



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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YouTube Kids



THANK YOU FOR YOUR ORDER!

This is the January **Let's Play Money printable packet for 1st 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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15	Matching Game
16	Instructional Information & Answer Page

Supplies Needed



JANUARY- 1ST GRADE

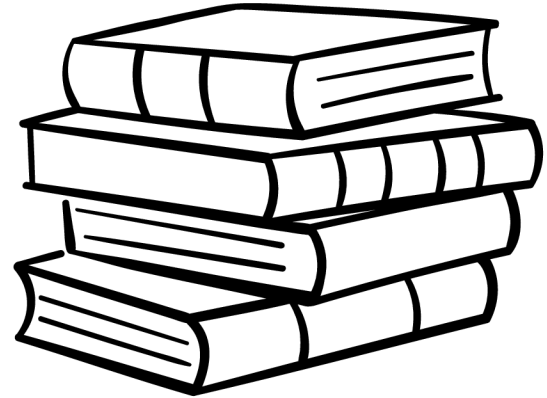
THE LITTLE BOOKS OF BIG BUSINESS

LET'S PLAY MONEY

A GOOD WAY TO SAVE: BORROW A BOOK

Do you like reading stories? Libraries are a great place to borrow books!

Borrowing books from the library means you can read new stories every week without spending any money.



Libraries are like treasure chests full of different books. You can visit and borrow books from this treasure trove by getting a library card. This will allow you to check out many books, so you can discover your favorites without using all your piggy bank savings.

Borrowing books is like sharing with friends. After you read your borrowed books, you return them for someone else to enjoy. Plus, you don't need to worry about finding space at home to keep all the books you love. So, next time you want a new story, remember that libraries are fantastic places to discover and borrow new books.

For a magical, treasure-filled sharing adventure, visit your local library today!





NEEDS VS. WANTS

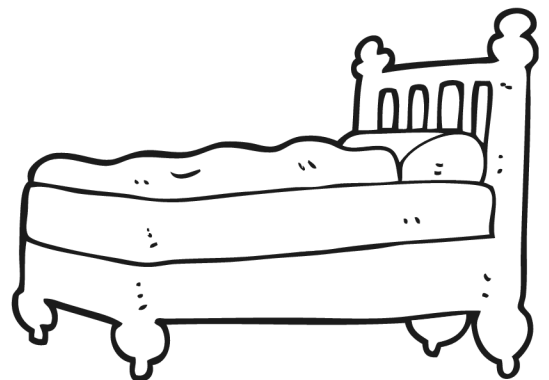
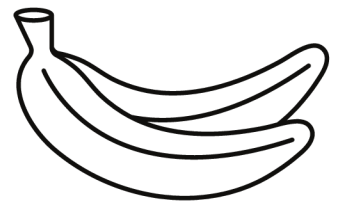
Needs are things we have to have to live and be healthy, like food, cozy clothes, and a home. Wants are things that we would really like to have. However, we know we can live and be happy without them.

DIFFERENT NEEDS AND WANTS

People have different needs and wants. You might want a cool toy, but a grown-up might want to see a newly-released movie. You might need new shoes because you have grown, whereas a grown-up needs gas for their car.

We all make choices about what to get or do. We have to think about what's really important. For example, eating healthy food is more important than eating lots of candy.

When we understand that some things are needs and some things are wants, it's easier to make decisions about spending money.

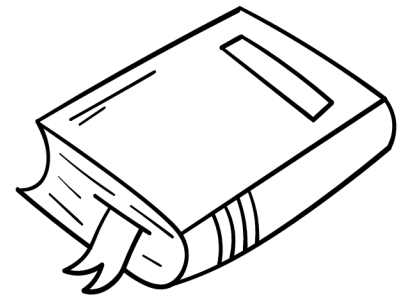
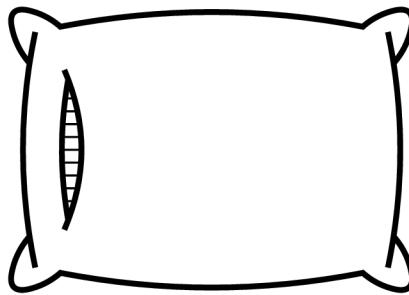
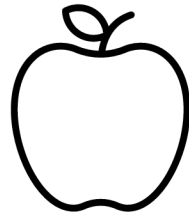


MAKE A DECISION

Decide which items you Need vs. Want.

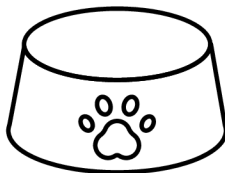
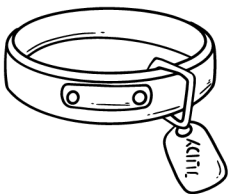
Draw a line from each item to the basket you decide is correct for your lifestyle.

Question: Are some items possibly both a need and a want?



COLOR AND THINK

AS YOU COLOR, THINK ABOUT WHAT IN THIS PICTURE IS SOMETHING TO SPEND MONEY ON OR NOT. WHAT IS A NEED? WHAT IS A WANT?



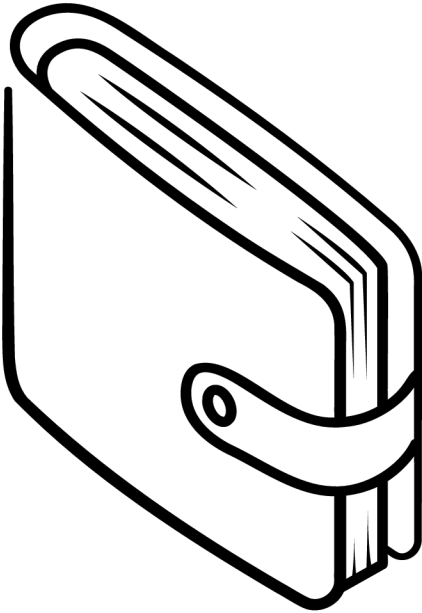
LIFE ACTIVITY

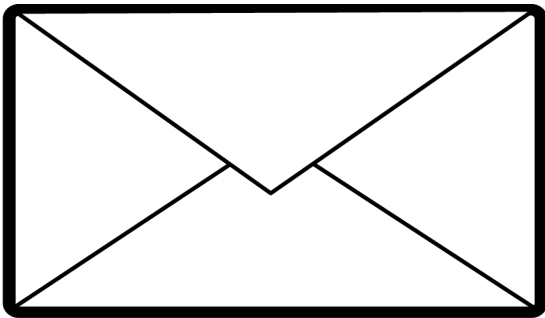


A "life activity" develops skills and builds strategic thinking.

Saving Money

Saving money helps us buy a thing we want or need in the future. Write the names of these places used to keep and save money. Color each place. Are some places better than others? Why? Discuss your thoughts with your grown-up.





LIFE ACTIVITY



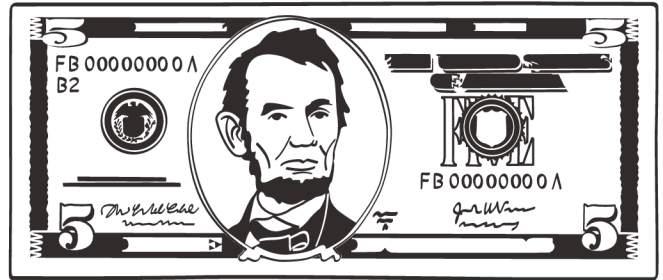
My Savings

Draw a picture of something you want to save money for.
What are some ideas you have for saving money for this item?

MONEY MATH

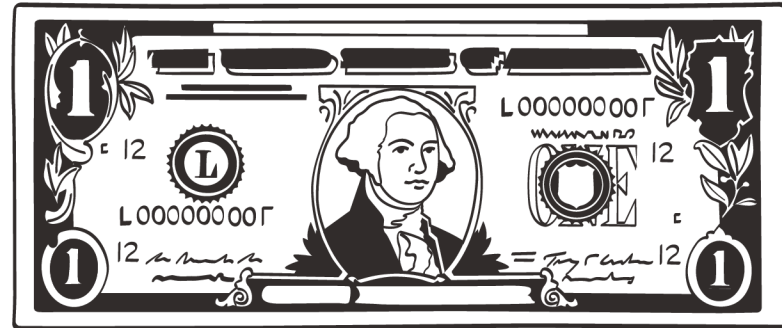
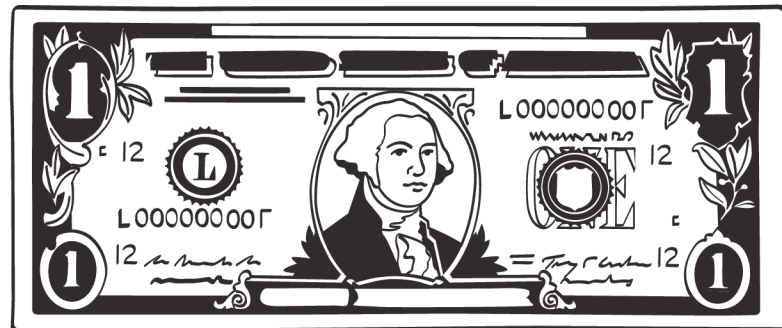
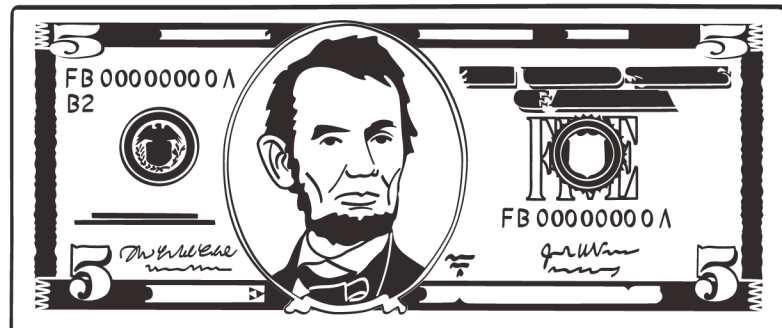
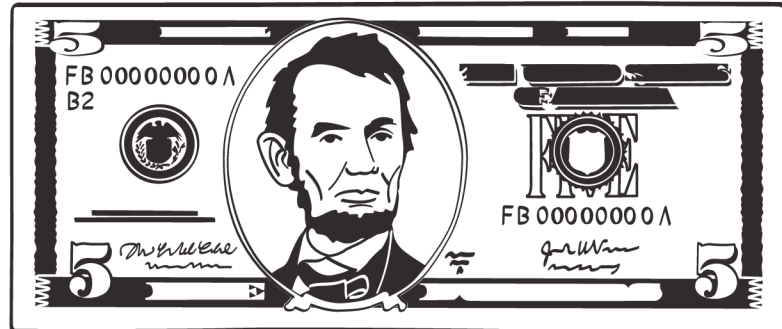
How much money is going in the piggy bank?
(5 dimes & 4 quarters)

How much money is going in the bank?
(Start counting with the highest bill.)



CASH CORNER

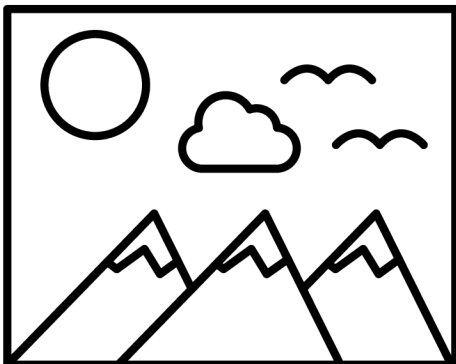
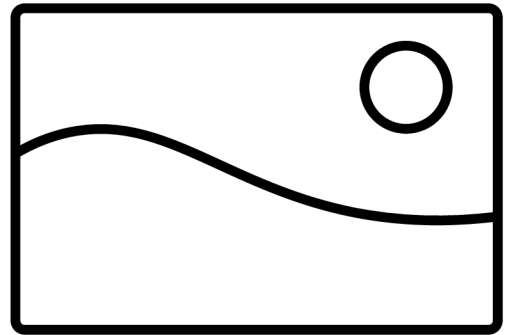
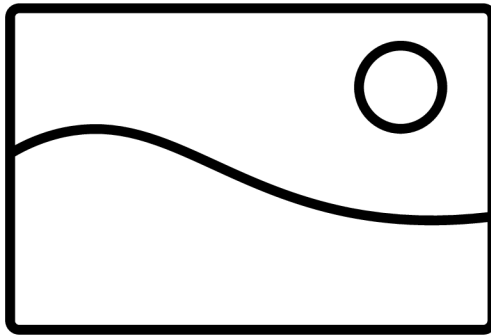
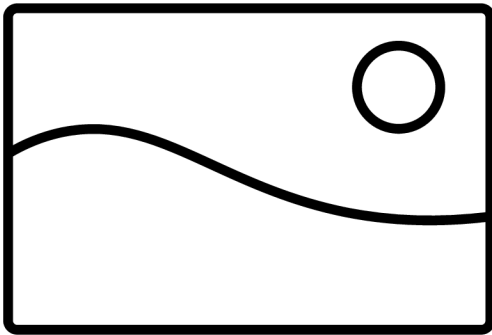
Color, cut, and count the cash.



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 from "Emma Mason Turns Paperwork Into A Profit"

After dinner, when everyone else was busy in the kitchen making gingerbread cookies, Grandma and I headed out to the barn. She pulled the string to the trap door, and we headed upstairs. As we sat down at her sewing table, she pulled out a shoebox full of pieces of paper.

"Emma," she said. "These are receipts for items I have purchased over the last three months. I have been so busy that I have fallen behind in tracking my expenses. I'd like to hire you as my bookkeeping assistant to help me catch up."

"Ok, Grandma," I said, "but I don't know about bookkeeping, so I don't know how much help I can be."

"Not to worry, dear," she said. "I can show you what to do. I need you to help me catch up. Let me show you the first step." She leaned over the table. "Every month, I buy things for my business. I call those "expenses," and I save the receipts here in this shoebox. I need you to separate the receipts into three piles."



Emma learns how to be a bookkeeper by helping her grandma sort receipts.



Find out more about the three piles of receipts on page 5 of "Emma Mason."



BUSINESS EXERCISE



JOBS & BUSINESS

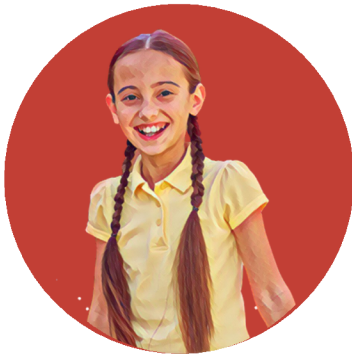
Everyone on the farm has a job.



Grandpa runs the family's Christmas tree farm. He plants the seeds, waters the growing trees, and sells Christmas trees during the holiday season.



Grandma makes pillows and stockings in the barn attic (its second floor). She sews the fabric and sells the items in the Christmas tree farm's shop on the first floor of the barn.



Emma does bookkeeping for her grandma. She organizes the receipts and totals up the sales numbers in the sales book.



Penny keeps Grandpa company on the farm. During the holidays, she welcomes visitors. Her tail is always wagging.

JOBS FOR KIDS



What jobs can you do?

Make a list of your interests. Then, write a job or business that matches that interest.

Interests

Example:
Making art

Job or Business

Making holiday cards with
my designs on them.

1.

2.

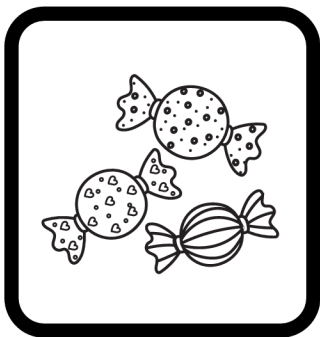
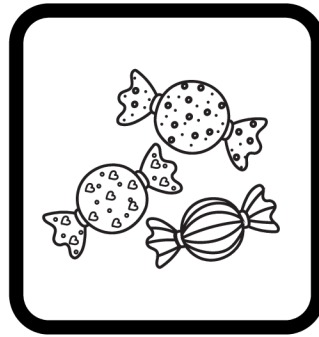
3.

4.

5.

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 Make a Decision - Have kids practice deciding what things they feel they need (can't live without) and what they want (can live without). There are no right or wrong answers. This is an opportunity for kids to practice discernment and to discuss financial topics.

7-8 Life Activity: page 1 - wallet, piggy bank, envelope, bank; page 2 - opportunity for discussion

9 Money Math - \$1.50, \$35 Tip: If your kid doesn't know how to write the dollar sign (\$) or decimal point, this is a great time to help them practice. You could give them different batches of real coins or tell them a dollar amount and have them practice writing it down.

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 ten to friends or family members to buy items. They keep some cash to use as change.

12 Business Story - Read and discuss the story with your kid. As above, ask open-ended questions to get the conversation going.

13 Read about the jobs on the farm. Discuss what kinds of activities each person does. What kind of jobs do people in your family or your neighbors do?

14 Jobs for Kids - Have fun brainstorming with your kid. Encourage them to use their imaginations.

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

Financial Literacy Standards in this packet include:

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

- Spending & Saving (ISS)
- Credit & Debt (ICD.2)
- Employment & Income (IE)
- Risk Management (IRM)
- Financial Decisions Making (IFD)

(2) NFEC (Grade 1):

- Financial Psychology Standards: Recognize that some needs and wants are more important than others and that children and adults have different needs and wants.

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!

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