



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 5th 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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3-4	Money News
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15	Game Time
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Supplies Needed



LET'S PLAY MONEY

NEWS

WHAT IS LABOR DAY?

Labor Day is a national holiday observed in the United States that celebrates working people. The holiday came about due to harsh working conditions the late 1800s. People worked in factories, mills, and mines more than 12 hours per day. Additionally, young children worked alongside the adults and made even smaller wages. How did Labor Day become a holiday?



Workers began to organize strikes and riots to protest the poor working conditions. Changes started to be made to keep workers safe. In 1894, the U.S. Congress passed a law to establish the Labor Day holiday.

Labor Day is the first Monday of September. Many people celebrate by gathering with friends and family over the 3-day weekend. They have barbeques and celebrate in other ways. Many kids start school the day after Labor Day.

<https://www.history.com/topics/holidays/labor-day-1>

CAN KIDS WORK?

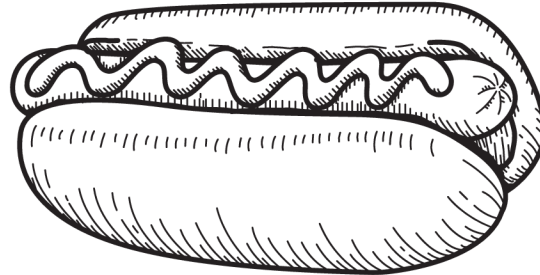
Children are protected by labor laws in the United States. Kids must be at least 14 years old to have a non-farm job. They are only allowed to work a certain number of hours if they are under 16 and are restricted from hazardous jobs if they are under 18. Individual states also set laws to protect kids, and rules can vary by state.

Source: US Department of Labor



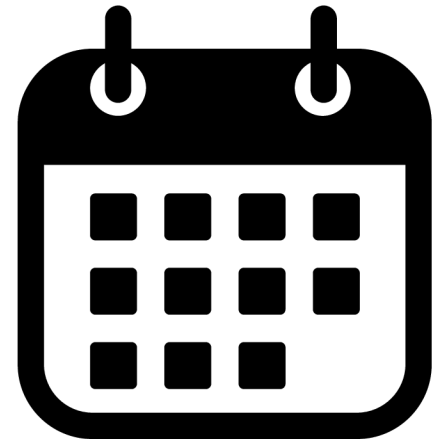
According to the National Hot Dog and Sausage Council, Americans eat about 7 billion hot dogs between Memorial Day and Labor Day. How many hot dogs did you eat this summer?

<https://constitutioncenter.org/blog/10-fascinating-facts-about-the-labor-day-holiday>



WHY LABOR DAY IS ON A MONDAY

In 1968, a law was passed to make certain holidays always fall on Mondays. The law gives federal workers more three-day weekends. Labor Day is one of these special holidays!



Some Federal holidays that are on Mondays:

- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Labor Day

<https://www.history.com/topics/holidays/labor-day-1>

The word "labor" comes from a Latin word that means the same thing. It has been used for a long time, going back to the 14th century, to describe hard work, either physical or mental. Some common phrases with the word "labor" include "labor union," "hard labor," "division of labor," and "labor-intensive."

<https://www.today.com/life/holidays/labor-day-facts-rcna39545>



FUN PAGE

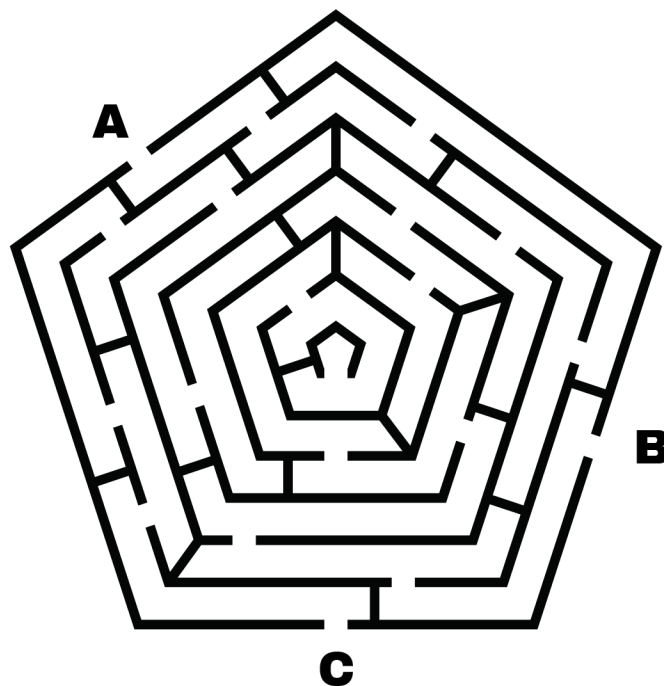


Find 6 small words by using the letters in this big word.

S U N F L O W E R

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

Solve which path leads to the center of the sunflower field maze.



What animal cheats at exams?

The cheetah!



COLOR BY NUMBER

Use the key at the bottom of the page to color the picture.



- | | |
|-----------|-----------|
| 1. red | 4. orange |
| 2. blue | 5. brown |
| 3. yellow | 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

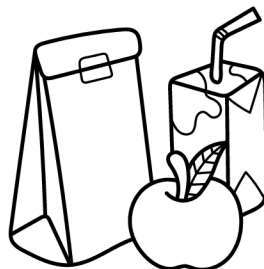
Apple

Chips

Fruit Roll-up

Milk Box

My Lunch:



LIFE ACTIVITY



Lunch Cost Analysis

How much does your sample lunch cost?

Write down the cost of each item in your lunch and add up the total. Do this by going to a grocery store, looking online, or by reviewing a receipt from your family's grocery shopping trip.

Use the example below to help you.

Item Name	Bulk Cost	# of Servings	Single Cost
TOTAL COST FOR ONE LUNCH			

Example

Item Name	Bulk Cost	# of Servings	Single Cost
*Jar of Peanut Butter	4.00	16	.25
Jar of Jelly	4.75	18	.26
Loaf of Bread	2.29	10	.23
Apple			.50
Chips (Individually Packaged)			.50
Fruit Roll-up	3.29	10	.33
Milk Box	7.99	6	1.33
TOTAL COST FOR ONE LUNCH			3.40

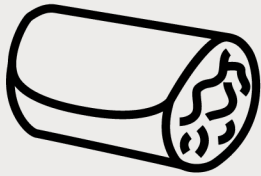
MONEY MATH

Add up the school lunch to find the total:

R E C E I P T

Bean Burrito	1.57
Chips & Salsa	.36
Apple	.50
Milk	<u>.25</u>

TOTAL

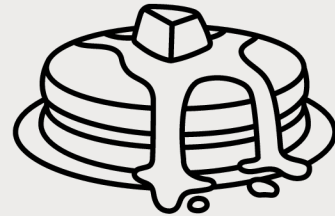


Add up the school breakfast to find the total:

R E C E I P T

Pancakes	.97
Blueberries	.33
Orange Juice	<u>.23</u>

TOTAL



.....

Max takes the same lunch to school each day for one week.

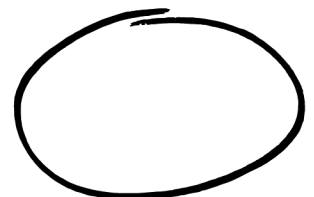
Each day his lunch costs \$2.85.

How much does his lunch cost for the whole week (5 days)?

1 Lunch: Turkey Sandwich, Chips, & Apple = \$2.85

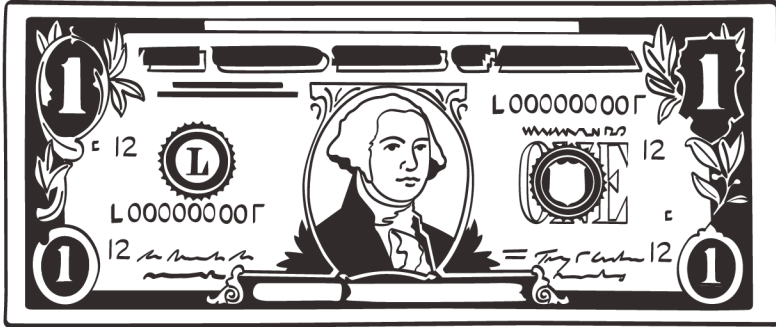
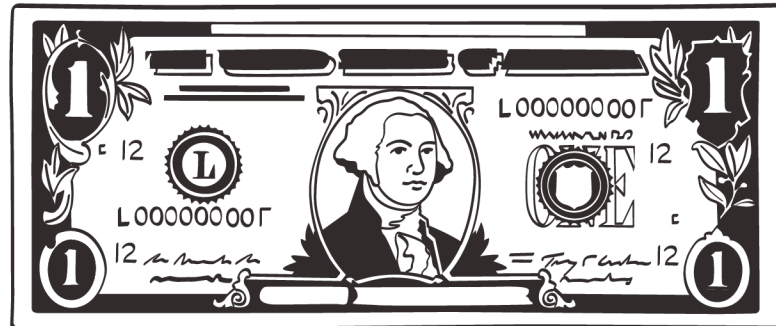
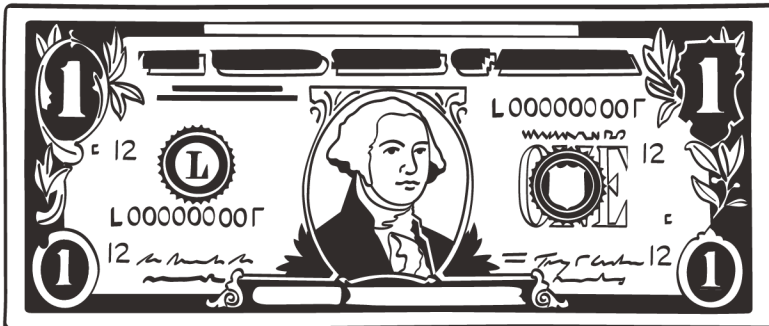
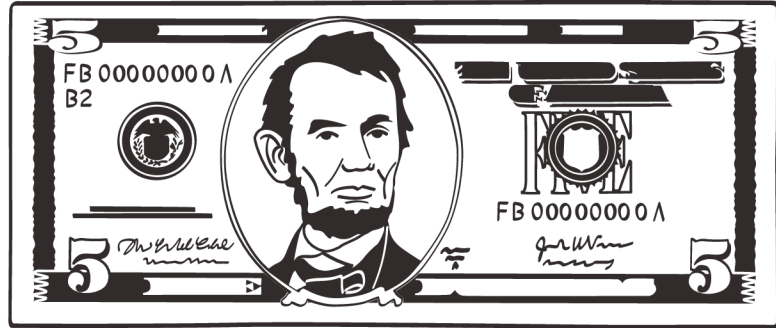


TOTAL COST =



CASH CORNER

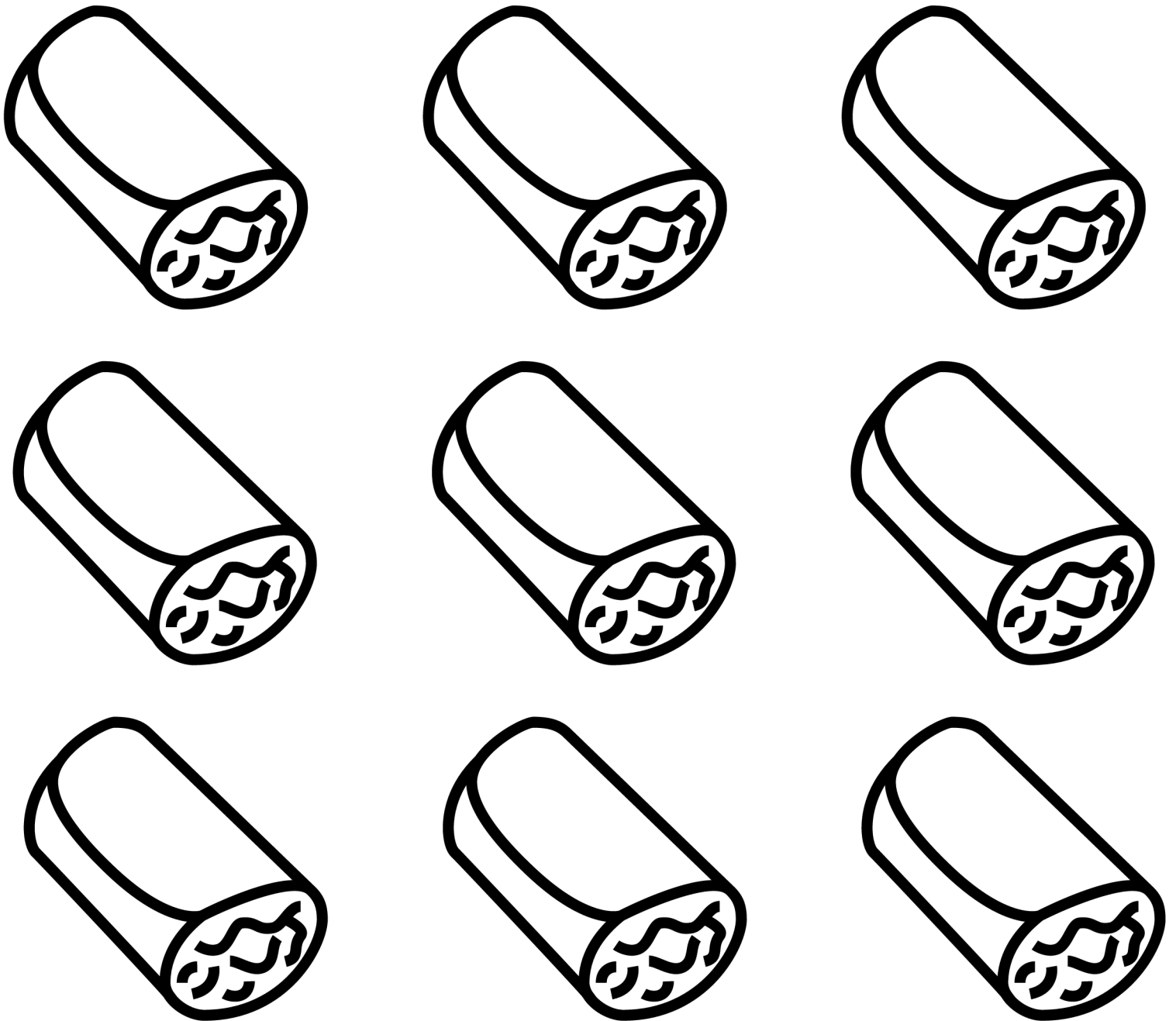
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Stand.



POP-UP FOOD TRUCK

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

BURRITO TRUCK



BUSINESS STORY



Excerpt from "Nick Frank Turns Carpentry Into Cash"

The rest of the summer sailed by as Grandpa and I finished the Bowen family's fence and picked up several more jobs from island neighbors. In total, I made \$1,200 in profit over the summer.



While my friends were visiting in July, they showed me their system for budgeting and saving the money they made in their businesses. Rather than just putting \$1,200 in my wallet and spending it during the school year, I divided it into categories.

I used the empty small paint cans from my car business and tapped the lids back on top. My grandpa helped me cut a slot in the lid of each can so that I could drop money into each one, like a piggy bank. Cat, Emma, and Max divide their money into five different "banks," and I decided to copy their system.

- The first can had a red paint label, so I wrote across it in black marker, "Savings." I want to save money every year like my grandpa had done since he was young. I added \$300 to this can; that is 25% of my \$1,200. When we return to the mainland in the fall, I will put that money into an interest-bearing savings account at the bank.
- I used the green paint can for my second account. This will be my "Personal Fund" for items I want, such as ice cream, games, or movies. I also added \$300 or 25% of \$1,200 to this can.





Story continues...

Excerpt from "Nick Frank Turns Carpentry Into Cash"

- My third can is yellow, and I will use it for my "Business Expenses." I added \$300 or 25% of my \$1,200 profit to this can as well. This means that I can get started in business right away next summer. This money can be used to purchase any new tools or supplies I need.



- The fourth can is blue, and I am using it to set aside money for "Donations" A food bank on the island provides food to people who don't have enough. I plan to donate 10% of my profit or \$120 to the food bank.
- My last can is orange, and across it, in big black letters, I wrote "Workshop" This account is for me to invest in myself and my long-term plans to work full-time as a carpenter. I plan to create my own workshop in the back of our garage on the island and build a workbench. I already have two customers scheduled for next Memorial Day weekend. I want to have my workshop up and running as soon as we arrive on the island for the summer next year. I placed \$180 or 15% of my profit into this can.

SAVING MONEY

Budgeting & Saving



Kids can build good money habits early. Saving is important, and learning how to spend money wisely helps you meet your needs in life.

Make a list of five different categories or “cans” that you could sort your money into. For each of your five categories, write down how you plan to spend the money.

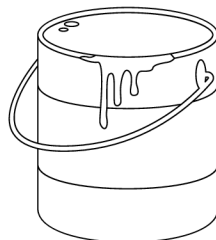
1 _____

2 _____

3 _____

4 _____

5 _____

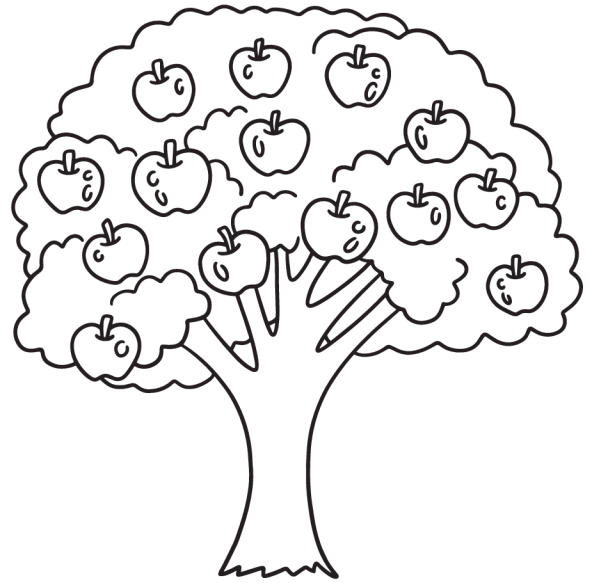
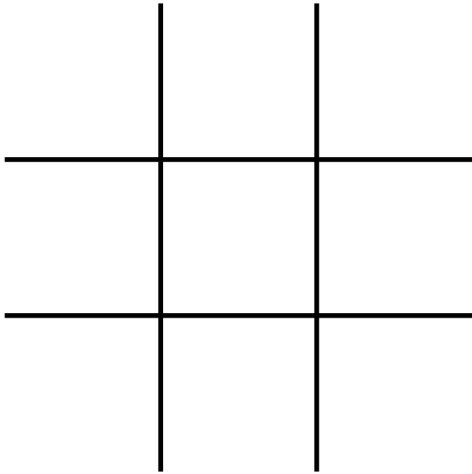


GAME TIME

Play tic tac toe & color the image.

TIC TAC TOE

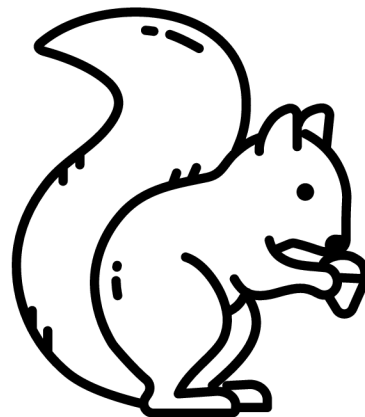
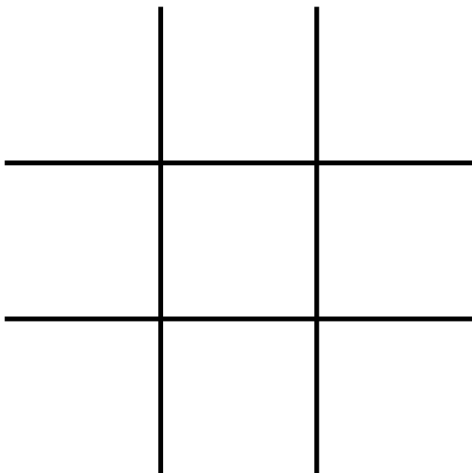
USE X O TO PLAY!



YOU MAKE LIFE APPLE-
SOLUTELY AMAZING!

TIC TAC TOE

USE X O TO PLAY!



YOU'RE ALWAYS STORING
UP GREAT IDEAS!

