



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 September **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.

C O N T E N T S

1	Welcome Page
2	Table of Contents
3-4	Money News
5	Fun Page
6	Color By Number
7-8	Life Activity Pages
9	Money Math
10	Cash Corner
11	Pop-up Food Truck
12-14	Savings Story & Exercises
15	Game Time
16	Instructional Information & Answer Pages



LET'S PLAY MONEY

NEWS

THE HISTORY OF LABOR DAY

Labor Day honors all workers and this holiday happens each year near the end of summer on the first Monday in September. Both the United States and Canada celebrate Labor Day. Workers get a day off, and parades and speeches are often part of the celebration.

The first Labor Day in the United States took place on September 5, 1882, in New York City. Workers marched together to show they wanted fair working conditions. They were from all kinds of jobs. For example, both seamstresses and bricklayers were represented, and they held signs that said statements like: "Labor built this republic, and labor shall rule it."

In 1894, President Grover Cleveland made Labor Day a national holiday.



<https://kids.britannica.com/kids/article/Labor-Day/353356>

A worker is someone who does a job or task, often in exchange for money. Workers can do many different kinds of jobs, like teaching, building, or cleaning. They use their skills and effort to complete their tasks and help others or their company.



BACK TO WORK



Learning about different jobs helps you learn what kind of work you might be interested in doing as a teen or an adult.

Look at the top 25 jobs that people do for work and put a check mark next to three that you might be interested in learning about.

<https://www.indeed.com/career-advice/finding-a-job/most-common-jobs-in-america>

- Cashier
- Food Preparation Worker
- Stocking Associate
- Laborer
- Janitor
- Construction Worker
- Bookkeeper
- Server
- Medical Assistant
- Bartender
- Administrative Assistant
- Marketing Specialist
- Police Officer
- Electrician
- Mechanic
- Retail Sales Associate
- Customer Service Representative
- Carpenter
- Office Clerk
- Operations Manager
- Line Supervisor
- Truck Driver
- Registered Nurse
- Software Developer
- Lawyer

BACK TO SCHOOL

Kids go back to school in the fall, not because of farming like many people think, but for other reasons. A long time ago, kids in rural areas actually went to school in the summer and winter, helping out on farms in the spring and fall. In cities, schools were open almost all year, but kids didn't always go every day.



Today, going back to school in the fall has become a tradition. It's a time when everyone returns from summer break, ready to learn new things and see their friends again.

<https://www.pewresearch.org/short-reads/2023/08/25/back-to-school-dates-us/#:~:text=Contrary%20to%20popular%20belief%2C%20the,help%20with%20planting%20and%20harvesting.>

FUN PAGE

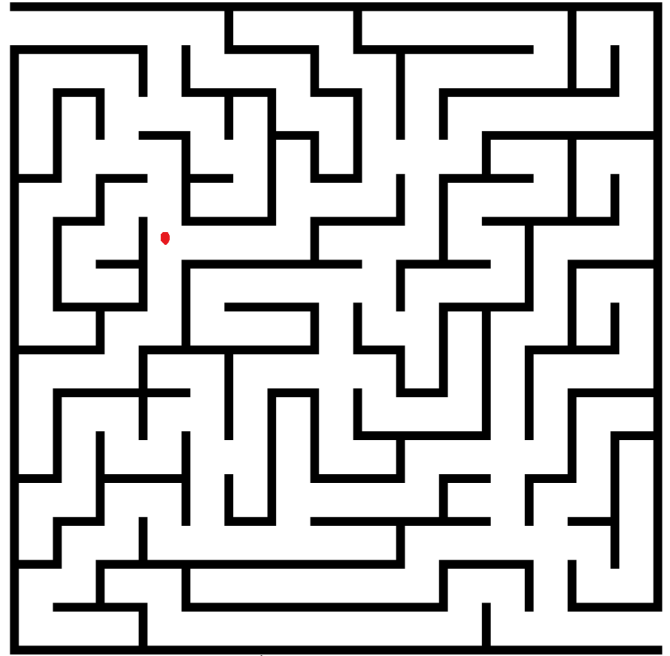


Find 6 small words by using the letters in this big word.

H A R V E S T

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

Solve the corn maze.



How do bees get to school?

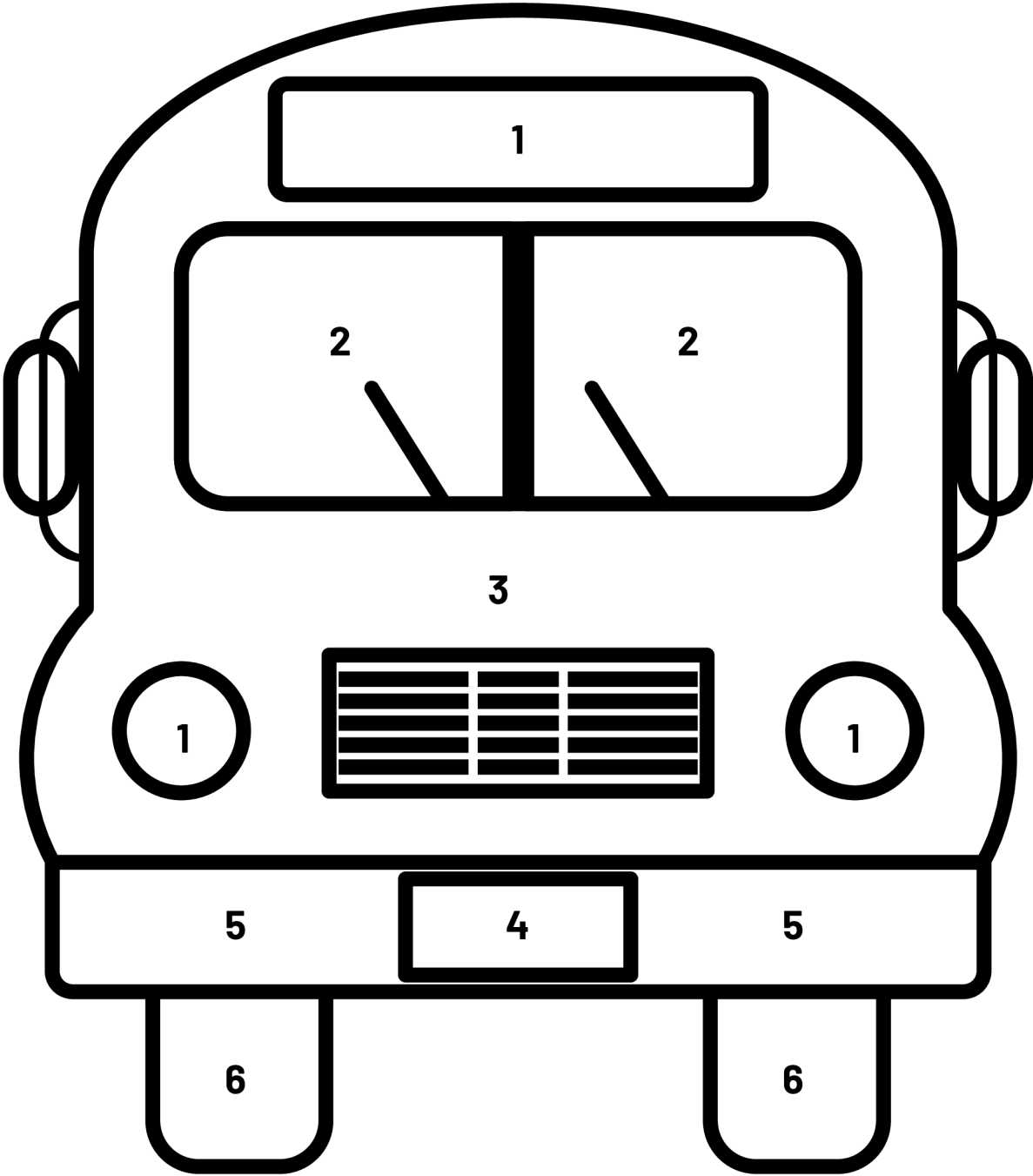


By school buzz!



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

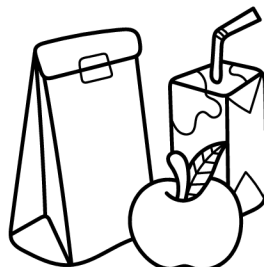
Apple

Chips

Fruit Roll-up

Milk Box

My Lunch:



LIFE ACTIVITY



Compare

Comparison shopping is when you look at different stores, brands or sizes to find the best deal on what you want to buy. With the food we eat, we also want to make comparisons to select the healthiest choice.

1. Circle the one that is the lower price.



Individually packaged chips cost .75 cents each.

OR



Bulk chips separated into individual bags that cost .31 cents each

.....
2. Circle the one that is the healthier choice.



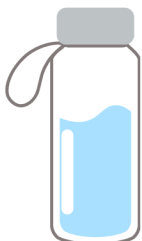
Fresh Fruit: Apple .75 cents each

OR



Snack Food: Fruit Roll .60 cents each

.....
3. Circle the one that is the lower price and healthier choice.



Water FREE

OR



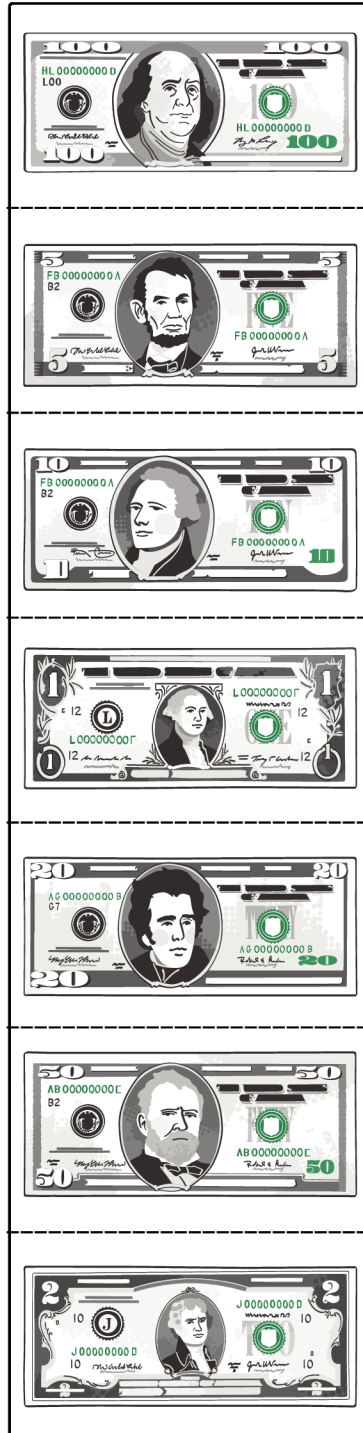
Apple Juice .43 cents each

MONEY MATH

Cut around each banknote and glue or tape it in place in order from the smallest to largest value.

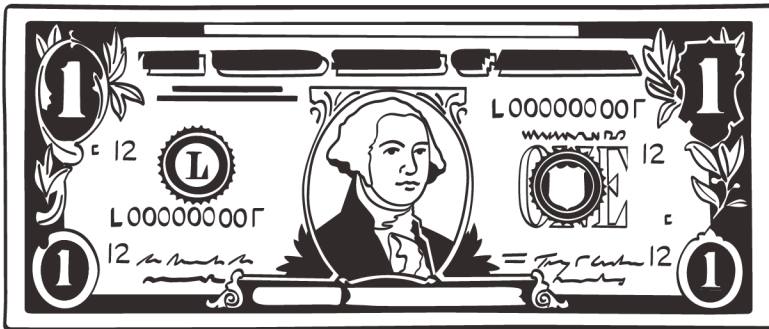
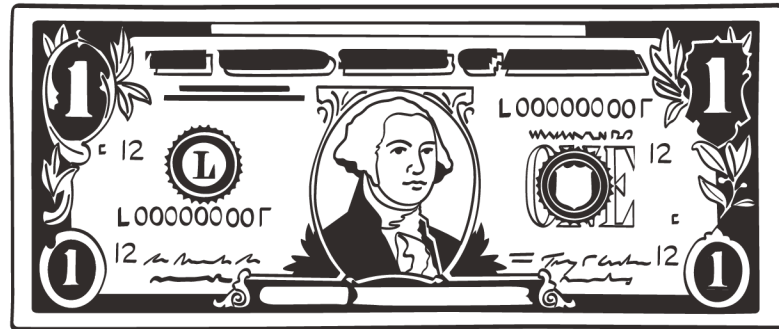
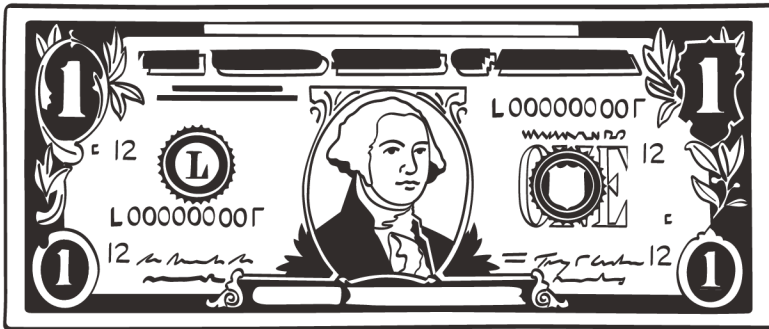


MONEY ORDERING



CASH CORNER

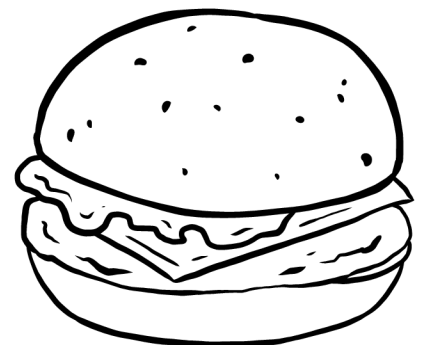
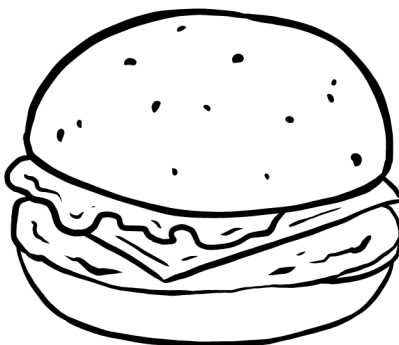
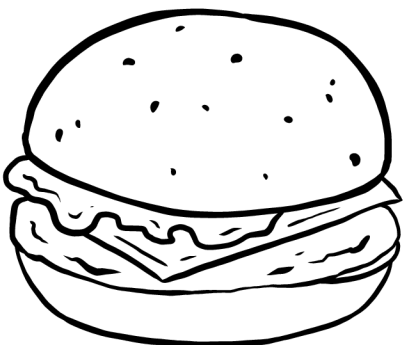
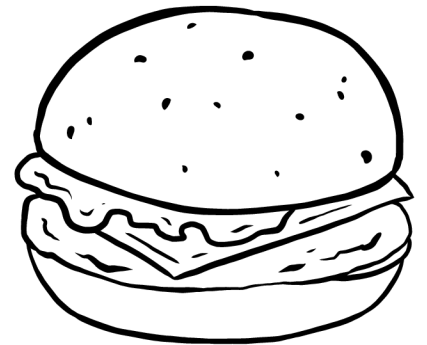
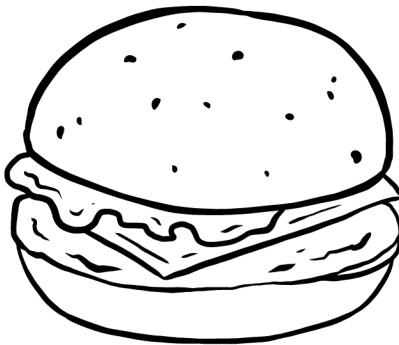
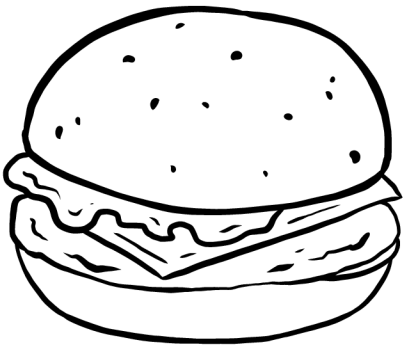
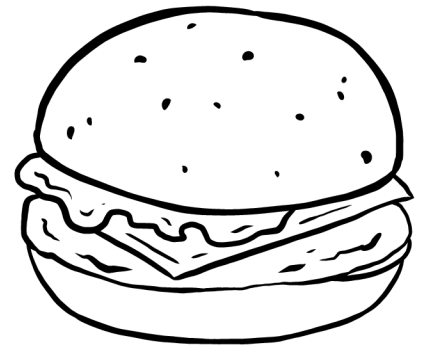
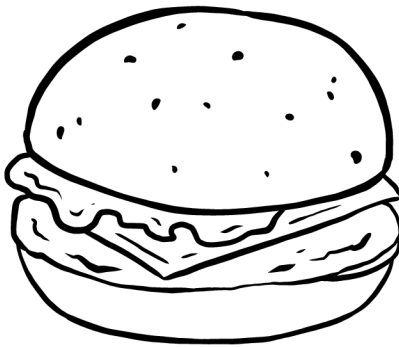
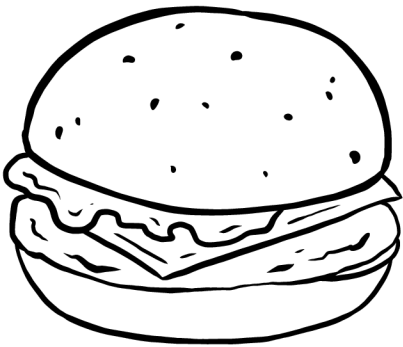
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Stand.



POP-UP FOOD TRUCK

Start a Pop-up Food Truck Color and cut out the food on this page and sell them 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.

BURGER TRUCK

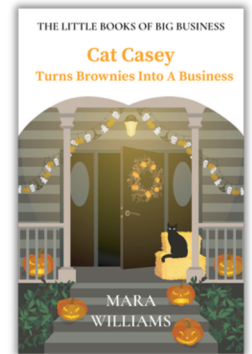


SAVINGS STORY



Excerpt from "Cat Casey Turns Brownies Into A Business"

When I was five, my grandpa gave me one dollar's worth of quarters and told me to "save it for a rainy day." I looked outside and it was raining so I asked him if I could spend it. He laughed and said "No, 'save it for a rainy day' means to save it for when you really need it." I wasn't sure when I would need those four quarters, so I put them in a sock and tucked them away in a drawer.



About a week later I was at the General Store with my grandpa and spotted the cutest ceramic kitten "piggy bank." It was painted black with white paws. I showed it to my grandpa and he decided I needed a place to store my "rainy day" money. He bought it when I wasn't looking and surprised me with it for Christmas.



I put all four quarters in the "kitty bank" that Christmas and every year, my grandpa gives me another dollar. It has become our little game. One year he gave me ten dimes. The next year he gave me twenty nickels and last year he gave me 100 pennies. That black and white kitty bank was the first in my collection of "kitty banks" and it was my start in saving money.

Story continues on next page.



SAVINGS EXERCISE

Practice Saving Money



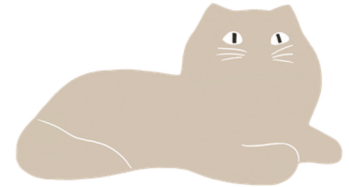
**Excerpt (continues) from
“Cat Casey Turns Brownies Into A Business”**

My second kitty bank was of a sweet orange tabby cat. She had swirls of white under her chin that made her look like she was licking up milk or vanilla ice cream.



I decided that since the black and white kitty bank was for savings, this bank would be for things I wanted like books, craft supplies, birthday presents or just general things I needed in town. Whenever I would earn money raking leaves for my neighbors, or helping watch Emma’s little brother, I would put half of the money in my Rainy Day Savings black and white kitty bank and half of it in my Personal Fund orange kitty bank.

On my last birthday, my brother gave me a new all white kitty bank. This one is special, because the cat has black eyelashes and soft looking long white hair.



I decided this would be a special bank where I would save up donations. I like to give to the cat rescue organization that takes care of lost or sick cats. Once a month I add up how much I have made in chores and odd jobs and take ten percent and move it over to the special Donation white kitty bank.

.....

Write down a safe place where you keep your money.

Examples include: piggy bank, wallet, coin purse, or bank

SAVINGS EXERCISE



Save Money

Plan ahead for things you want or need soon. Save money for future needs, wants, or unexpected emergencies. Cat sorts her money into different kitty banks. Write down what you plan to do with your money.



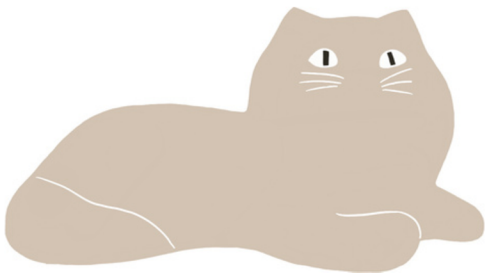
Savings

Write down what you plan to save money for the long term.



Personal Fund

Write down what you plan to set aside money for in the near future (wants or needs).



Donation

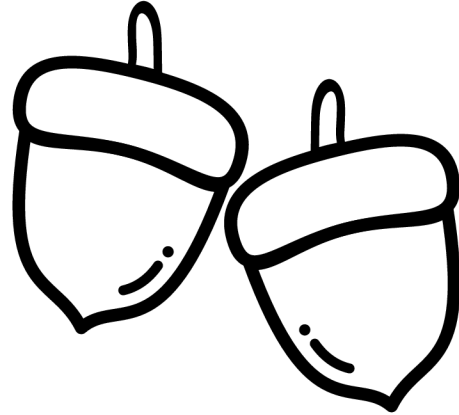
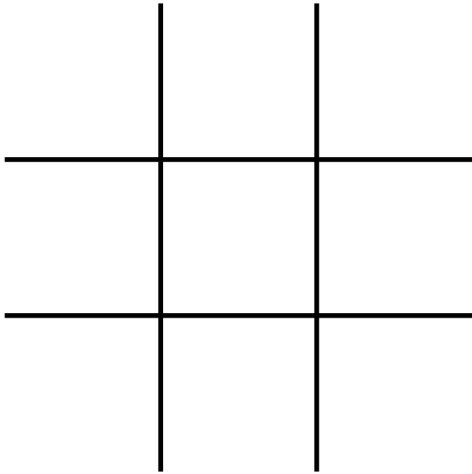
Write down your plan for setting money aside to donate. What organization would you like to support?

GAME TIME

Play tic tac toe & color the images.

TIC TAC TOE

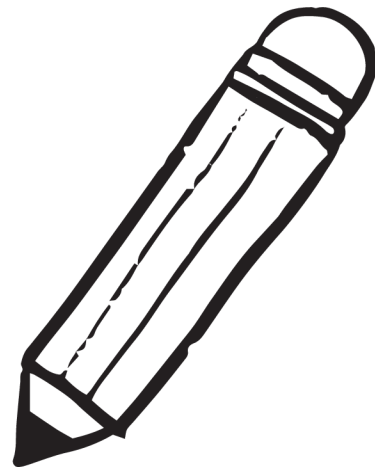
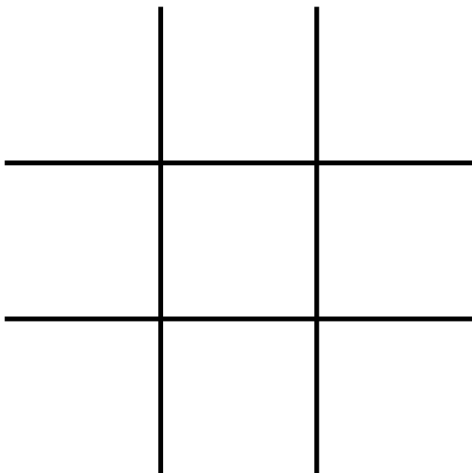
USE X O TO PLAY!



FROM LITTLE ACORNS,
MIGHTY OAKS GROW!

TIC TAC TOE

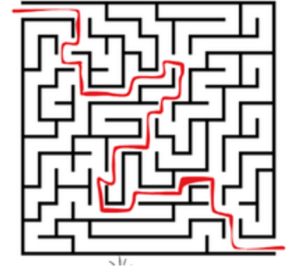
USE X O TO PLAY!



YOU ARE AS SHARP
AS A PENCIL!

INSTRUCTIONAL INFORMATION & ANSWER PAGE

- 3-4 Kids read the Let's Play Money newsletter. Optional: Kids read and/or discuss the reading with a grown-up.
- 5 Kids write small words using the letters in the large word. Examples include (but are not limited to): hat, vest, star, sat, rat, has, eat, set, rest, art
- 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 1. bulk chips, 2. apple, 3. water
- 9 Kids cut out the small cash and sort it from highest to lowest.
- 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 Kids read the business story independently or with an adult.
- 13 Kids read the continued story and write down where they keep or plan to keep their money safe.
- 14 Kids practice separating savings into different categories. They identify what items they want to save money for.
- 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.**
- **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.**

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 3:

- Spending & Saving (3SS) 1,2,7

(2) NFEC (Grade 3):

- Accounts, Savings, Budgeting, and Investment Standards: Identify best practices for saving money, including budgeting. Explain the benefits of saving.

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