



# 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 December **Let's Play Money** printable packet for 4th 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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9	Money Math
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12-14	Business Story & Exercises
15	Bookmarks
16	Instructional Information & Answer Pages

### Supplies Needed



# LET'S PLAY MONEY

## NEWS

### GIFT GIVING & RECEIVING

As the winter break approached in 2023, 74% of adult shoppers were gearing up for holiday shopping. The holidays are a special time for many families who enjoy traditions and celebrations, and stores get ready with competitive prices to help everyone find what's on their holiday lists. Here's what shoppers planned to buy during the holidays in 2023:

- Clothing (56%)
- Gift cards (44%)
- Toys (37%)
- Books, video games, and media (31%)
- Food and candy (29%)



Adults put a lot of thought and effort into finding gifts they hope kids will love. They spend time, money, and energy to make the holidays special.

But it's just as important for kids to be good receivers. This means being thankful and showing appreciation for any gift, even if it's not exactly what they wanted. Saying "thank you" and understanding that someone cared enough to give a gift can make the giver feel happy and appreciated, too.

<https://nrf.com/media-center/press-releases/latest-nrf-survey-shows-top-picks-toys-and-gifts-winter-holidays>

### MAKE IT YOURSELF!

Giving homemade gifts during the holidays is a special way to show you care! Simple ideas include decorated picture frames, hot cocoa mix in jars, friendship bracelets, painted rocks, and homemade ornaments.

Creating gifts spreads kindness and makes the season even more joyful for your friends and family. What is something you can make to give as a gift?



# GIFT CARD

Gift cards are one of the most popular gifts, and you might get one this holiday season. A gift card is like having a small amount of money ready to spend at certain stores, restaurants, or even online. Instead of cash, you use the gift card to pay for things you want, like a meal, a toy, or a treat.

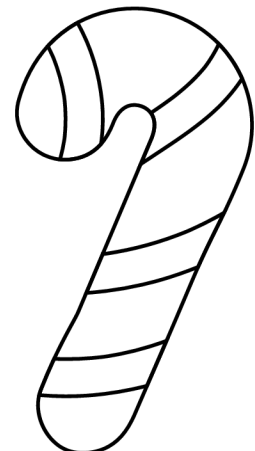
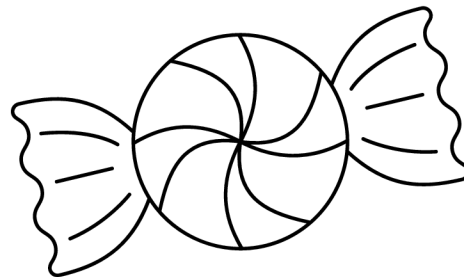
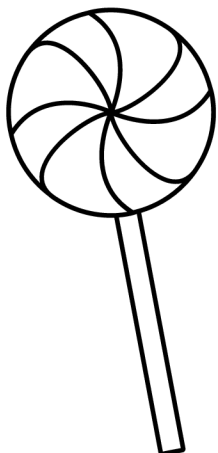


Here are some of the most popular types of gift cards kids might receive:

- Restaurant or Coffee Shop gift cards - These can be used for a meal or drink at the place featured on the card.
- Bank-issued gift cards - Examples include Visa or Mastercard gift cards and can be used almost anywhere.
- Store or Brand-specific gift cards - These cards can only be used at the store or website of the place that issued it for toys or clothes, depending on what the store sells.

When someone gives you a gift card, they've already loaded it with money. All you need to do is bring it with you and use it to pay, just like you would with cash. Make sure to keep your gift card in a safe place, like in your wallet or a special spot, so you don't lose it before you use it.

<https://nrf.com/media-center/press-releases/latest-nrf-survey-shows-top-picks-toys-and-gifts-winter-holidays>



# FUN PAGE



Unscramble the seasonal words:

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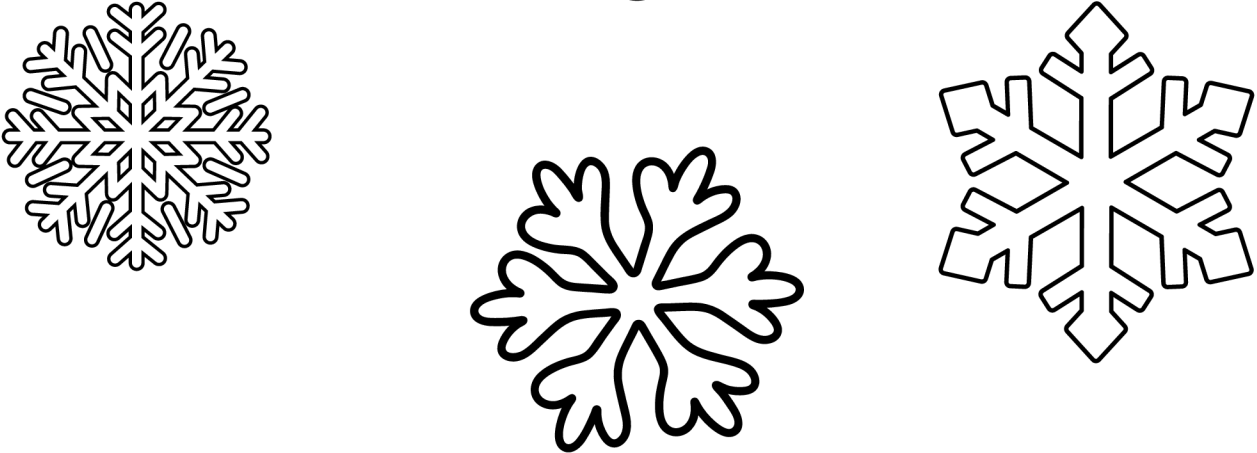
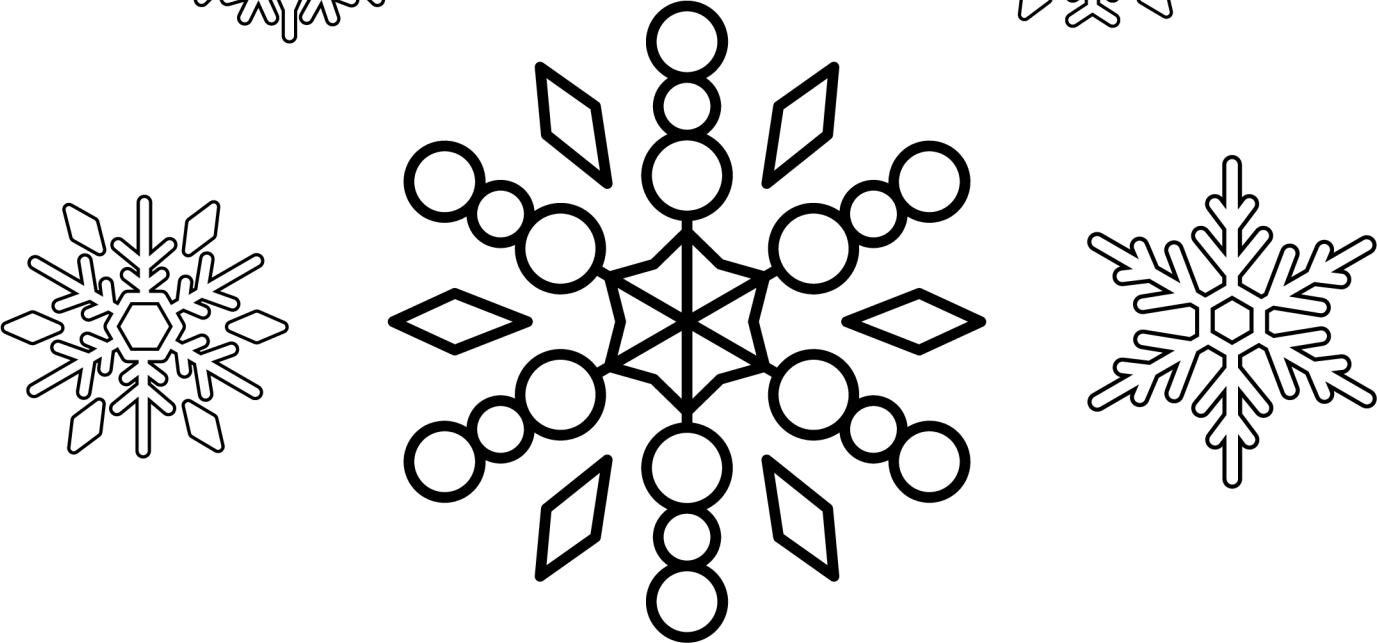
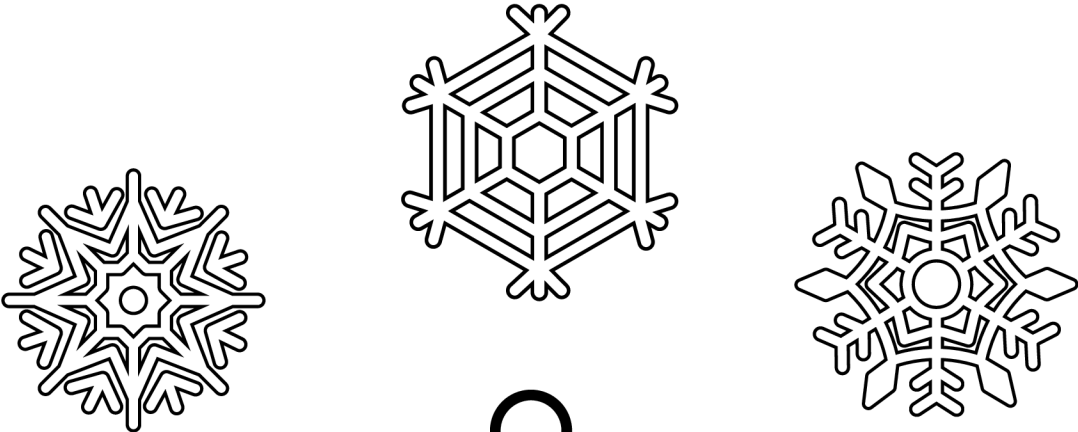
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# COLOR

Color the snowflakes.



# LIFE ACTIVITY




## Gift Spending

Think about giving holiday gifts that people will like and that fit your budget.

Make a list of names of people you want to give gifts to, write down a gift idea for each, and find out the price of each item.

Can you find it at a lower price or even make it yourself? If it's too expensive, think of a new idea that works better for your budget. Write the final cost in the last box.

Names	Gift Idea 	Price	Final Cost
		Total Cost -->	

# LIFE ACTIVITY



## Make It: Gift Tags

Make your own holiday gift tags. Color, cut out, and tape them to your gifts.

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

TO:  
FROM:

# MONEY MATH

1. Add up the cash Emma received over the holidays. She plans to put half of it into her savings account at the bank. How much will she deposit in the bank?

\$



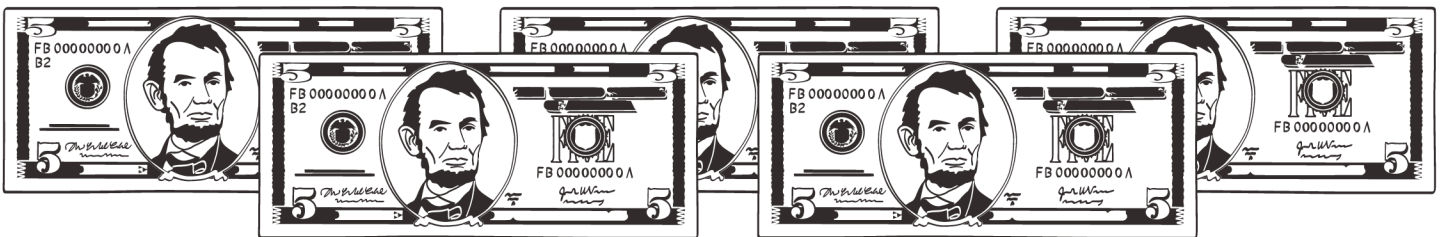
2. Max received cash from his grandparents to use to buy new art supplies. He spent twenty five dollars. How much cash does he have left?

\$



3. Cat's grandpa gives her money to put in her "kitty bank" each year. How much did he give her this year?

\$



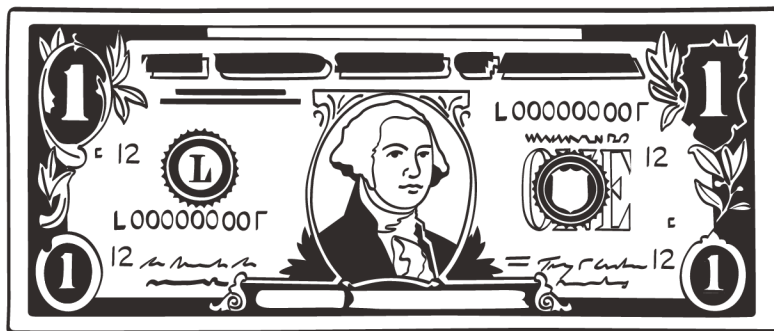
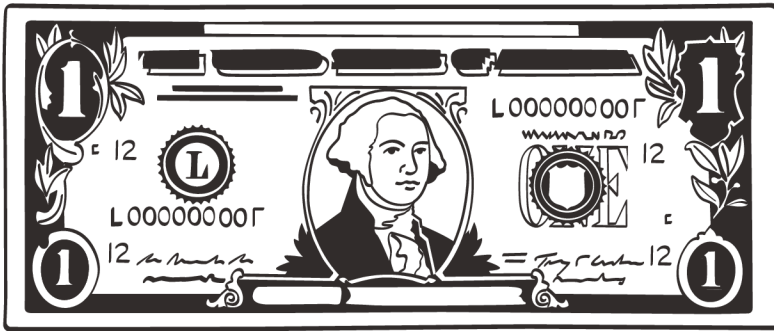
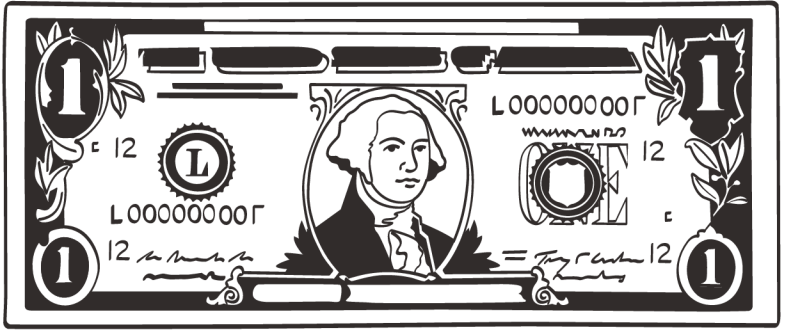
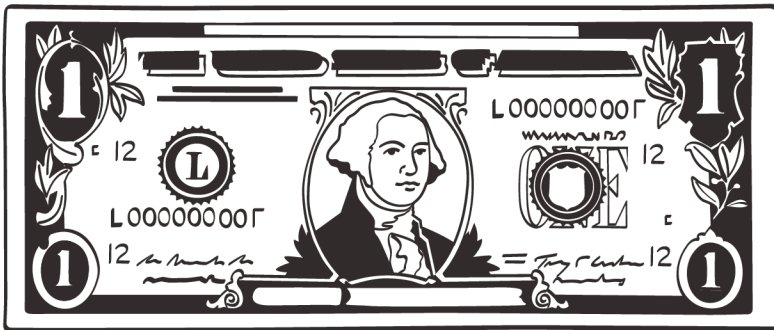
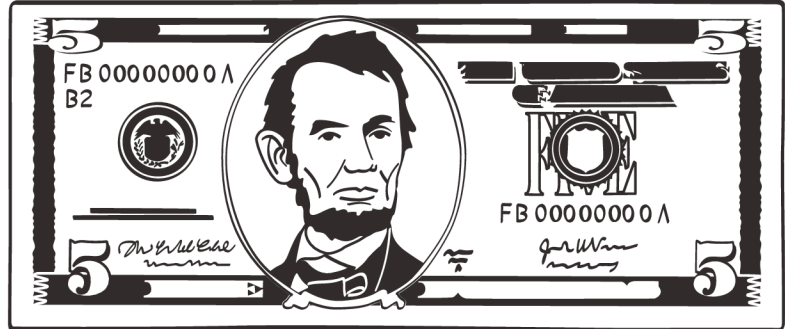
4. Nick received a check in the mail from his uncle. He deposited the check into his savings account and requested ten dollars back in cash. How much did he deposit?

Your name	Mr. George Frank	0123
Date	Dec 20 24	
Pay to the order of	Nick Frank	\$ 50
	Fifty dollars even	dollars
Memo	George Frank	
:012345678 :0123 :01234		

\$

# CASH CORNER

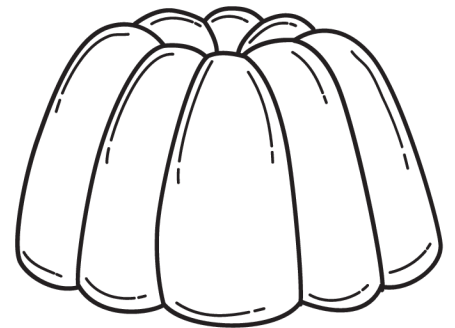
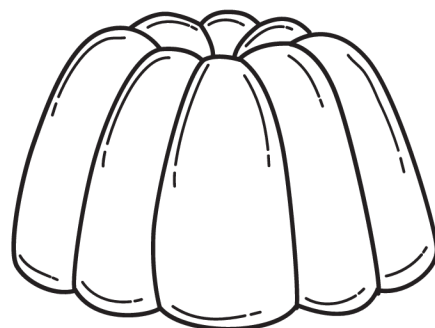
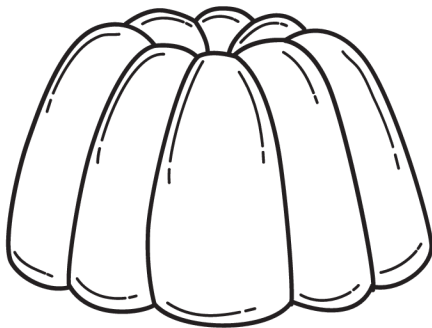
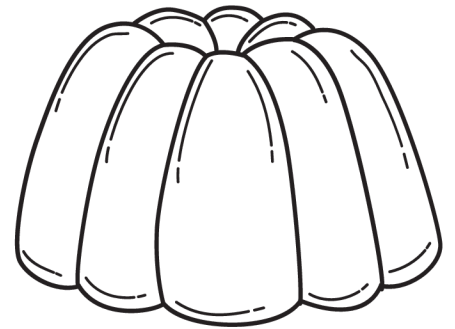
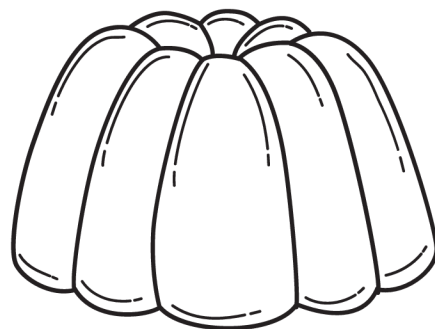
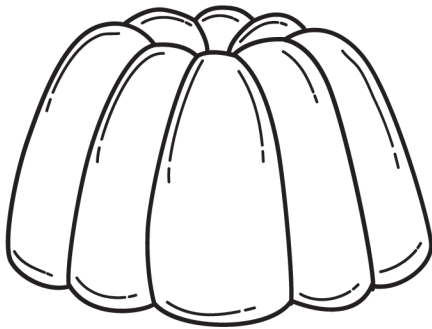
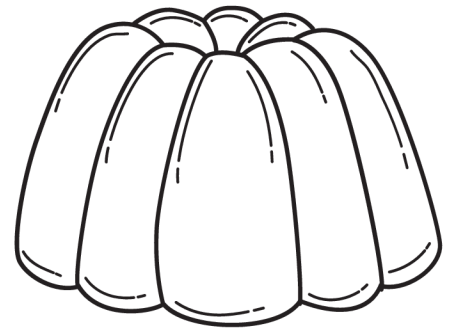
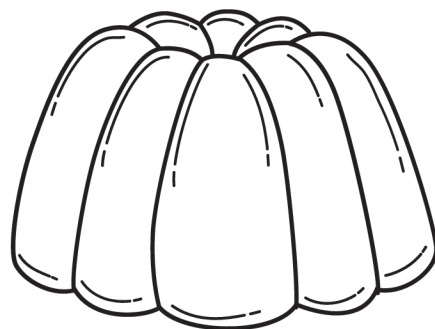
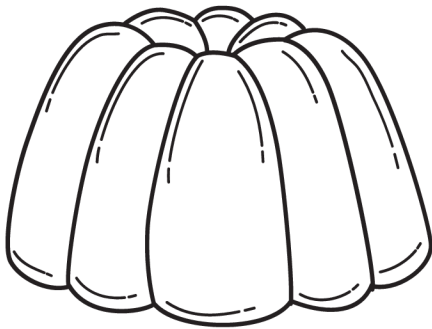
Color and cut the cash.  
Use the cash on the next page for a pretend Pop-up Shop.



# POP-UP BAKERY

Start a Pop-up Bakery. Color and cut out the items on this page and sell the items 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.

## BUNDT CAKE



# BUSINESS STORY



## Excerpt from "Emma Mason Turns Paperwork Into A Profit"

Over the holiday break, I spent most of my time at my grandparents' house. They live on a Christmas tree farm. Grandpa grew up on the farm and his father, my great-grandfather, planted the first batch of trees when he was a young boy.

Grandpa spends the year tending the trees on the farm and the day after Thanksgiving, he opens for business.

Even though my grandparents live on a Christmas tree farm, New Year's Eve is our favorite holiday.

Each year, they work hard to have the farm ready for the season and make it fun for families to cut their own Christmas trees. But, it is a lot of work to keep the farm in tip-top shape, bring in enough customers to make sales, and make sure all the families leave the farm with smiles on their faces.

There were many years when my Grandpa, Grandma, and their boys (my dad and uncle) were still outside selling trees late into the night on Christmas Eve.

When Grandpa finally said, "We sold the last tree," they were all ready to relax and celebrate.



# BUSINESS EXERCISE



## Sales Goals

Grandpa's goal was to sell 500 trees during the Christmas season. He writes down how many trees he sells each day. Add up the numbers to find the weekly total. Then add all the weeks together to see if he reaches his goal.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	TOTAL
Week 1	8	5	3	6	15	23	17	
Week 2	5	6	4	7	17	28	31	
Week 3	7	5	7	10	20	35	25	
Week 4	11	2	6	11	19	30	22	
Week 5	2	3	3	3	7	26	14	
Week 6	5	2	4	7	8	18	15	

1. What day of the week does Grandpa sell the most trees?
2. What week does he sell the most trees?
3. Did grandpa reach his goal of selling 500 trees over the whole season?

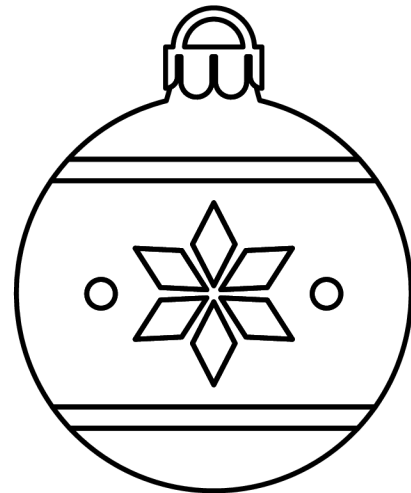
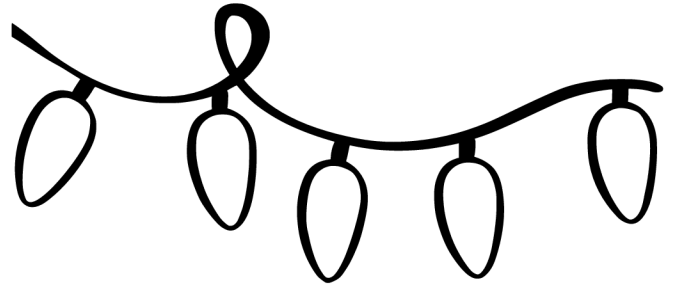
# EARN MONEY

## Add On or Upsell



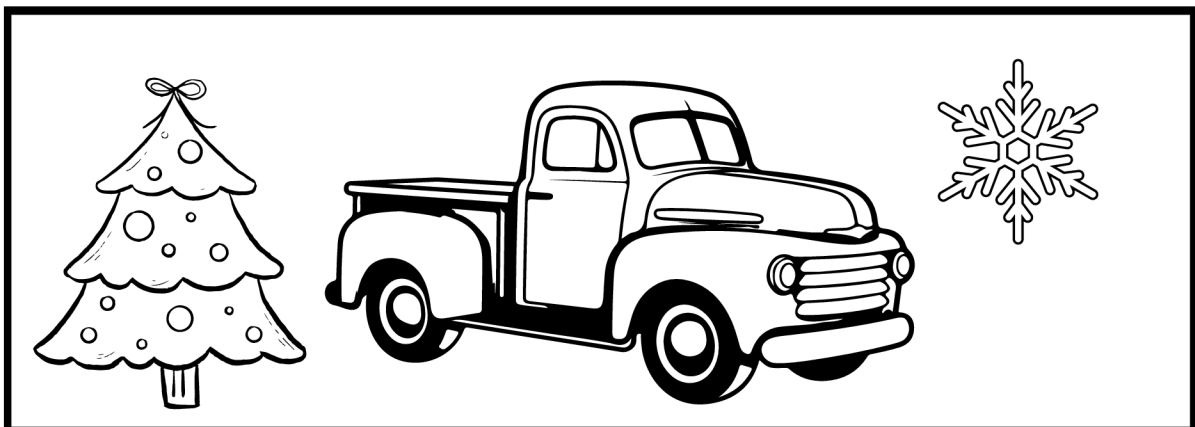
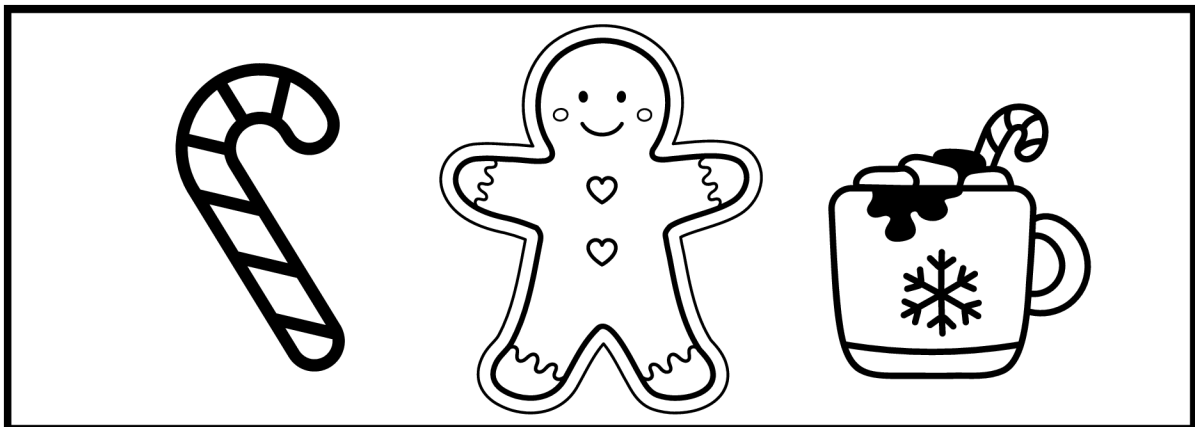
The Mason Farm sells more than just Christmas trees. When customers buy a tree, they often "add on" extra items at the checkout, such as wreaths, lights, ornaments, and hot cocoa. This is called an "upsell" because it adds more to the main purchase and encourages customers to spend a little more.

**Color the "add on" items that bring in more money to the farm.**



# READING TIME

Color the winter bookmarks. Cut them out and use them or give them as gifts.



# 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
- rete tree
  - owns snow
  - aocco cocoa
  - ldco cold
  - tha hat
  - retniw winter
  - eic ice
  - tstmien mittens
  - ldes sled
  - remecebD December

- 6 Kids color the snowflakes.
- 7 Kids fill in the chart with the names of people they want to give a gift to in the first column, the gift they want to give in the second column, and the price of the item in the third column. Find ways to lower the price (sales, handmade items, etc) & put the final cost in the last box. Then total up the last column to find the final cost for holiday giving.
- 8 Kids color and cut out gift tags. They write names on the tags and tape them to their gifts.
- 9 1. \$30, 2. \$5 3. \$25, 4. \$40
- 10 Kids color and cut the cash to use on page 11.
- 11 Kids color and cut out items for a pretend pop-up bakery. 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

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	TOTAL
Week 1	8	5	3	6	15	23	17	77
Week 2	5	6	4	7	17	28	31	98
Week 3	7	5	7	10	20	35	25	109
Week 4	11	2	6	11	19	30	22	101
Week 5	2	3	3	3	7	26	14	58
Week 6	5	2	4	7	8	18	15	59
	38	23	27	44	86	160	124	502

- 13 Continued: 1. Saturdays, 2. week #3, 3. yes
- 14 Kids color the items. Optional: They discuss upsell items that can be found at other stores.
- 15 Kids color and cut out the bookmarks. They use the bookmarks or gift them as gifts to others.

## 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 4:

- Spending & Saving (4SS) 8,9,11,12
- Financial Decision Making (4FD) 1,2,3,7,8

(2) NFEC (Grade 4):

- Financial Psychology Standards: Recognize that life involves making decisions and prioritizing choices about money. Describe ways to set a goal and make a plan to reach a goal over time.

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)