



# 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



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# THANK YOU FOR YOUR ORDER!

**This is the September **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

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15	Game Time
16	Instructional Information & Answer Pages

### Supplies Needed



# LET'S PLAY MONEY

NEWS

## A HISTORY OF LABOR DAY

Labor Day is always on the first Monday in September. We celebrate Labor Day to honor workers and what they have achieved.

The holiday started in the late 1800s, which was a tough time for workers in America. Just to survive and make a living, many people worked 12 hours a day, seven days a week. Workers included children as young as 5 or 6 as well. Kids and adults worked in mills, factories, and mines, earning very little.

Labor Day is celebrated all over the United States with fun activities like parades, picnics, barbecues, and fireworks that take place during the long holiday weekend. For many people, especially kids and teens, it means summer is ending and school is about to start.

<https://www.history.com/topics/holidays/labor-day-1>



## WORK ETHIC MATTERS

A "work ethic" means having a good attitude about doing your work. It's about being responsible, doing your best, and finishing your tasks on time. When you work for someone, like your parents or a teacher, they expect you to do your best and follow directions carefully to stay safe and get the job done right.

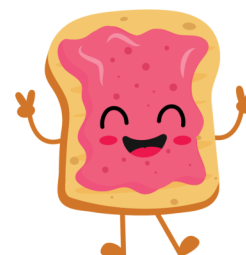
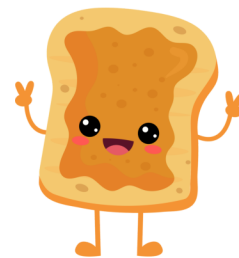
A strong work ethic helps you keep a job and shows you're serious about your responsibilities. It also helps with school and future jobs, as good work habits make you stand out. Remember, having a good work ethic doesn't mean you can't have fun—taking breaks and enjoying yourself can actually help you work even better!



## WHAT'S FOR LUNCH?

According to an unofficial survey kids love sandwiches for lunch. While pasta, chicken nuggets and quesadillas are also popular, 37% of kids would pick a sandwich for lunch. Which of these highest-rated sandwiches do you prefer?

- 53 percent of kids prefer PB&Js
- 25 percent of kids would choose a ham sandwich
- 12 percent like turkey sandwiches
- 8 percent love cheese sandwiches



In most American schools, the year has 180 days of classes spread over ten months, with a summer break in between. But when school starts can be different depending on where you live. According to an analysis by the Pew Research Center, “back to school” means anytime from late July to after Labor Day, depending on where in the U.S. you live.

<https://www.pewresearch.org/short-reads/2023/08/25/back-to-school-dates-u-s/>

## TOOLS FOR KIDS: PENCILS

Pencils are made during a multistep process. Graphite is first mined and mixed with clay to make the pencil’s “lead.” The lead is then inserted into a rod-shaped piece of wood that is just the right size for a hand. To complete the pencil, an eraser is added at the end of the rod.

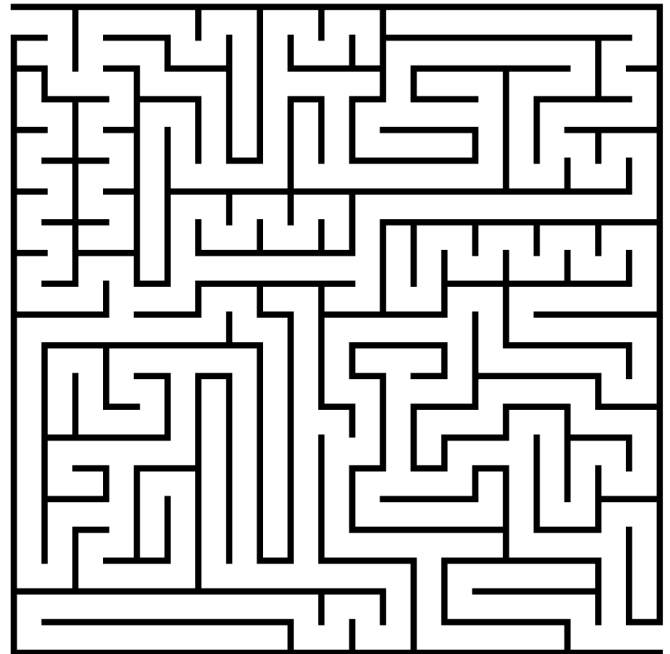
Thanks to modern methods, over 20 billion pencils are made each year! After they’re made, pencils are packaged and sent to stores, schools, offices, and homes, ready to help us write, draw, and create.

<https://sites.psu.edu/socialtrends/2023/07/13/9-surprising-facts-about-pencils-that-will-amaze-you/>



# FUN PAGE

Figure out the path the school bus will have to take to get through this maze.



Find 6 small words by using the letters in this big word.

**N O T E B O O K**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.



**What do librarians take with them when they go fishing?**

**Bookworms!**



# COLOR BY NUMBER

Use the key at the bottom of the page to color the picture.



- 1. red
- 2. blue
- 3. yellow

- 4. orange
- 5. brown
- 6. black

# LIFE ACTIVITY



## Plan Your Lunch

**Make a list of the items you want to include when you make your lunch each day.**

### Example:

Peanut Butter &  
Jelly Sandwich

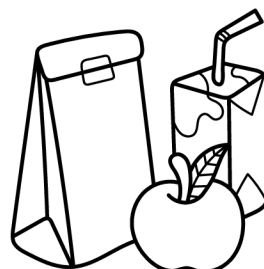
Apple

Chips

Fruit Roll-up

Milk Box

### My Lunch:



# LIFE ACTIVITY



## Lunch Cost Analysis

How much does your sample lunch cost?

Write down the cost of each item in your lunch and add up the total. Do this by going to a grocery store, looking online, or by reviewing a receipt from your family's grocery shopping trip. Use the example below to help you.

Item Name	Bulk Cost	# of Servings	Single Cost
<b>TOTAL COST FOR ONE LUNCH</b>			

### Example

Item Name	Bulk Cost	# of Servings	Single Cost
Jar of Peanut Butter	4.00	16	.25
Jar of Jelly	4.75	18	.26
Loaf of Bread	2.29	10	.23
Apple			.50
Chips (Individually Packaged)			.50
Fruit Roll-up	3.29	10	.33
Milk Box	7.99	6	1.33
<b>TOTAL COST FOR ONE LUNCH</b>			<b>3.40</b>

# MONEY MATH



## School Sports



Read each question and find the answer.

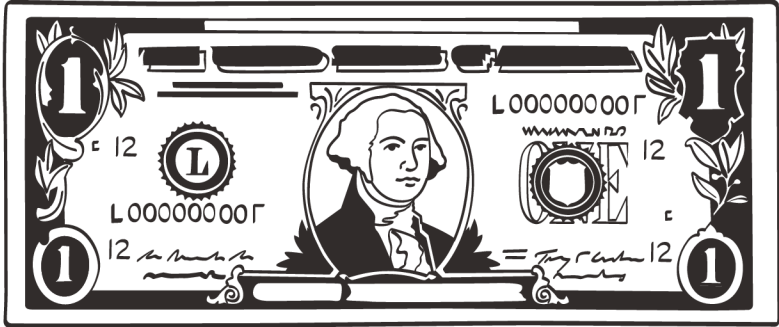
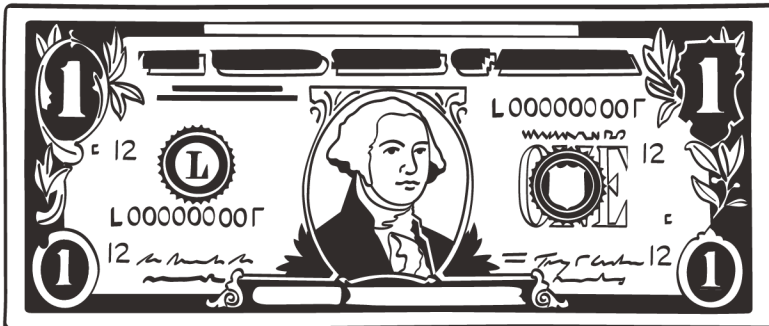
A. Nick is playing soccer this fall. He needs a new pair of soccer cleats that cost \$29.98 and shin guards that are on sale for \$9.94. How much will it cost for both items?

B. Emma is on the swim team this year. She went shopping on Saturday with \$40 in cash. She bought a towel for \$18.99, goggles for \$5.99, and a new swim cap for \$9.50. How much change did she get back from the cashier?

C. Max is playing basketball at the recreation center again this year. It's free to play but he wants to practice at home. He is saving up for a \$125 portable basketball hoop. He currently has \$62 in his savings jar. How much more does he need to save up to buy the hoop?

# CASH CORNER

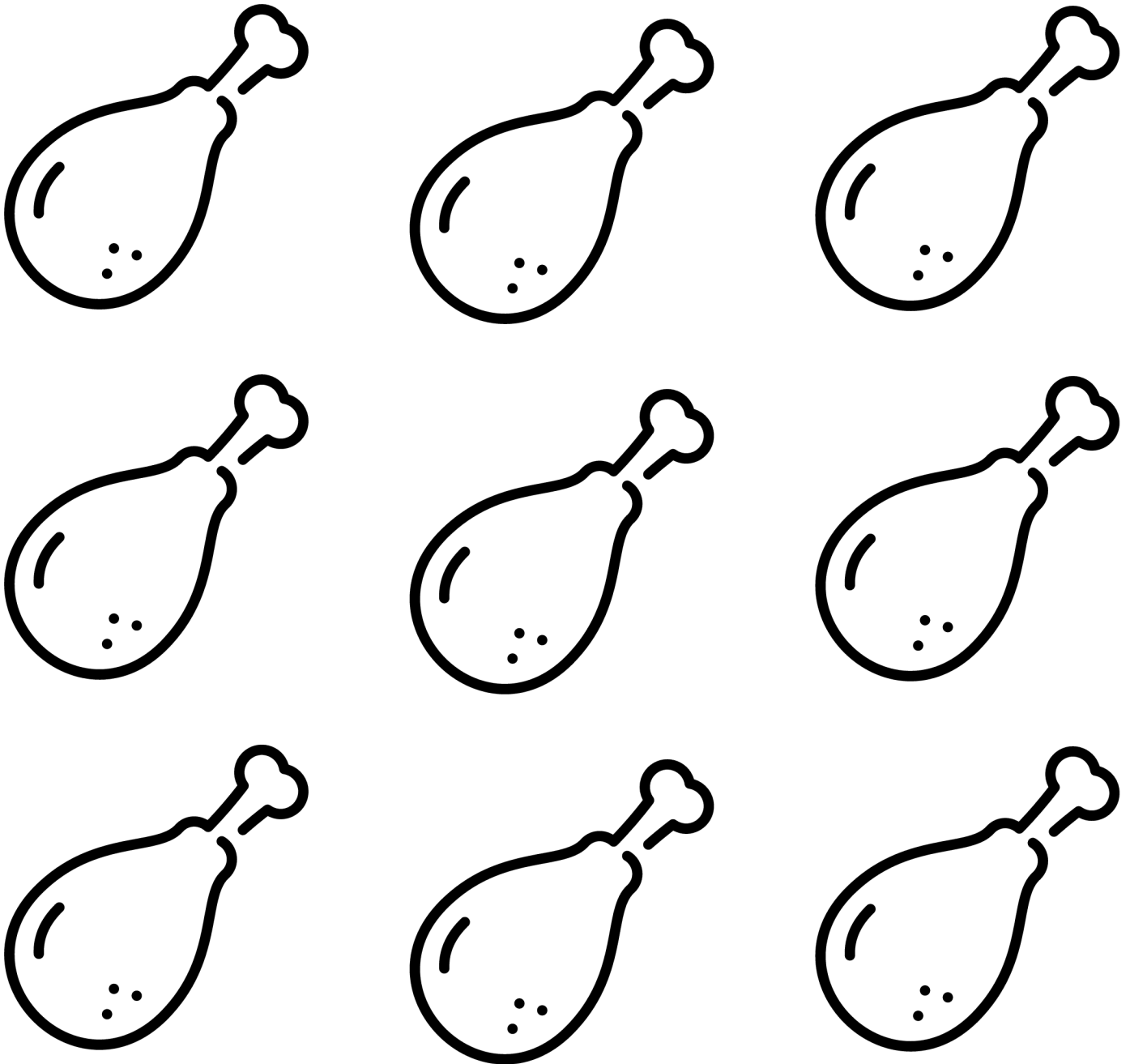
Color and cut the cash.  
Use the cash on the next page for a pretend Pop-up Stand.



# POP-UP FOOD TRUCK

Start a Pop-up Food Truck. Color and cut out the food on this page and sell the items in your truck. 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.

## BBQ TRUCK



# 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. In total, I made \$1,200 in profit over the summer.



While my friends were visiting in July, they showed me their system for budgeting and saving the money they made in their businesses. Rather than just putting \$1,200 in my wallet and spending it during the school year, I divided it into categories.

I used the empty small paint cans from my car business and tapped the lids back on top. My grandpa helped me cut a slot in the lid of each can so that I could drop money into each one, like a piggy bank. Cat, Emma, and Max divide their money into five different "banks," and I decided to copy their system.

- The first can had a red paint label, so I wrote across it in black marker, "Savings." I want to save money every year like my grandpa had done since he was young. I added \$300 to this can; that is 25% of my \$1,200. When we return to the mainland in the fall, I will put that money into an interest-bearing savings account at the bank.
- I used the green paint can for my second account. This will be my "Personal Fund" for items I want, such as ice cream, games, or movies. I also added \$300, or 25%, of \$1,200 to this can.





Story continues...

## Excerpt from "Nick Frank Turns Carpentry Into Cash"

- My third can is yellow, and I will use it for my "Business Expenses." I added \$300 or 25% of my \$1,200 profit to this can as well. This means that I can get started in business right away next summer. This money can be used to purchase any new tools or supplies I need.



- The fourth can is blue, and I am using it to set aside money for "Donations." A food bank on the island provides food to people who don't have enough. I plan to donate 10% of my profit, or \$120, to the food bank.
- My last can is orange, and across it, in big black letters, I wrote "Workshop." This account is for me to invest in myself and my long-term plans to work full-time as a carpenter. I plan to create my own workshop in the back of our garage on the island and build a workbench. I already have two customers scheduled for next Memorial Day weekend. I want to have my workshop up and running as soon as we arrive on the island for the summer next year. I placed \$180, or 15%, of my profit into this can.

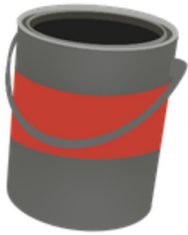
# SAVING MONEY

## Budgeting & Saving



Kids can build good money habits early. Saving is important, and learning how to spend money wisely helps meet your needs in life.

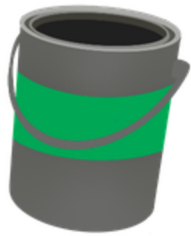
**Write down at least one thing in each category that you want to save money towards.**



### SAVINGS

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IDEAS: EMERGENCY FUND, LARGE PURCHASE, INVESTMENT FOR THE FUTURE



### PERSONAL FUND

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IDEAS: THINGS YOU WANT OR NEED



### BUSINESS

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IDEAS: A BUSINESS IDEA, TOOL OR SUPPLIES TO HELP YOU MAKE MONEY



### DONATIONS

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IDEAS: SOMETHING THAT MATTERS TO YOU



### LONG-TERM SAVINGS

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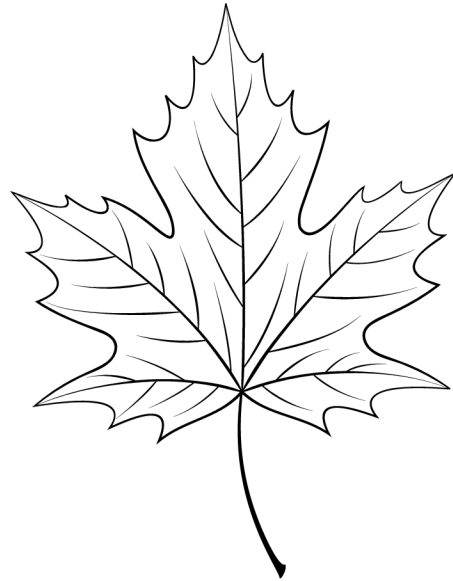
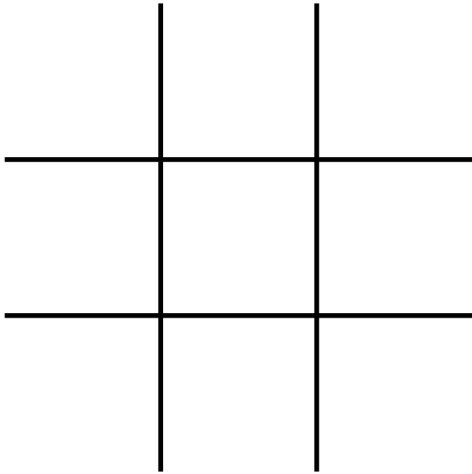
IDEAS: CAR, COLLEGE, TOOLS FOR THE FUTURE

# GAME TIME

Play tic tac toe & color the image.

TIC TAC TOE

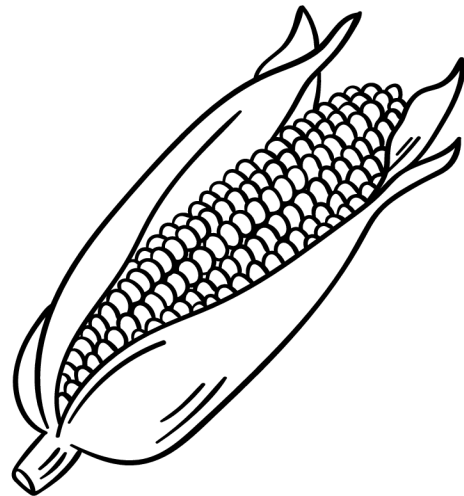
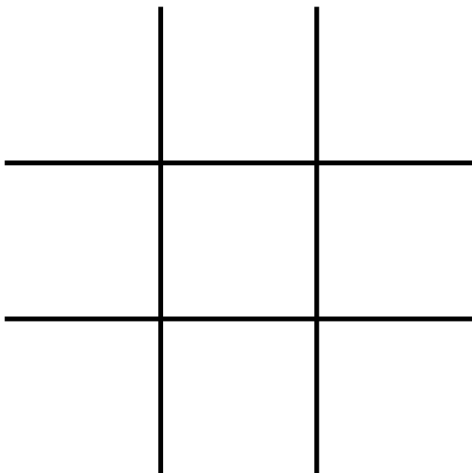
USE X O TO PLAY!



YOU'RE LEAF-ING AN  
IMPRESSION EVERYWHERE YOU  
GO!

TIC TAC TOE

USE X O TO PLAY!



YOU'RE EAR-RESISTIBLY COOL!

# 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 write small words using the letters in the large word. Examples include (but are not limited to): note, book, boot, net, ten, bet, not, be, ton, toe

6 Kids use the color key to color the numbers in the picture.

7 Kids make a list of items they want to eat for lunch. Optional: This page can be used as a planning tool for budgeting, comparing prices, and making healthy choices.

8 Kids fill out the chart starting with a list of food items needed for their lunch. First, they write down the bulk price for each item (see the example below the chart). Then, they write the number of servings for each item. Finally, they divide the bulk price by the number of servings to find the cost for the single lunch serving. Kids add up the total single-serving costs to find the cost of one lunch.

9 A \$39.92, B \$5.52, C \$63

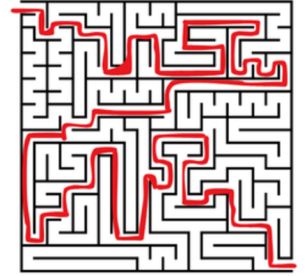
10 Kids color and cut the cash to use on page 11.

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

12-13 Kids read the business story independently or with an adult.

14 Kids write down items in each category that they want or need to save for, or they set money aside to donate or use in the future.

15 Kids play tic-tac-toe. The winner is the first one to get three Xs or Os in a row. Kids color the pictures.



## 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](http://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](mailto:Mara@TheLittleBooksOfBigBusiness.com).**

Financial Literacy Standards in this packet include:

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

- Spending & Saving (4SS) 1,2,11,12,13

(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.

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](http://www.TheLittleBooksOfBigBusiness.com)