



# 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 August **Let's Play Money** printable packet for 3rd 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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11	Pop-up Stand
12-14	Business Story & Exercises
15	Reading Log
16	Instructional Information & Answer Pages

### Supplies Needed



# LET'S PLAY MONEY

NEWS

## GET READY FOR SCHOOL: FUN TIPS!

It's almost time for school again! Even though it's still August, summer seems to go by really fast. Before you know it, school will be starting, and the bells will ring to begin a new year.



Here are some tips to help you get ready for school:

- **Start a Morning Routine:** Wake up at the same time you'll need to for school. Learn to set your own alarm clock.
- **Eat a Healthy Breakfast:** Have foods like apples, bananas, and whole grain toast to start the day with energy.
- **Pack a Healthy Lunch:** Get used to packing your lunch each night, so it's ready to go in the morning.
- **Follow a Lunch Schedule:** Eat lunch at the same time you will at school to get your stomach used to the schedule.
- **Have TV-Free Time:** Reduce the time you watch TV. Read a book or talk about your plans with a friend.
- **Play Board or Word Games:** Play games to keep your brain sharp and make learning fun.
- **Stick to a Bedtime Routine:** Go to bed at the same time each night to be well-rested for school.
- **Read Every Day:** Spend at least 30 minutes reading together to keep learning.

<https://gradelearning.com/resources/back-to-school/back-to-school-preparations/>

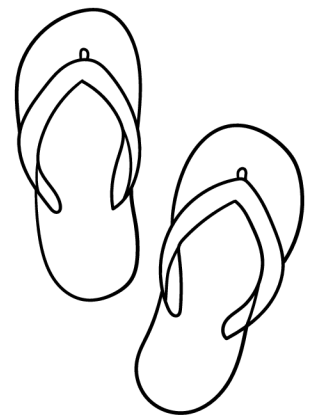
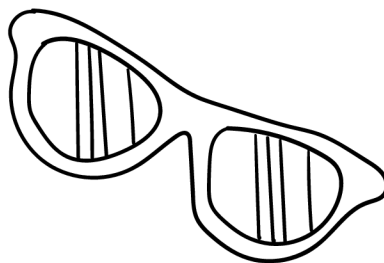
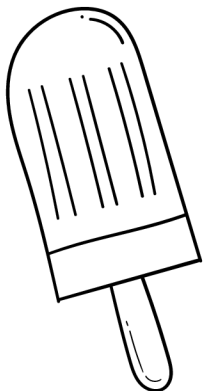
## TURN SUMMER BOREDOM INTO FUN



Being bored can actually be a good thing! When you're bored, you have a chance to find new and fun things to do. At the end of summer, try exploring new hobbies, like drawing, building with Legos, or reading a new book. This helps you discover what you really enjoy and keeps you busy before school starts. Plus, it's a great way to make the last days of summer exciting!

Here are a few fun ways to beat the boredom:

- Watch a classic old movie outside under the stars.
- Go to a thrift store or garage sale and find something fun or fabulous for your room.
- Invent a new type of sandwich (peanut butter and salami?).
- Create your own magazine and give a copy to your friends.
- Learn to cook something new by looking through a cookbook.
- Clean out your closet and donate items to a thrift store.
- Learn a new dance move and show it off to your family after dinner.
- Take up the ukulele, kazoo, or some other instrument.
- Do something kind for someone—a neighbor, a family member, or friend.
- Draw or paint a portrait. You can even make a collage that looks like a portrait!



# FUN PAGE

How much money is in the jar?



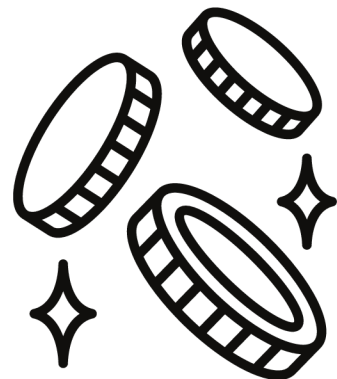
\$ \_\_\_\_\_

Color and cut out the bookmark.



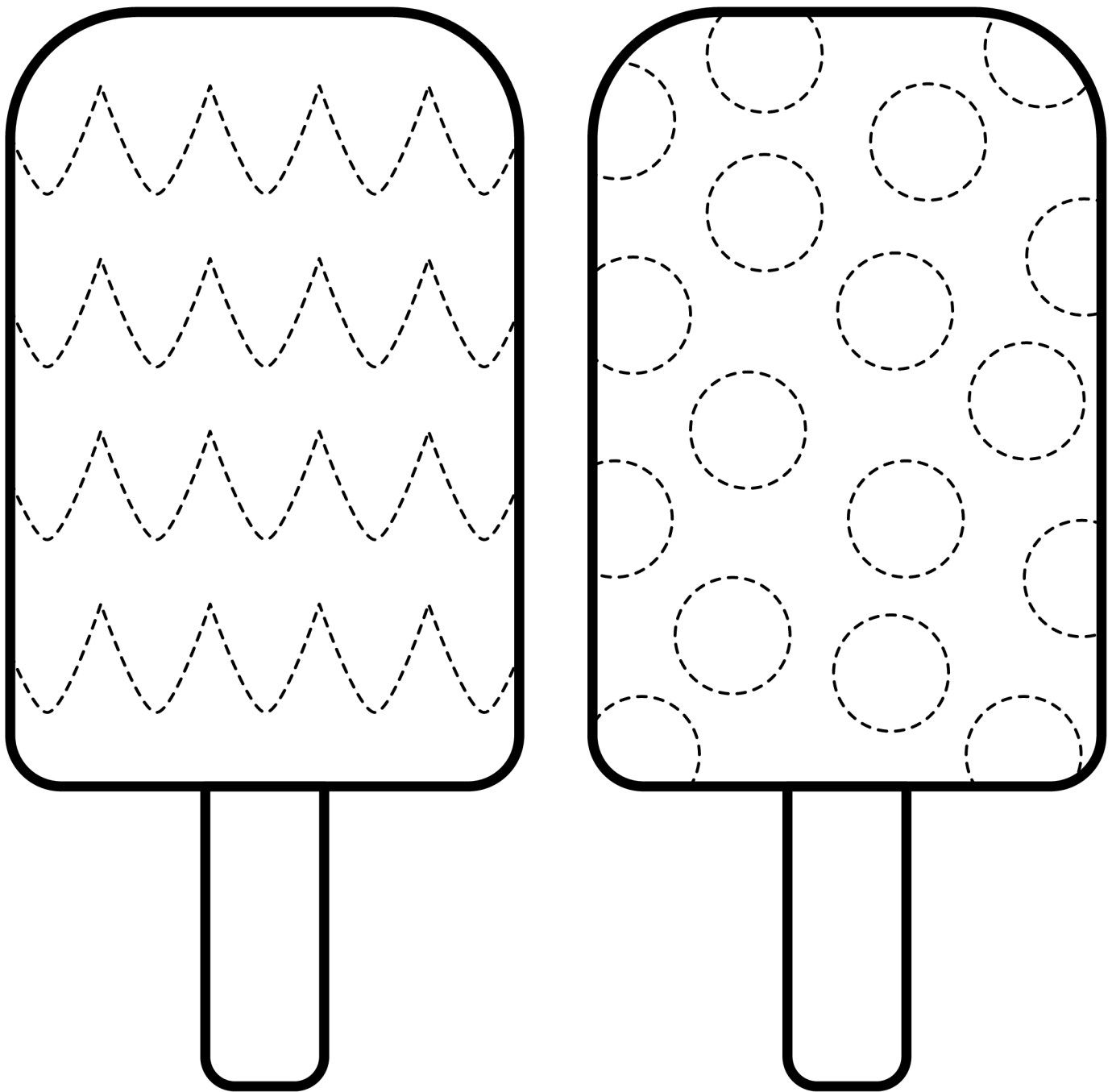
What has a head and a tail but no body?

A coin!



# TRACE & COLOR

Trace along the dotted lines and then color the picture.



# LIFE ACTIVITY



## Back To School Shopping

*Needs = Things we require because they are essential or important*

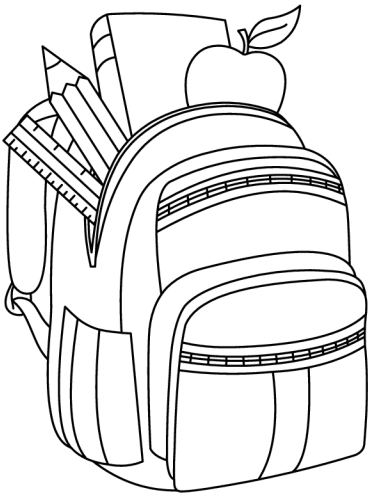
*Wants = Things we desire or wish to have or possess*

### School Supplies

**Make a list of:**

**Needs**

**Wants**

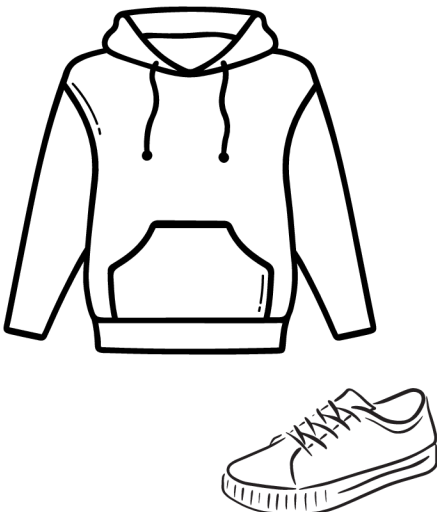


### School Clothes

**Make a list of:**

**Needs**

**Wants**



# LIFE ACTIVITY



## Back To School Shopping

Budget = An estimate for how much to spend and a record of how much was spent.

### Budget: School Supplies or School Clothes (or both)

Item Name	Estimated Cost	Actual Cost
TOTAL		

### Instructions:

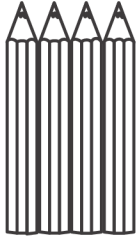
- Make a list of items you plan to buy in the first column of the chart above.
- In the middle column, write down how much you estimate the item will cost.
- Once you purchase the item, write down how much the item actually costs in the final column.

### Budgeting Plan and Review

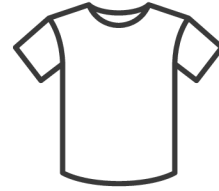
- Before you go shopping, decide how much you plan to spend. This will allow you to focus on what you NEED first and help you spend your money wisely.
- After you go shopping, compare how much you planned to spend with how much you actually spent. Did you spend more than you planned, and if so, why? Do you spend less than you planned to spend and if so why.

# MONEY MATH

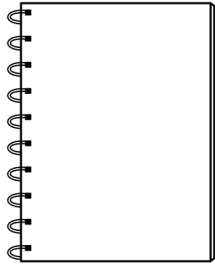
Calculate the cost of the back-to-school shopping.



$$\begin{array}{r} \$1 \\ \times 8 \\ \hline \end{array}$$



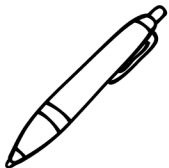
$$\begin{array}{r} \$10 \\ \times 5 \\ \hline \end{array}$$



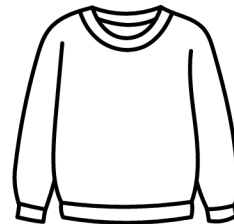
$$\begin{array}{r} \$3 \\ \times 4 \\ \hline \end{array}$$



$$\begin{array}{r} \$4 \\ \times 7 \\ \hline \end{array}$$



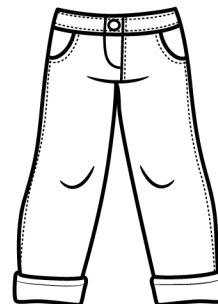
$$\begin{array}{r} \$2 \\ \times 3 \\ \hline \end{array}$$



$$\begin{array}{r} \$22 \\ \times 2 \\ \hline \end{array}$$



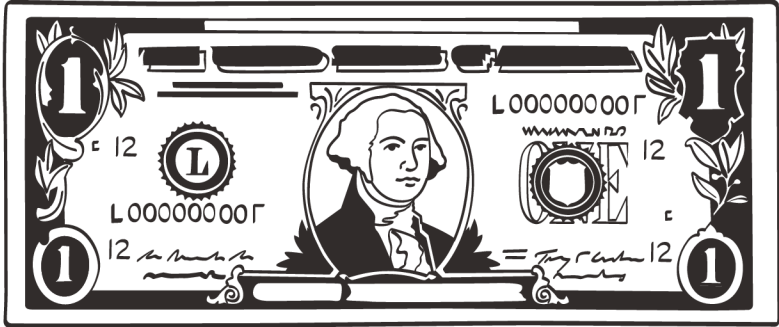
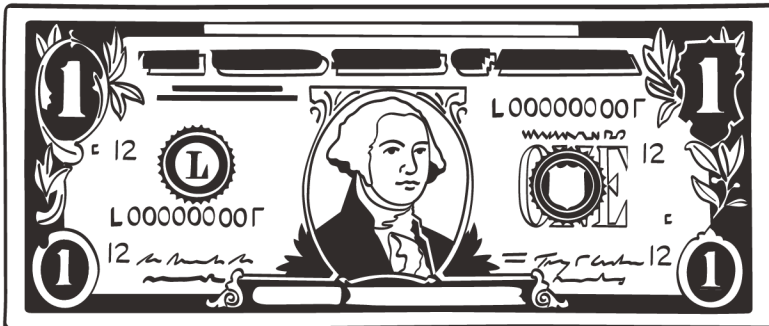
$$\begin{array}{r} \$12 \\ \times 4 \\ \hline \end{array}$$



$$\begin{array}{r} \$20 \\ \times 3 \\ \hline \end{array}$$

# CASH CORNER

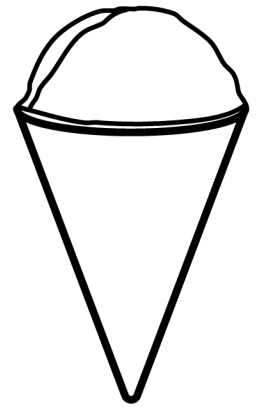
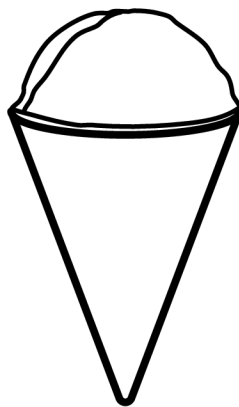
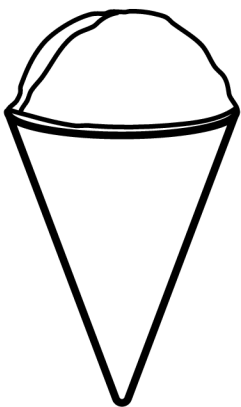
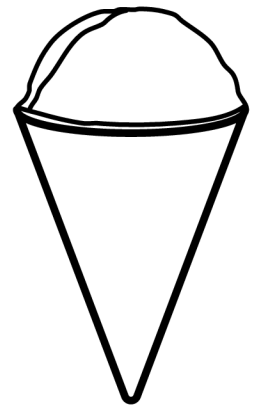
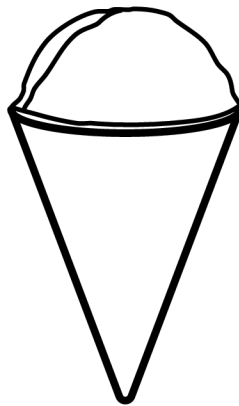
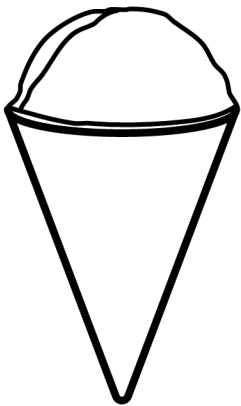
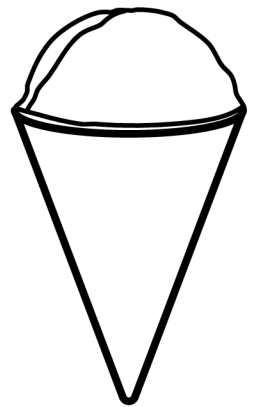
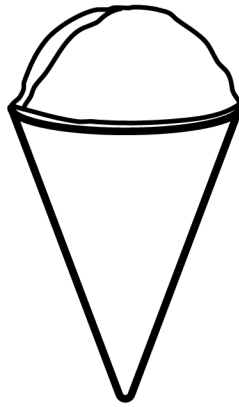
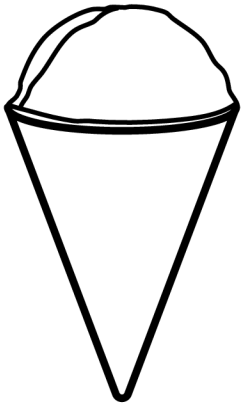
Color and cut the cash.  
Use the cash on the next page for a pretend Pop-up Stand.



# POP-UP STAND

Start a Pop-up Stand. Color and cut out the products on this page and sell them 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.

# SNOW CONE STAND



# BUSINESS STORY



## Original Story by Mara Williams "Cat and Emma Start A Lemonade Stand"

One sunny day, Emma went to Cat's house to play. They decided to bake some delicious brownies in the kitchen. While waiting for the brownies to cool, Cat had an exciting idea.

"Let's make lemonade!" Cat exclaimed.

"Yeah, and let's have a lemonade stand!" Emma added.

They were both excited and got to work. Cat found a big pitcher and some lemonade mix in the pantry. Emma filled the pitcher with water and stirred in the mix. They put the lemonade in the fridge so it would get nice and cold.



Next, they went to the garage and found a small table. They set it up at the end of the driveway and put a bright yellow cloth on top. Cat brought the cold lemonade and some plastic cups, while Emma carried the brownies, each carefully wrapped in plastic.

Soon, neighbors started walking by. They stopped to buy the cool lemonade and yummy brownies. As the first customer handed them a five-dollar bill for a two-dollar brownie, Emma and Cat looked at each other, unsure what to do.

"We need to give back change," Cat said.



"But how much?" asked Emma.

They quickly realized they needed to figure out how much money to give back to the customer. They knew the brownie cost two dollars, so they counted up to five.

"If the brownie is two dollars, then we need to give back three dollars," Emma said. She counted out three one-dollar bills and gave them to the customer.

As the day went on, they got better at giving change. If someone gave them a ten-dollar bill for two brownies, they would subtract four dollars from ten and give back six dollars. They even started to enjoy counting the change together!

By the end of the day, they had sold ten cups of lemonade and twelve brownies. Emma and Cat felt proud, not only because they had sold treats but also because they learned how to give back the right amount of change.

# BUSINESS EXERCISE

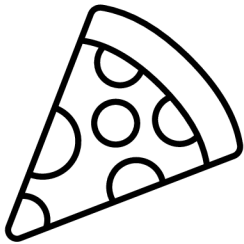


## Count Back The Change

Practice counting back the change at a pretend pop-up stand. Start with how much the item costs. Then count up to the amount they gave you. Example:

- The item is \$6 and they give you a \$10 bill.
- You figure out the change by counting up from \$6 to \$10.
- You give them one \$1 to get to \$7, another \$1 to get to \$8, another \$1 to get to \$9, and one last \$1 to get to \$10. In total, the amount of change is \$4.

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**Tip! Use the cash on page 10 to practice counting back the change in quarters and dollar bills.**



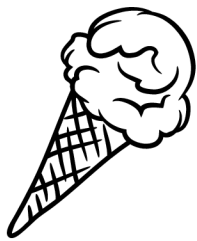
Pizza Slice  
\$2.50



Customer  
pays \$5.00

Quarters: How many quarters do you need to give back to get to \$3.00?

Dollar bills: How many \$1.00 bills do you need to count back to get from \$3.00 to the full \$5.00?



Ice Cream  
\$1.50



Customer  
Pays \$5.00

Quarters: How many quarters do you need to give back to get to \$2.00?

Dollar bills: How many \$1.00 bills do you need to count back to get from \$2.00 to the full \$5.00?



Taco  
\$3.25



Customer  
pays \$5.00

Quarters: How many quarters do you need to give back to get to \$4.00?

Dollar bills: How many \$1.00 bills do you need to count back to get from \$3.00 to the full \$5.00?

# BUSINESS EXERCISE



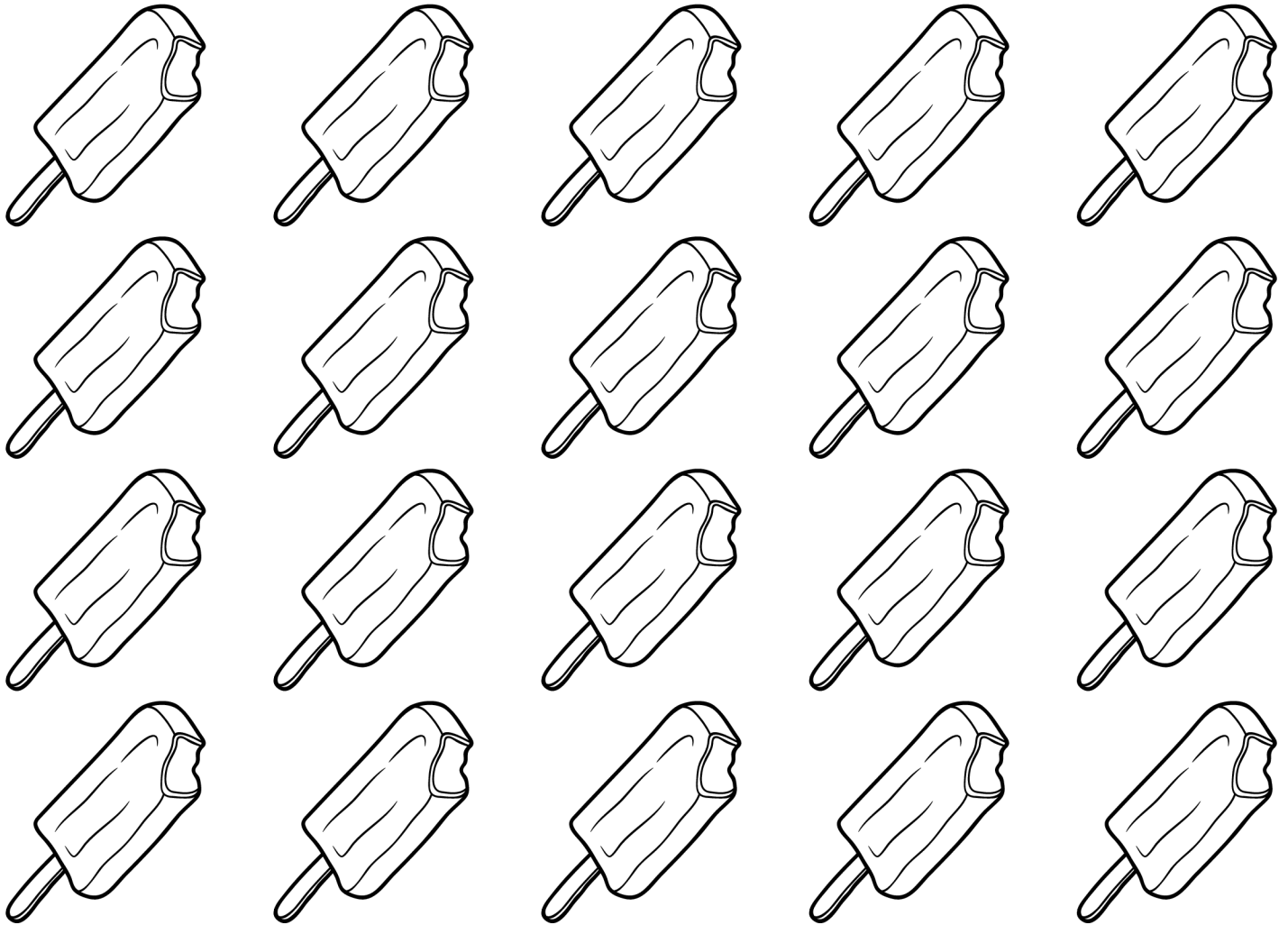
## Sales Flyer

A sales tool, like a flyer, is a piece of paper with pictures and words that tell people about something you want to sell. It's like a colorful sign that helps you show and tell people about the things they can buy from you.

**Design a sales flyer for a lemonade stand or something else you would enjoy selling.**

# AUGUST READING LOG

Color 1 popsicle for every 20 minutes of reading this month.



Write down the titles of the books you are reading:

# INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Let kids read the Let's Play Money newsletter and help them make plans for their summer.

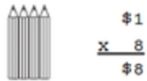
5 Kids count the change (= \$1.00), and they color and cut out the bookmark.

6 Kids trace the image and color it.

7 Kids make a list of needs (things they must have) and wants (things they would like to have). One list is for school supplies; the other is for clothes.

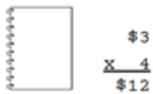
8 Kids use the budgeting sheet to write down specific items they plan to purchase. In the column to the right, they write down the estimated cost for this item. This is a good time to help kids understand how much this item might cost by looking online or in stores for similar items. Once the item is purchased, kids use the next column to write down how much the item actually costs.

9



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

11 Kids color and cut out items for a pretend pop-up 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 Kids read the business story.



13 Answers: 2 quarters and 2 dollars; 2 quarters and 3 dollars; 3 quarters and 1 dollar.

14 Design a flyer that would encourage someone to buy what you are selling.



15 Kids color each popsicle for every 20 minutes of reading this month.

## 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 3:

- Employment & Income (3EI) 9
- Financial Decision Making (3FDI) 1,2,6,9

(2) NFEC (Grade 3):

- Financial Psychology Standards: Explain that different choices have different outcomes and making choices with money, such as saving, can help achieve both short-term goals and long-term goals.
- Income, Careers, Business, and Entrepreneurship Standards: Explain that each job and business is suited for people with specific skill sets and interests. Identify different kinds of jobs, levels of pay, and how income is presented on a paycheck.

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)