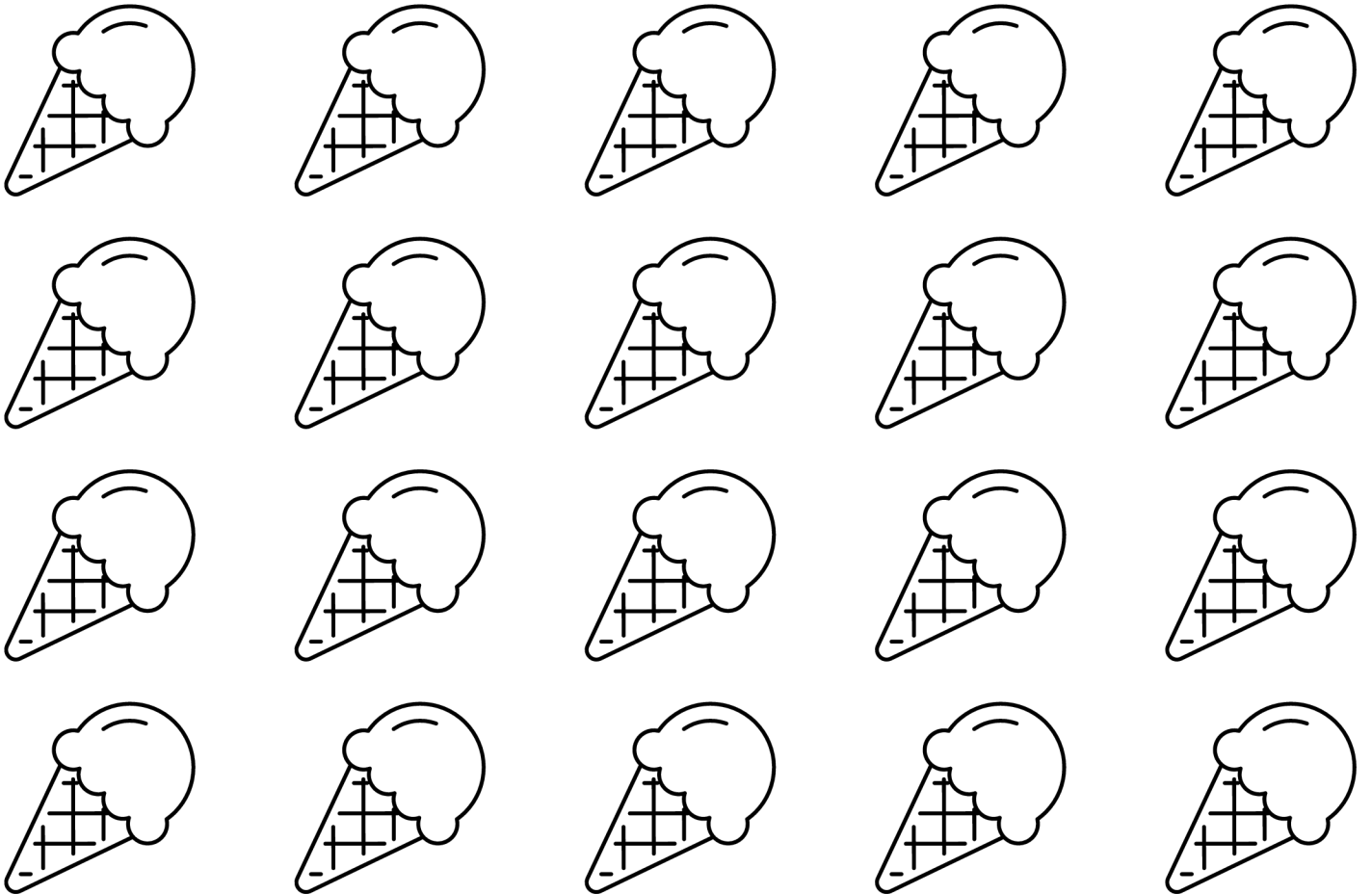
4

5

Ideas: Offer a service (pet sit, wash a car, clean something) or make a product & sell it.

JUNE READING LOG

Color 1 ice cream cone 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 go outside and look for the items on the scavenger hunt sheet. They check off each item found. This can be done in a single session or over a week's or month's time.

6 Color

7 1 Bank B, 2 Bank B, 3 Bank B, 4 Bank B

8 A \$500, 1, 4.75%; B \$2,500, 5.75%, 18 months

9

3.75% \leq 4.75%

5.15% \geq 4.85%

1.50% \geq 1.25%

6.33% \leq 6.50%

3.99% \geq 2.25%

8.40% \geq 7.80%

2.05% \leq 2.50%

4.25% \leq 4.52%

1-year \leq 18-months

6-years \geq 36 months

2-years \geq 18-months

5-years \geq 24-months

3-years \leq 60-months

4-years \geq 12-months

10-years \geq 80-months

7-years \geq 72-months

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

11 Kids cut-out and label tags for a real or play Garage Sale.

Shop. They can accept real cash in a real setting or use the play cash (see page 10) to have a pretend Garage Sale.

12 Kids read the business story.

13 Read story (continued)

14 Make a list of ways to earn money. Ideas include offering services like cleaning, pet walking, weeding or selling items like lemonade, bracelets or artwork.

15 Kids complete this summer reading chart by reading books.

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 4:

- Investing (4 I) 1,2,3

(2) NFEC (Grade 4):

- Accounts, Savings, Budgeting and Investment Standards:
Identify ways to build positive saving habits and spending decisions to maximize financial growth and prepare for life emergencies . Identify expenses as optional or necessary

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