



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 July **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.

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THE LITTLE BOOKS OF BIG BUSINESS
LET'S PLAY MONEY

NEWS

KID ENTREPRENEURS ON THE RISE

A majority of kids and teenagers would like to be entrepreneurs. For example, the 2021 results of a Junior Achievement USA survey show that 60% of US teens in the 13 to 17 age group prefer to start a business rather than work in a traditional job. This survey also showed that teens are inspired by social media and influencers. Given this data, it's not surprising that 37% of teens would like their school curriculums to include entrepreneurship courses.

<https://shorturl.at/zOnh8>



EMPOWERING KIDS IN BUSINESS

The same survey in 2018, showed that 41% of teens would consider entrepreneurship over traditional jobs. So, the percentage has increased over time. In this survey, 61% of teen girls and 54% of boys were considering starting a business. In 2018, 6% of boys and 4% of girls had started businesses.

It is good news that encouraging that teens are interested in being entrepreneurs. However, starting a business is risky. It's important to seek help with getting started and to find good role models. Who are your role models? What do they do for work? What can you learn from them to help you pursue your dreams? How might they help you discover the kind of job you would like to have?

<https://jausa.ja.org/news/press-releases/national-entrepreneurship-month-research-shows-41-percent-of-teens-would-consider-starting-a-business-as-career-option#:~:text=At%20the%20same%20time%2C%2061,girls%20have%20done%20the%20same>

MICRO-BUSINESS IDEAS FOR KIDS



A micro-business is like a tiny business that you can run to earn a little money and have fun at the same time. Starting a micro-business is a great way to learn about money, responsibility, and how to interact with customers. Remember to ask your parents or guardians for help and permission, and always be safe when doing business outside your home.

Here are some cool ideas for micro-businesses you can try:

- **Baked Goods:** Bake yummy treats like cookies or cupcakes with the help of an adult and sell them to your neighbors or at a local event. Everyone loves homemade goodies!
- **Crafts and Art:** If you love making things like friendship bracelets, drawings, or painted rocks, you can sell them to your friends, family, or even at local fairs. People love buying handmade items.
- **Pet Sitting:** If your neighbors have pets and are going away for a day or more, you can offer to take care of their pets. You can feed them, take them for walks, and make sure they are happy while their owners are away.
- **Babysitting:** If you enjoy playing with younger kids, babysitting can be a fun way to earn money. You can help parents by watching their kids for a few hours and playing games with them.
- **Chores Helper:** You can help out around your own house or even offer to help neighbors with chores like watering plants, mowing lawns, or cleaning up yards. It's a great way to be helpful and earn some money too!



FUN PAGE

Cut out the conversation cards and ask your friends and family members the questions. You can answer the questions too!

FOOD



What is your favorite food?
Why do you like it?
How often do you eat it?

SPORTS



What is a sport you like to play?
What is a sport you like to watch?
What is your favorite team?

VACATION



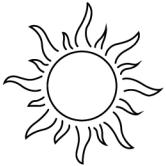
If you want to go anywhere, where would you like to go?
Why do you want to go there?

WORK



What kind of work do you do?
What do you like about your work?
What would you change about your work?

WEATHER



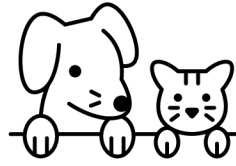
How's the weather today?
What do you think of today's weather?
What do you wear in this weather?

READING



What is your favorite book?
Why do you like it?
What is the next book you plan to read?

ANIMALS



What is your favorite animal?
Why do you like it?
Do you have pets at home?

IDEAS



Name an idea you have that would help someone.
Name an idea you have that would improve something.

Fill in the missing letters.



h o _ d o _



c a m _ f i _ e



l e _ o n a _ e



c h _ r r i e s

MAKE A BOOK

✂ Cut out along the lines. Glue or staple along the shaded area.

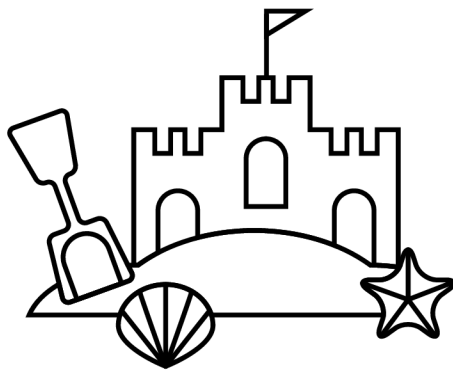
FUN AT THE BEACH

mini book

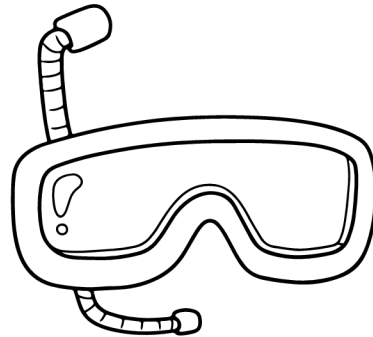
by _____



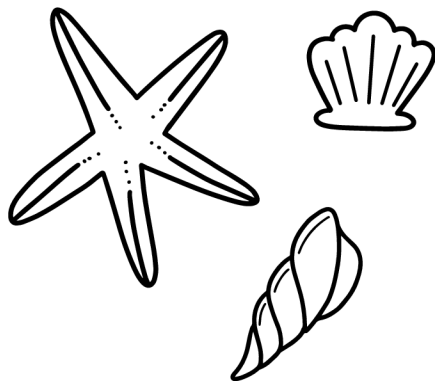
The beach is a great place to have fun in the summer.



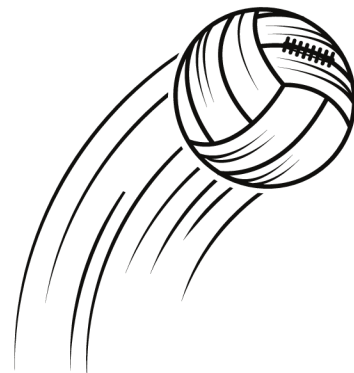
You can build sandcastles with your friends.



Swimming in the ocean is cool and refreshing.



Collecting seashells is a fun way to explore the shore.



Playing beach volleyball is a great way to stay active!

LIFE ACTIVITY



Holidays in July

December holidays are often a time of giving gifts. To buy gifts in December, you can begin saving your money in July. Here's how to do that:

1. Find an envelope.
2. Write a list of people on the outside of the envelope that you plan to give a gift to in December.
3. Write down how much you plan to spend on each person.
4. Add up the total amount you plan to spend.
5. Find a way to make money during the summer and fill your envelope with the amount needed.
6. Set the envelope aside until you need the money in December.

A budgeting table on a light blue background. It lists recipients and their gift amounts. A snowflake icon is placed above the first row and below the total row. A gift box icon is at the bottom. The total amount is underlined.

MOM		\$10
DAD		\$10
SISTER		\$5
BROTHER		\$5
		<hr/>
		\$30



Budgeting is a plan for how to use your money. You decide how much to spend and save, making sure you have enough for important things and fun activities.

LIFE ACTIVITY

Summer Business



A summer business is a fun way for kids to make money during the summer break. It's like having a small job that you can do when school is out. For example, you could start a lemonade stand, mow lawns, or walk dogs. A summer business helps you learn new skills, meet new people, and earn some money while having fun.

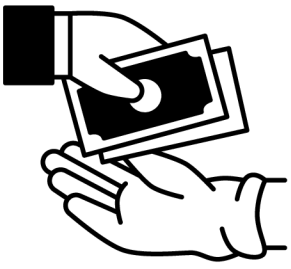
Write down three ideas for a summer business.

1

2

3





MONEY MATH

Calculate the wages for each worker for last week's pay period.

\$10 per hour x 8 hours worked = \$

\$12 per hour x 6 hours worked = \$

\$8 per hour x 12 hours worked = \$

\$15 per hour x 4 hours worked = \$

\$9 per hour x 7 hours worked = \$

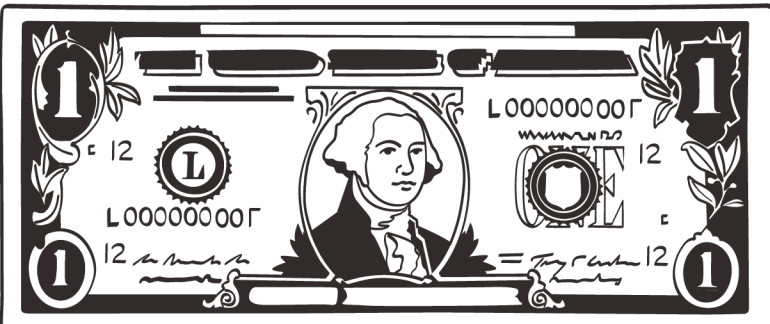
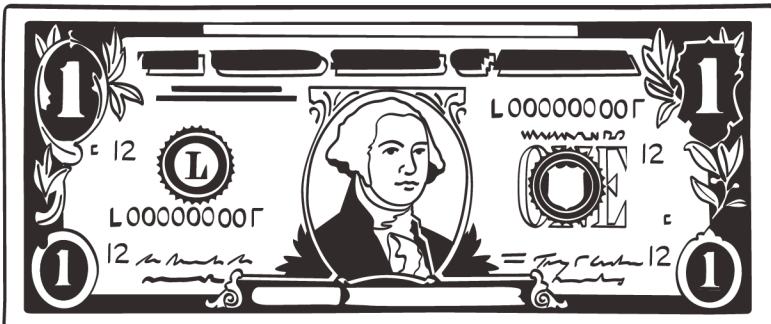
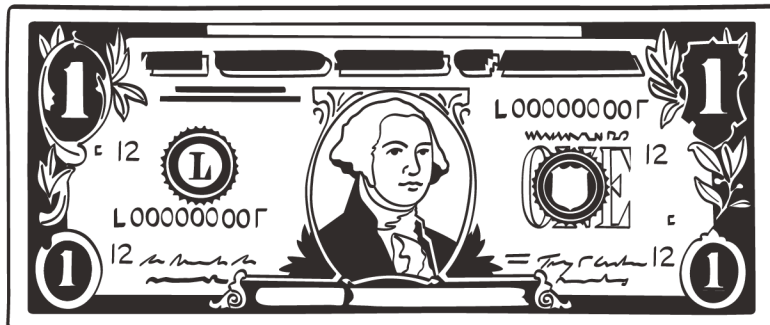
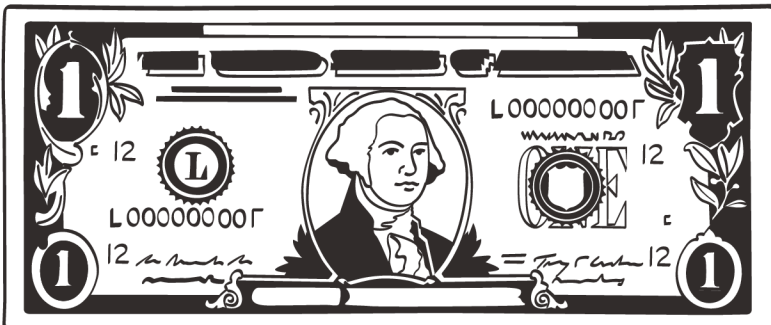
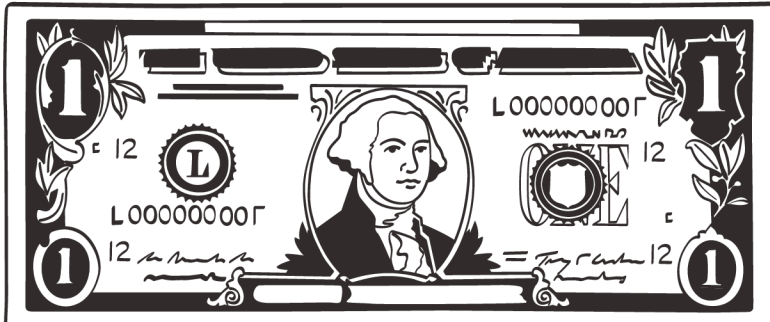
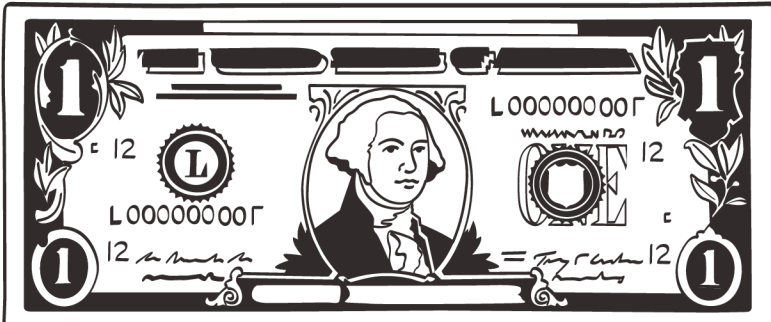
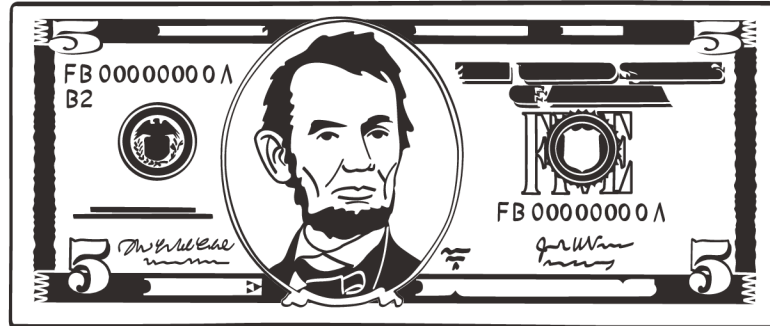
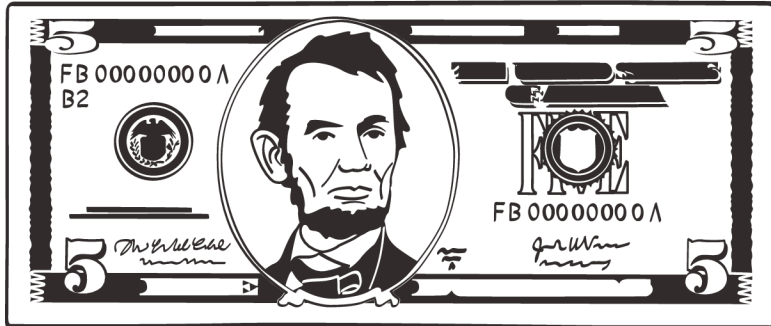
\$11 per hour x 5 hours worked = \$

\$7 per hour x 8 hours worked = \$

\$12 per hour x 9 hours worked = \$

CASH CORNER

Color and cut the cash.
Use the cash on the next page for a play Garage Sale.



PUT ON A SHOW



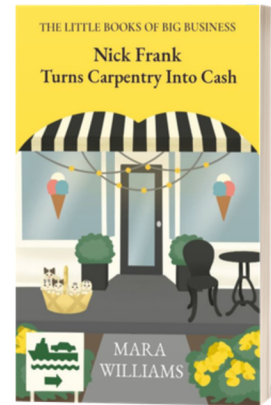
Put on a show for your family, friends, or neighbors. How about a play, a puppet show, a magic show, or a concert? Create tickets using the blank ones below. Be sure to write down the day and time of the show on each ticket. Use the pretend cash on page 10, or, with an adult's permission, put on a real show where you collect real cash. If you are using pretend money (see the previous page), give some to your viewers to spend. You might also sell snacks, posters, or programs.

BUSINESS STORY



Excerpt from “Nick Frank Turns Carpentry Into Cash”

My name is Nick Frank, and I’m twelve years old. Right now, I am on the ferry headed for the island. I live on the mainland during the school year, but my family crosses the water to South Sound Island to stay for the whole summer. We are in our van, loaded with a suitcase for each of us, plus supplies for my dad’s barbeque restaurant.



Both of my parents are professors. My mom teaches math at the university, and my dad teaches culinary arts at the technical college. They teach during the school year and have summers off. Living in a different place for the three summer months is easy and fun.

My dad grew up on the island, and my grandpa still lives there in a cottage house on a bluff overlooking the water. Behind it is an oversized garage and workshop where he does woodworking.



Math Professor



**Culinary Professor
& Restaurant Owner**



Retired Carpenter

BUSINESS EXERCISE



Job

A job is something you do to earn money for a short time. For example, you might have a job washing dishes at a restaurant or bagging groceries at the supermarket.

Jobs usually pay you a wage for each hour you work.

TIMECARD

Sam Hanson

DAY	TIME IN	TIME OUT
Monday	4pm	8pm
Wednesday	1pm	6pm
Friday	3pm	7pm

Sam works at the supermarket bagging groceries for customers. Last week he worked three shifts.

1. How many hours did he work on Monday?
2. How many hours did he work on Wednesday?
3. How many hours did he work on Friday?
4. How many hours did he work total last week?
5. Sam makes \$10 per hour. How much did Sam make?



Career

A career is something you do for a long time and it often requires special training or education. It's a big goal you work towards, like becoming a teacher or a doctor.

A career job usually means you earn a yearly salary, and you are paid part of your salary every two weeks.



Math Professor
\$121,000



Doctor
\$250,000



Engineer
\$169,000



Veterinarian
\$156,000

The professionals above earn a yearly salary. Each of them also get paid time off for vacation and health insurance.

1. Which career professional earns \$169,000 per year?
2. The doctor earns \$250,000 per year. Does she receive that much every month?
3. It generally takes eight years of college and specialty training to become a veterinarian. This vet has been working for 10 years. How long has he been going to school and working?
4. Which career professional works at a college and earns \$121,000 per year?

*Salaries listed are sample averages and will vary based on experience, specialty, geographic location, and company.



SUMMER READING CHALLENGE

Directions: Complete as many challenges listed below as you can. Color in each box as you complete it. Have fun and happy reading!

Make a list of 3 books you want to read.

Visit your local library to check out a new book.

Read aloud to a friend or family member.

Read a book about money or starting a business.

Read a book in a tent, a fort, or under a table.

Read a book in the dark with a flashlight.

Read while eating ice cream.

Read in bed.

Read a book outside for 20 minutes.

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 cut out the conversation cards and ask family and friends the questions. Words left to right: hotdog, campfire, lemonade, cherries
- 6 Kids trace the words and color the images. They cut along the lines of each page. Then, they can glue or staple along the shaded area to turn the pages into a book.
- 7 Kids start a budget envelope. They write down the names of people they plan to buy gifts for and how much they will spend per person. Once they add up the total, they will know how much money they need to earn and save in their envelope to buy gifts during the holiday season.
- 8 Kids write down three summer job ideas.
- 9 \$80, \$72, \$96, \$60, \$63, \$55, \$56, \$108
- 10 Kids color and cut the cash to use on page 11.
- 11 Kids color and cut-out tickets to use for a real or play "show". Use the play cash from page 10 with friends or family members to put on a show or accept real cash in a real setting.
- 12 Kids read the business story.
- 13 4, 5, 4, 13, \$130
- 14 1. engineer, 2. no, 3. 18, 4. math professor
- 15 Kids complete this summer reading chart by reading independently or with an adult. Kids can color each square that they complete.

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
- Employment & Income (3EI) 1,9

(2) NFEC (Grade 3):

- 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