



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!](#)



Facebook



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YouTube Parents



YouTube Kids



THANK YOU FOR YOUR ORDER!

This is the March **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

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LET'S PLAY MONEY

NEWS

ST PATRICK'S DAY

St. Patrick's Day is a joyful celebration on March 17th. Everyone wears green clothes, and you see lots of shamrocks and leprechauns! Leprechauns are little magical creatures from Irish stories.

Legend has it that if you catch a leprechaun, they might show you where they hide their pot of gold. That's why people think of leprechauns when they think about St. Patrick's Day.

People have parades, dance, and enjoy tasty Irish food on this special day, all while hoping to find a bit of magic with leprechauns and their pots of gold!



Long ago, people shared stories about gold being at the end of a rainbow. They thought it was a special treasure that made everyone happy. In these stories, little magical beings called leprechauns were said to hide the gold.

People believed that if you caught a leprechaun, they might show you where the gold was hidden. While we might not find real gold at the end of a rainbow, these stories make us imagine a world full of fun and magic!

How do you use your imagination to make your days more fun and magical?



WHERE DO THEY MAKE COINS?

The United States Mint is the government agency that makes coins! Coins are small, metal discs that people use as money. The Mint makes sure people in the U.S. have coins to spend, save, or collect.

<https://www.usmint.gov/learn/kids/coins-life>

WHERE DO THEY MAKE PAPER MONEY?

The Bureau of Engraving and Printing (BEP) prints billions of dollars - referred to as Federal Reserve notes - each year for delivery to the Federal Reserve System. The Federal Reserve operates as the nation's central bank and serves to ensure that adequate amounts of currency and coin are in circulation.

The BEP makes paper money, but it does not produce coins. All U.S. coinage is minted by the United States Mint.

<https://www.bep.gov/about-bep>



FUN FACT!

The Mint makes new coins each year, but they make up less than 20% of the total coins in circulation. More than 80% comes from people re-using coins to pay for goods and services.

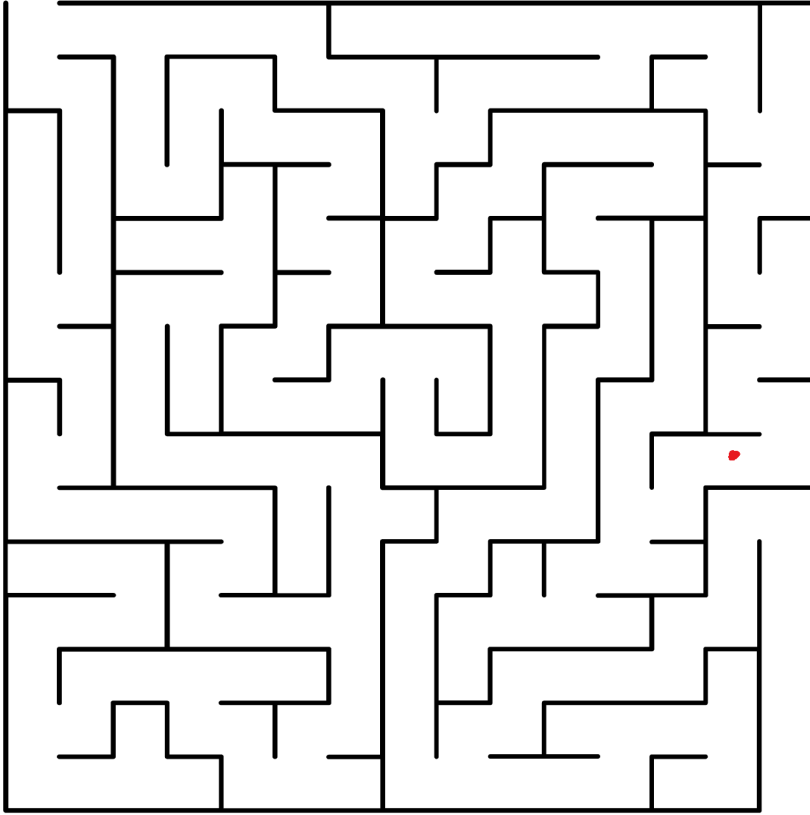
<https://www.usmint.gov/learn/kids/coins-life>



FUN PAGE



Help the leprechaun to find the way to the pot of gold.



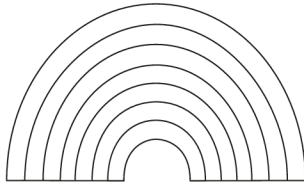
Start here



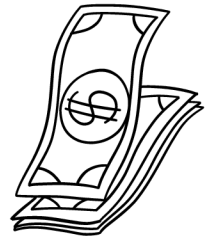
Finish each word by adding the missing letters.



co

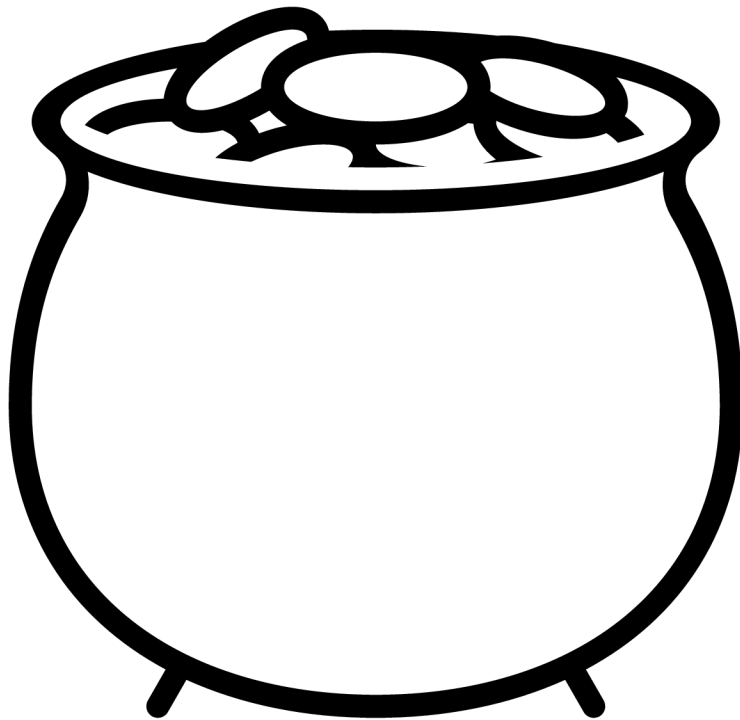
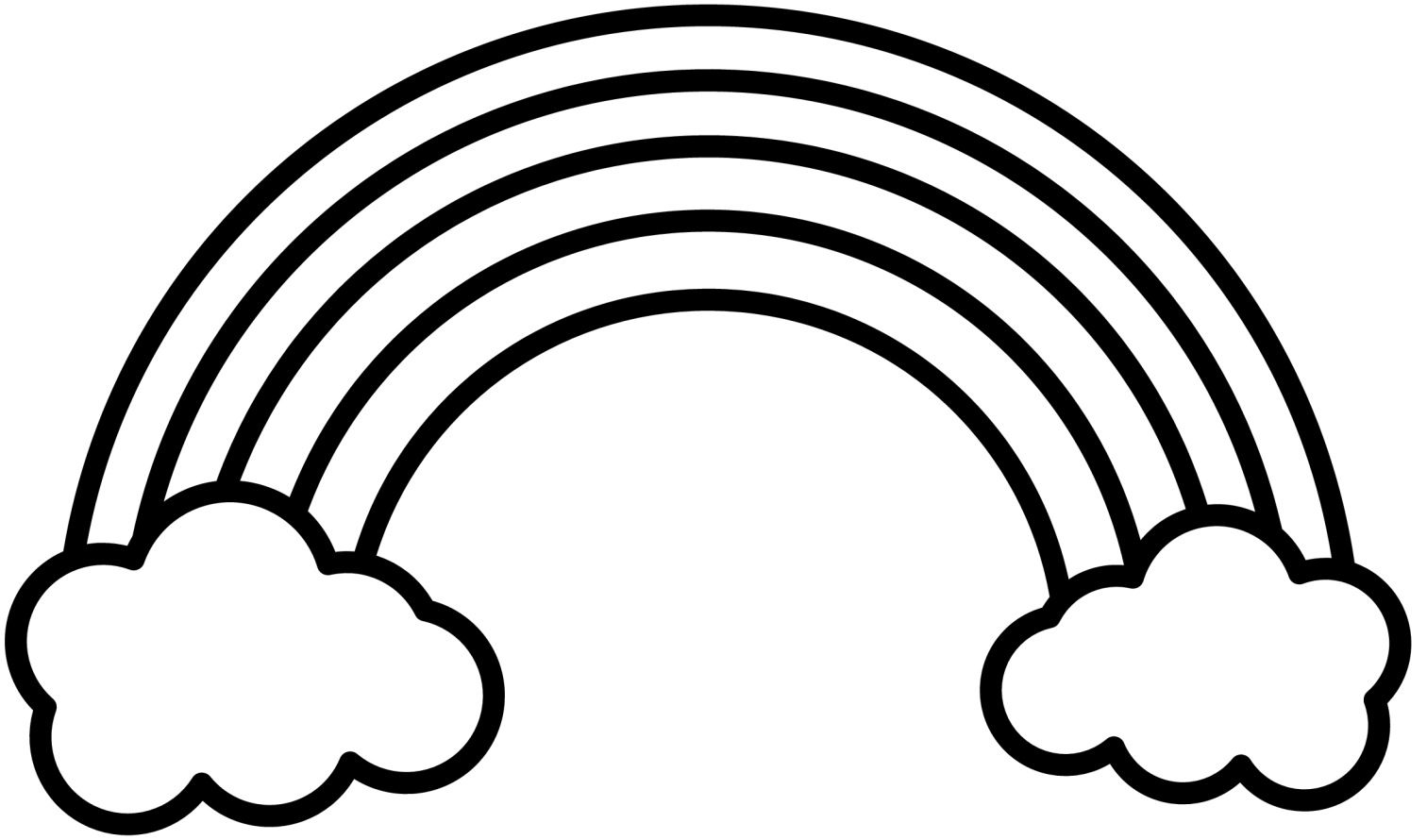


rain



mon

COLOR



LIFE ACTIVITY



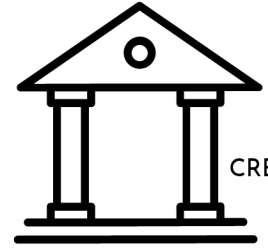
Loans

A loan is when one person (lender) gives money to another, and the second person (borrower) agrees to pay it back. The person getting the money has to return not only the money but also extra money called interest for using it. The definition for "interest" is on the next page.

Draw a line from the correct borrower to the correct lender.



A loan to buy a house



BANK or
CREDIT UNION

Auto Loans



A loan to buy a car



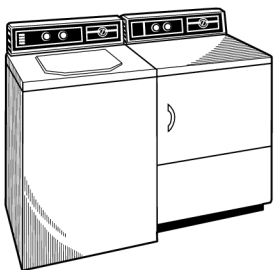
Financial Institution
Credit Card Loans



Credit card(s)



Home Improvement
Store Loans



Appliance loan



Home Loans (Mortgages)

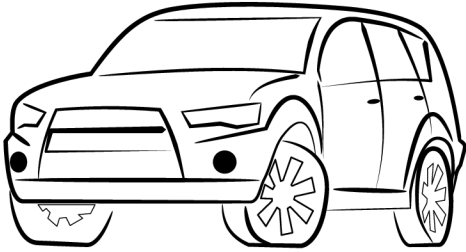
LIFE ACTIVITY



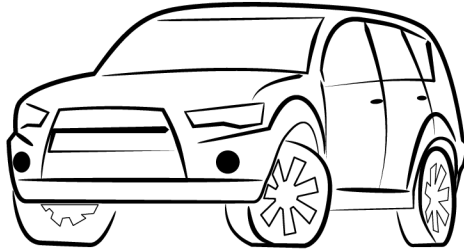
Interest

Interest is extra money you pay as a thank-you for being able to have the loan. Compare the interest amount for each of the following car loans.

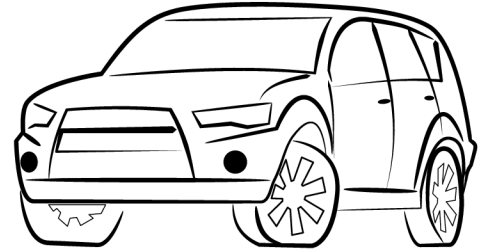
Circle the best interest rate.



Auto Loan
\$25,000
Interest Rate 12.52%



Auto Loan
\$25,000
Interest Rate 13.91%



Auto Loan
\$25,000
Interest Rate 16.86%

.....

The longer it takes you to pay off your loan, the more interest you will pay over time.

Circle the best loan term.



Auto Loan
\$18,000
Loan Term
60 months (5 years)



Auto Loan
\$18,000
Loan Term
84 months (7 years)



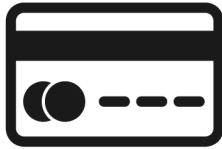
Auto Loan
\$18,000
Loan Term
36 months (3 years)

MONEY MATH

The following purchases were made on a credit card. The credit card didn't get paid off in full within 30 days so interest is being charged on the balance. Calculate the interest that will be added to the amount due.

Calculate the following interest on the car loans.

A



Interest rate 12%

$$\begin{array}{r} \text{Credit Card Balance } \$1,000 \\ \times .12 \\ \hline \$120 \end{array}$$

B



Interest rate 14%

Credit Card Balance \$800

Example



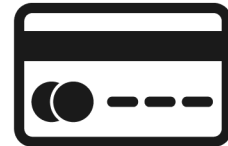
C



Interest rate 16%

Credit Card Balance \$2,500

D

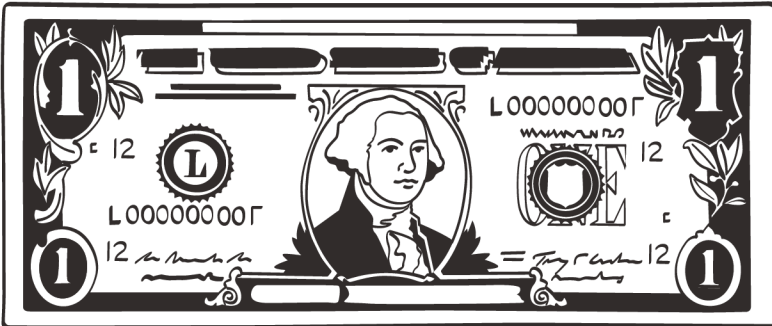
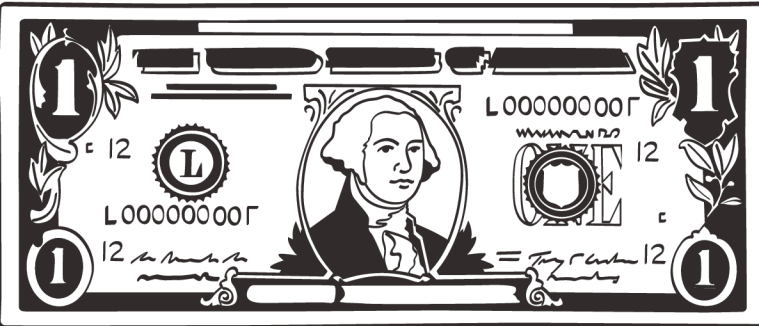
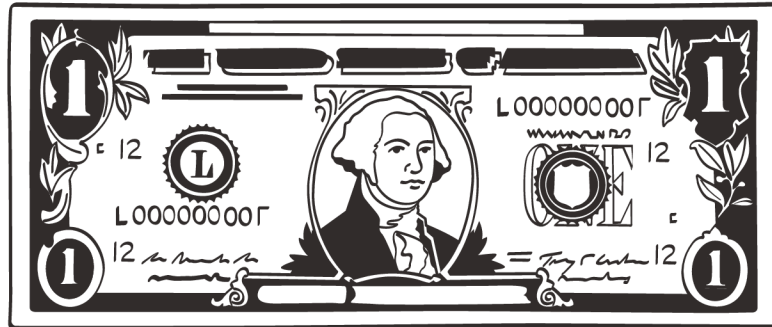
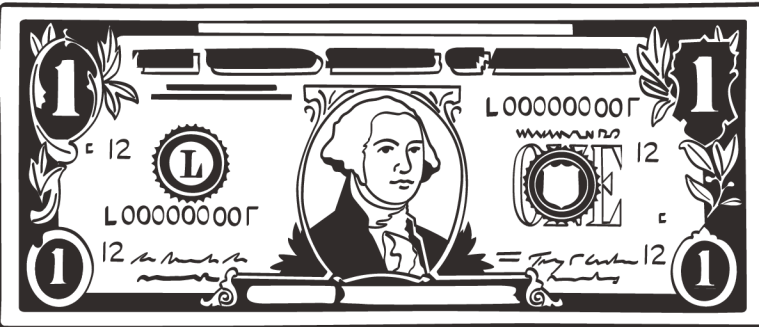
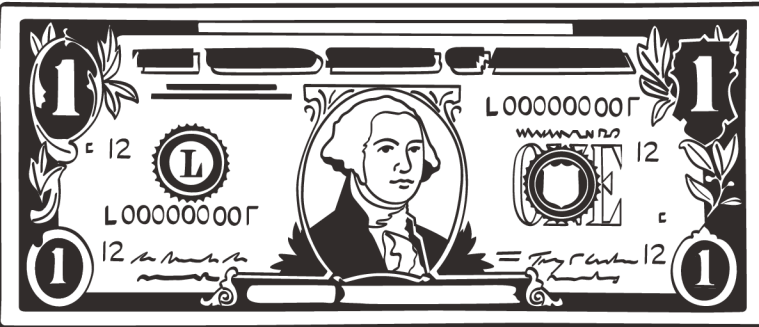
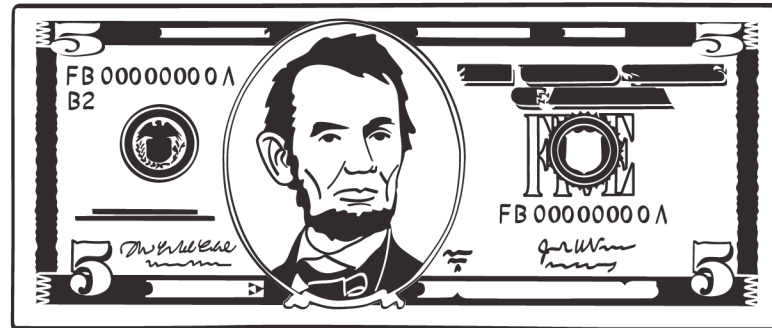
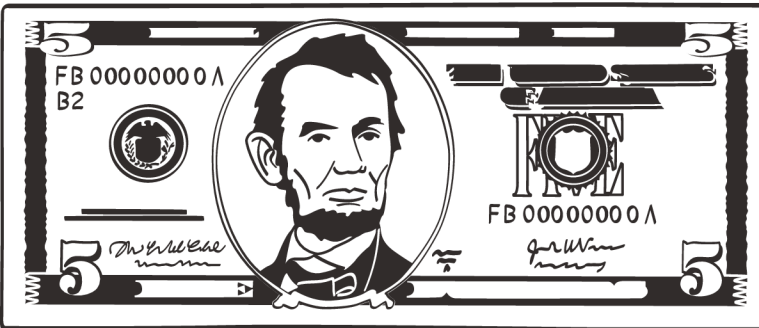


Interest rate 18%

Credit Card Balance \$1,200

CASH CORNER

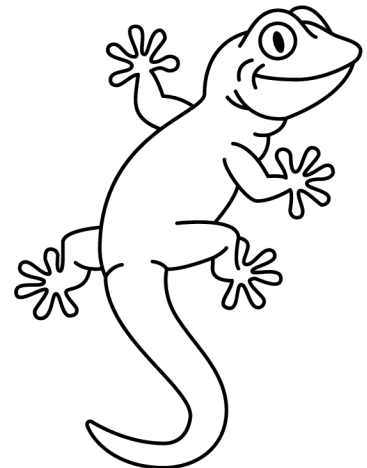
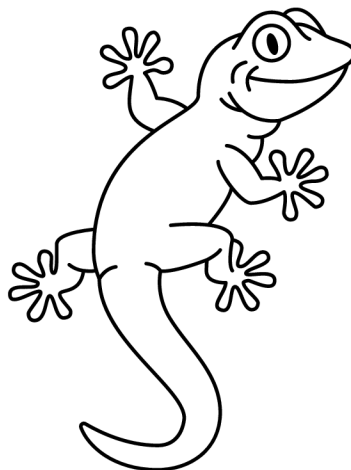
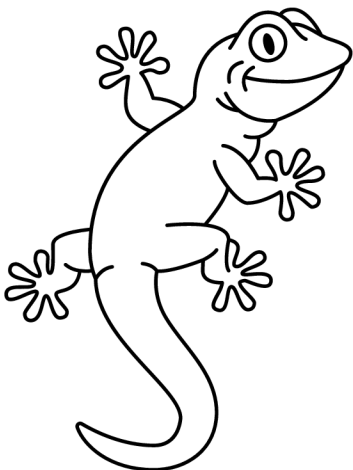
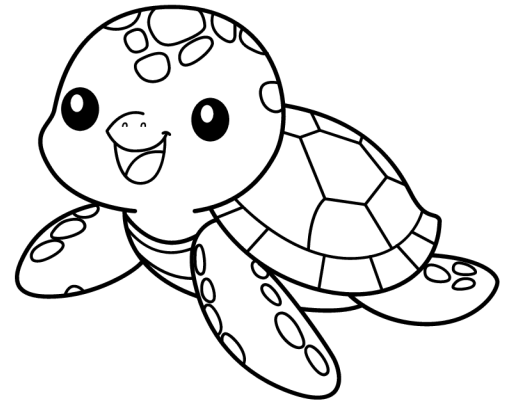
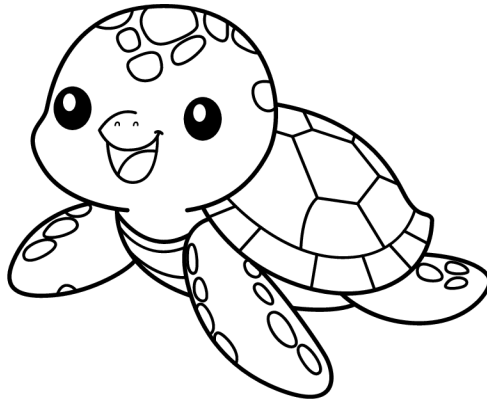
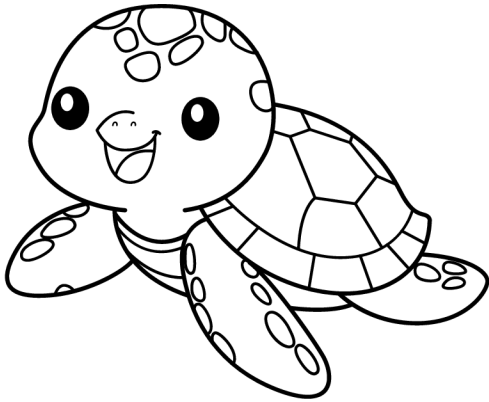
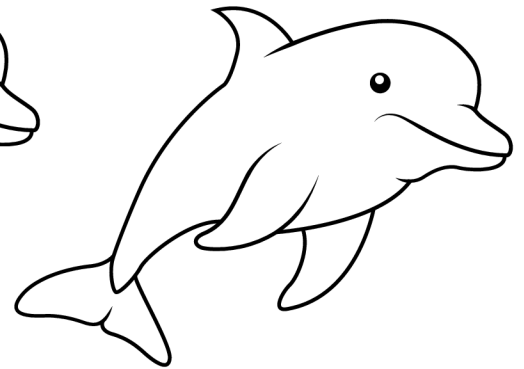
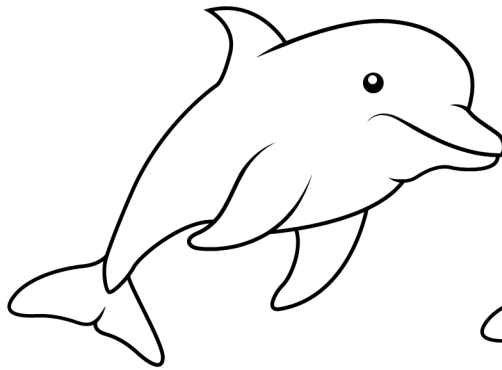
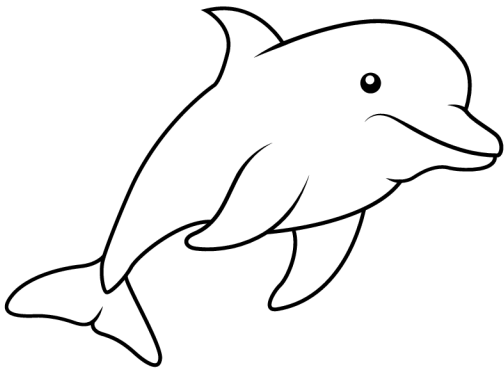
Color and cut the cash.
Use the cash on the next page for a play Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. 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.

STUFFIES



BUSINESS STORY



Excerpt from “Max England Turns A Pet Project Into Pay”

As I rode my little bike down Main Street, I saw something shiny and blue in the Two Wheels Bike Shop out of the corner of my eye. I turned my handlebars and rode straight over to the window.

It was here . . . the new Ultra Max Legend bike, propped up in the window like it was doing a wheelie.

I stashed my bike and headed inside to talk to Tim, the sales manager.

“Hello Max,” Tim called from behind the counter when he heard the bell over the door.

“Hi, Tim,” I said. “You got the Ultra Max Legend,” I grinned as I headed to the window.

I stood and stared at the bike and imagined riding to the park. After awhile I started to head towards the door.

“You can buy the bike on credit you know,” Tim said as he started to polish it with a soft rag. “You can use the money you have saved as a down payment and then pay the rest over time.”

I stopped in my tracks. “You mean I could buy this tomorrow with my savings and then pay the rest of later?”

“Sure,” said Tim. “We want to make it easy for people to get what they want. All you have to do is bring in the down payment. I will write up a receipt that includes a contract that says you will make a payment to the bike shop every month, but in the meantime, you can start enjoying the bike.”



BUSINESS EXERCISE



Advertising

Businesses use advertisements to promote products and services that can be purchased through a loan. Examples of such loans include those for appliances, like refrigerators or televisions, where individuals can make a purchase and pay for it over time. It's essential to understand these financial options and make informed decisions when considering such purchases.

Circle the interest rates in the following advertisements.

A circular advertisement for Two Wheels Bike Shop. At the top is a black silhouette of a bicycle. Below it, the words "Spring Sale" are written in a green, cursive font. Underneath, in bold black text, it says "GET YOUR BIKE NOW!". Below that, a black box contains the text "10-20% INTEREST RATES" in white. At the bottom, in small black text, it says "TWO WHEELS BIKE SHOP".

A rectangular advertisement for a modern home. At the top, in white text on a dark background, it says "MODERN HOME FOR SALE". Below this is a photograph of a two-story white house with large windows. A white box overlaid on the bottom of the photo contains the text "INTEREST RATES FROM 8%". At the bottom of the ad, there is a phone number "+123-456-7890", a "BUY NOW" button, and a logo for "houses.com".

A rectangular advertisement for car sales. On the left, there is a small icon of a car. The text "TALK TO A SALES EXPERT TODAY" is written in large, bold, white capital letters. To the right, it says "WE OFFER LOANS!" in bold black text. Below that, in smaller black text, it says "12 - 15% INTEREST RATES". At the bottom left, there is a "BOOK A SHOWING" button. The background features a black and white checkered pattern in the top right corner.

A rectangular advertisement for home appliances. At the top, it says "Mega Sale HOME APPLIANCES" in a mix of cursive and bold sans-serif fonts. Below this is a photograph of a kitchen with white cabinets and stainless steel appliances, including a refrigerator, a washing machine, and a dryer. A black circle overlaid on the photo contains the text "UP TO 50% OFF". At the bottom left, there is a "SHOP NOW" button and the text "No Cash Needed We offer loans! 5-12% Interest Rates".

BUSINESS EXERCISE



Advertisement

An advertisement is a way that companies or people tell others about a product or service they have. It's a message to show and explain why something is good and why you might want to buy it. Advertisements can be on TV, the internet, or in magazines, and they use pictures and words to help share information about what they are selling.

Design an advertisement for a bike shop in the box below.

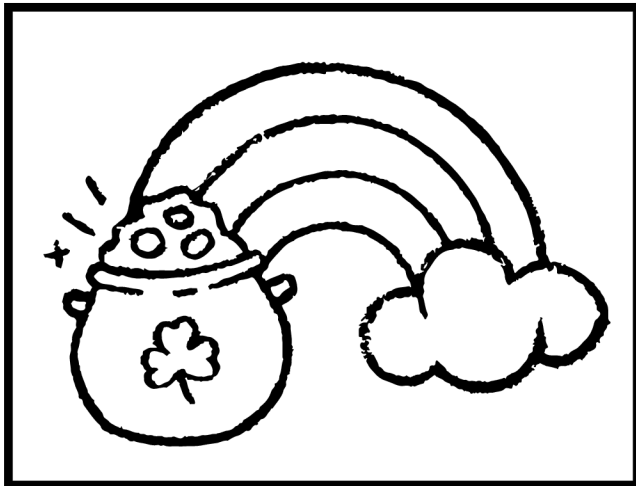
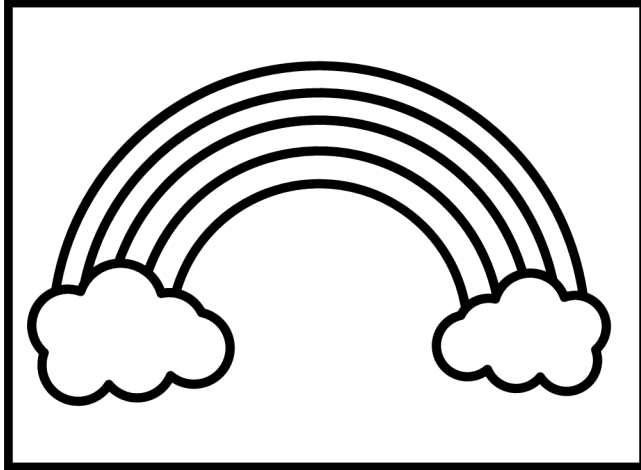
Include the following:

- A picture of a bike
- The name of store "Two Wheels Bike Shop"
- The word "SALE"
- The interest rate of 10% for bike loans
- Designs or colors to catch people's attention

A large, empty rectangular box with a thick black border, intended for the student to design their advertisement.

COPY AND DRAW

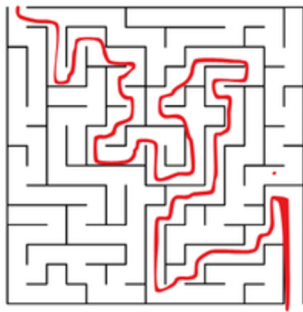
Observe the picture then draw your own.



INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Money News - 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 Fun Page: coin, rainbow, money



6 Color

7

A loan to buy a house

A loan to buy a car

Credit card(s)

Appliance loan

BANK CREDIT UNION
Auto Loan

BANK
Financial Institution
Credit Card Loans

DEPOT
Home Improvement
Store Loan

Home Mortgage

8

Auto Loan \$25,000 Interest Rate 12.52%

Auto Loan \$25,000 Interest Rate 13.91%

Auto Loan \$25,000 Interest Rate 16.86%

The longer it takes you to pay off your loan, the more interest you will pay over time.

Circle the best loan term.

Auto Loan \$18,000 Loan Term 60 months (5 years)

Auto Loan \$18,000 Loan Term 84 months (7 years)

Auto Loan \$18,000 Loan Term 36 months (3 years)

9 A \$120, B \$112, C \$400, D \$216

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

12 Read

13

14 Kids create an advertisement that includes the requirements. Encourage your kid to think about the design. Where is the best place for certain details so consumers see and understand the important parts of the advertisement quickly?

15 Copy and draw

Financial Literacy Standards in this packet include:

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

- Credit and Debt (3CD) 1,2,3

(2) NFEC (Grade 3):

- Credit, Debt, and Loans Standards: Explain how credit works, smart practices with credit, and the effects of using credit. Identify the difference between credit and debit.

Describe the relationships between interest, credit, and loans.

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

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.**