



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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YouTube Kids



THANK YOU FOR YOUR ORDER!

This is the March **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.

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LET'S PLAY MONEY

NEWS

WHAT IS THE U.S. MINT?

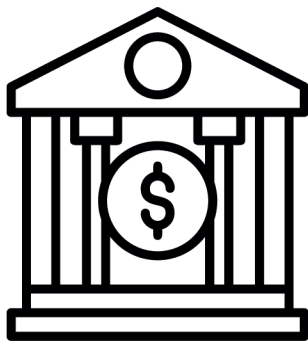
The mission of the U.S. Mint includes serving the American people by manufacturing and distributing precious metal and collectible coins as well as national medals that are in circulation and keeping safe the assets that are entrusted to the Mint.



The U.S. Mint was founded in 1792. It is the nation's only manufacturer of legal coins. It produces coins for use in the nation's trade and commerce.

<https://www.usmint.gov/about>

Bullion = gold or silver in bulk before being turned into a coin or jewelry



KEEPING THE GOLD SAFE

The precious metal bullion reserves for the United States are stored at the United States Bullion Depository at Fort Knox, Kentucky. It would be interesting to see this place, but visitors are prohibited. The following are facts that are stated on the U.S. Mint website:

- Amount of present gold holdings: 147.3 million ounces. About half of the Treasury's stored gold (as well as valuables of other federal agencies) is kept at Fort Knox.
- Highest historic gold holdings: 649.6 million ounces (December 31, 1941).
- The only gold removed has been very small quantities used to test the purity of gold during regularly scheduled audits. Except for these samples, no gold has been transferred to or from the Depository for many years.
- The gold is held as an asset of the United States at book value of \$42.22 per ounce.
- Size of a standard gold bar: 7 inches x 3 and 5/8 inches x 1 and 3/4 inches.
- Weight of a standard gold bar: approximately 400 ounces or 27.5 pounds.

<https://www.usmint.gov/about/mint-tours-facilities/fort-knox>

ST PATRICK'S DAY



The leprechaun is commonly associated with St. Patrick's Day because the culture and history of Ireland is celebrated on this day. According to Irish legend, leprechauns are crafty and grumpy fairy-like creatures. They use their magical powers to trick people. Leprechauns were also known for making shoes for other fairies who paid the leprechauns for their work in gold coins.

Humans are often portrayed as wanting to catch a leprechaun because a caught leprechaun has to reveal where he hides his pot of gold coins. However, leprechauns are so small, sneaky, and magical that it is nearly impossible to catch or see one. Even if caught, leprechauns are also known to vanish before revealing their gold's hiding spot. This is all according to folklore and legend, of course, but the wish to find gold keeps the story alive from generation to generation. Interestingly, gold coins and leprechauns are not directly connected with St. Patrick, the patron saint of Ireland. These are just symbols of Irish culture, along with certain foods and drinks and the color green.

<https://www.garfieldrefining.com/resources/blog/pot-of-gold/>

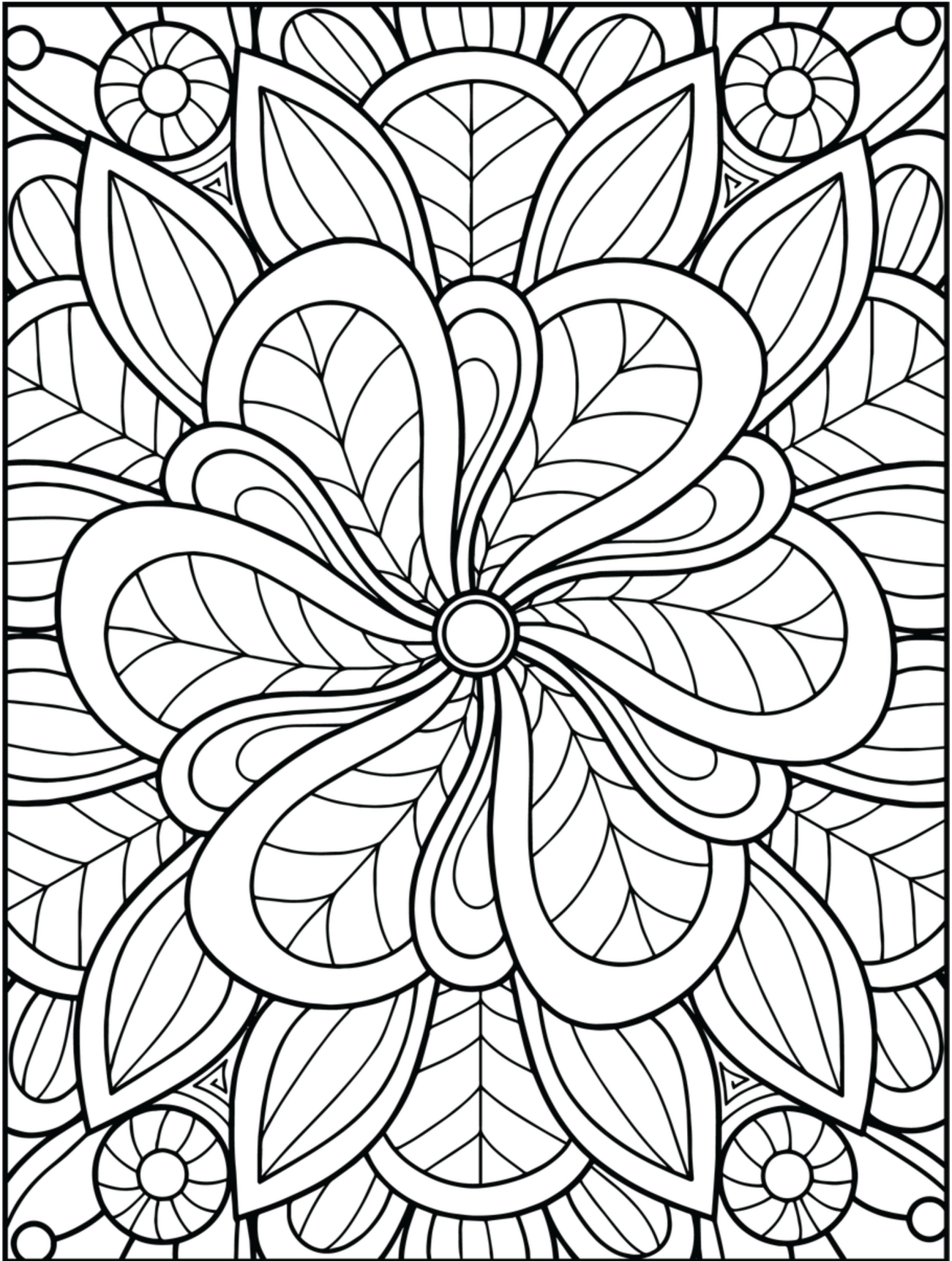
WHERE IS YOUR POT OF GOLD?

The search for a better life is what brought many Irish immigrants to the United States in the early 20th century. Cultural traditions and a strong work ethic also came with these new citizens. Soon, Irish Americans were earning their "pots of gold." They didn't need leprechauns in order to make a living and support their families. The story of leprechauns and looking for gold at the end of a rainbow is fun and magical, but it's also a warning that all good things in life require honest effort. You shouldn't go looking for a leprechaun if you want gold and success. You have the talent and skills to create your own rainbows that will lead you to success, happiness, and, maybe even riches!



<https://www.usmoneyreserve.com/news/executive-insights/pot-of-gold-at-end-of-rainbow-origin/>

MANDALA COLORING



LIFE ACTIVITY

Debt



Debt involves something, like money, that you owe to someone. In time, you have to return the object or the money you borrowed from that person. Debt involves this particular promise between you (the borrower) and a lender.

While anyone can get into debt and have trouble paying their bills, the latest American debt statistics show that younger people are falling behind faster and going into delinquency, particularly on credit cards and auto loans. Student loan debt and medical loan debt also create financial struggle for many people.

Source: <https://www.debt.org/faqs/americans-in-debt/demographics/>



Credit Card Debt



Auto Loans

\$12,871 is the average debt for 18–29 year olds.

1. What are the top two types of debt that younger people fall behind on?
2. What is the average amount of money that people ages 18–29 owe on credit cards or car loans?
3. What are two other types of debt that are very common?



LIFE ACTIVITY

No Debt Lifestyle



Staying out of debt is one way to be in control of your money and your lifestyle. It means you don't owe anyone money. You can use your money to pay for things you need and save up for things you want. Being debt-free indicates that you are a money expert!

Here are the top 4 ways to stay out of debt.

Draw a line from the picture to the description that best fits.



Make a Budget: Create a simple plan that shows how much money you get and where it goes each month.



Emergency Fund: Save \$1,000 for unexpected money needs. Use this money to cover big, unexpected costs. This fund allows you to make needed purchases and to pay bills so you don't go into debt.



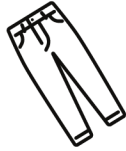
Pay with Cash: Use cash to make purchases. With cash you can see how much money you have to spend. This makes it easier to make spending decisions.



Cut Costs and Downsize: Look at your spending plan to see where you can spend less. You might decide to own and buying fewer things and make rather than buy things so you stay out of debt.

MONEY MATH

Calculate the sales tax for a following purchases.



Jeans \$45.00

6% Sales Tax .06



Couch \$450.00

6% Sales Tax .06



Car \$20,000.00

7% Sales Tax .07



Bike \$250.00

7% Sales Tax .07



Computer \$750.00

8% Sales Tax .08

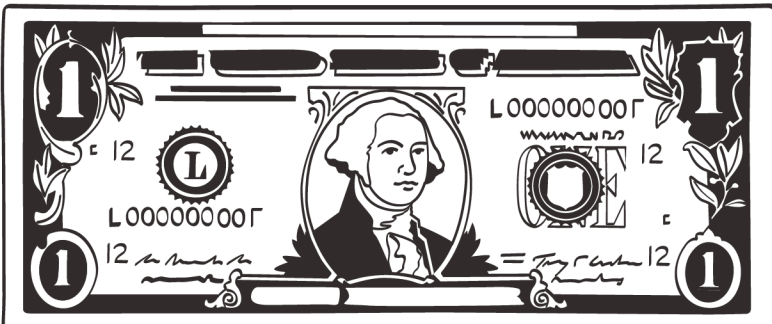
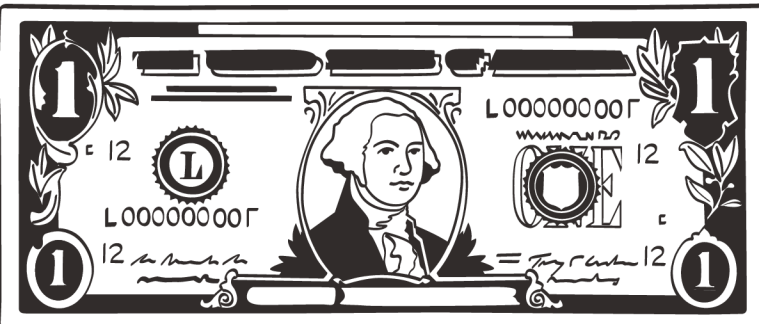
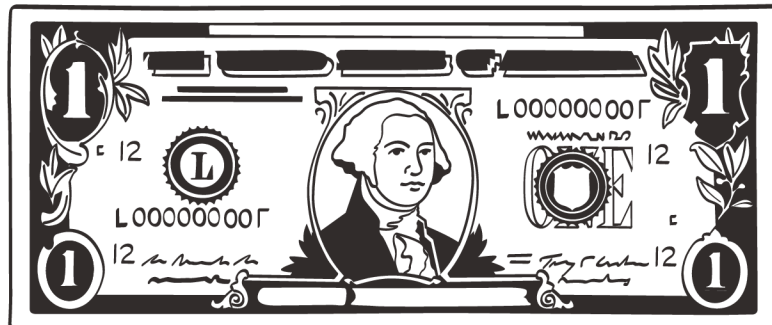
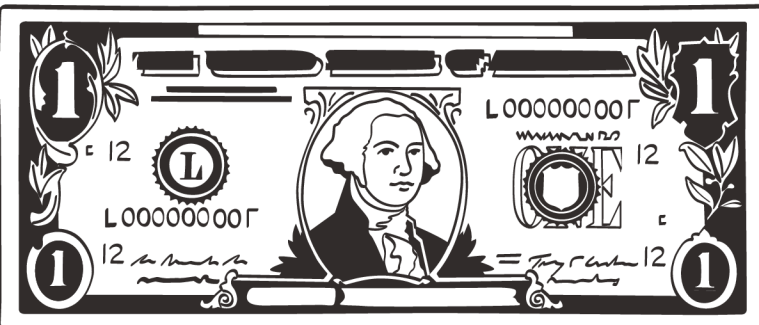
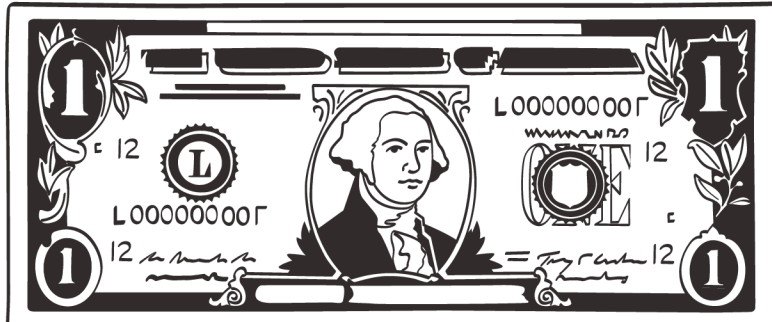
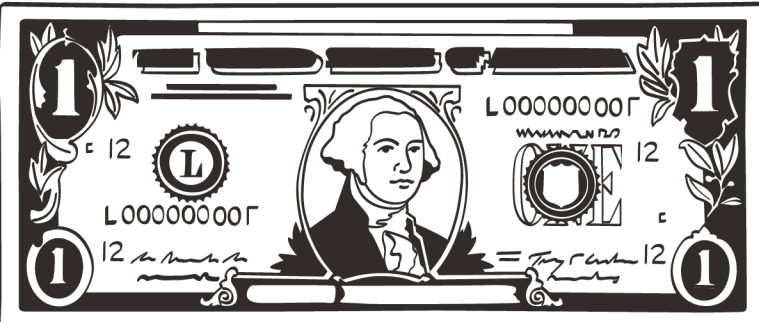
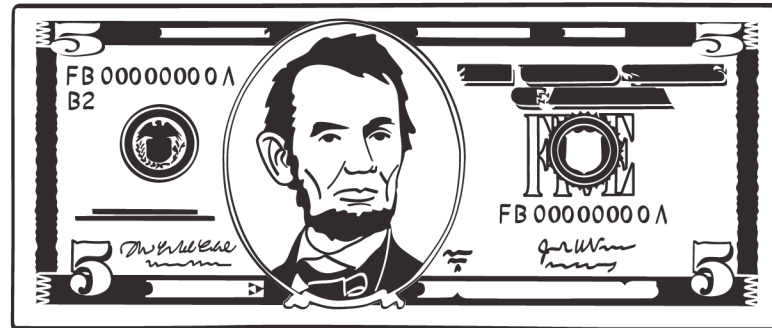
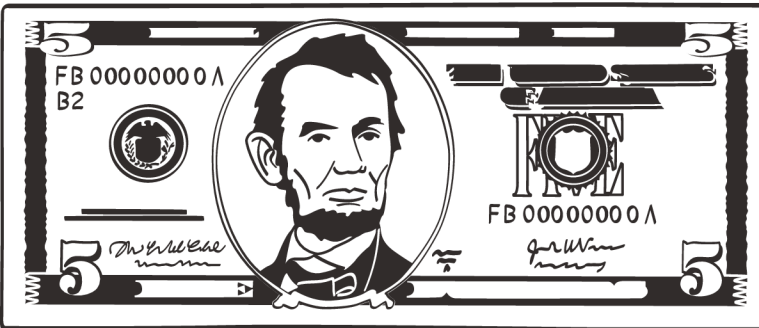


\$45.00

8% Sales Tax .08

CASH CORNER

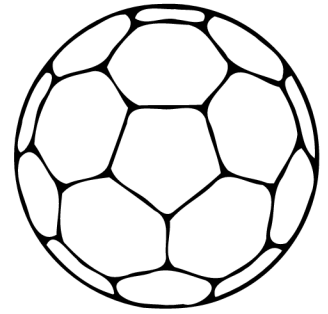
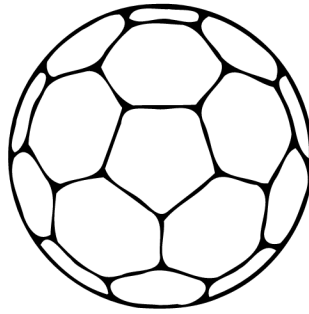
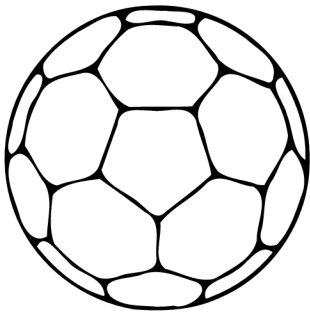
Color and cut the cash.
Use the cash on the next page for a play Pop-up Shop.



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.

SPORTS SHOP



BUSINESS STORY

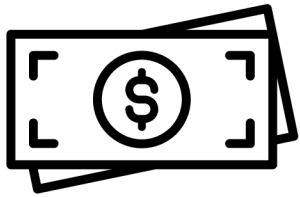


Excerpt from "Max England Turns A Pet Project Into Pay"

"Dad," I said as I sat on the stool at his workbench while he loaded boxes of supplies into each truck. "Mom and my friends suggested that I put on an event of some kind to launch my pet business, but I've never run an event before."



My dad looked up thoughtfully. "Running a business is just like running a project. Let's start with your budget. What are you willing to spend on your event?"



That was a hard one. I have money saved for my new bike, but I knew that the opportunity to make more money would only happen if I got more clients. I just earned \$50 from Mrs. Reed and Mrs. Toffer and would invest this into starting my business.

Open House Budget

Brownies & Dog Treats	\$40
Tent Canopies	Borrowed
100 Event Flyers	Donated
Red Rubber Balls	\$10
TOTAL	\$50

BUSINESS EXERCISE

Business Expenses



Business expenses are the costs a company has to pay to keep running smoothly. These can include things like buying supplies, renting a place to work, paying employees, and other necessary stuff.

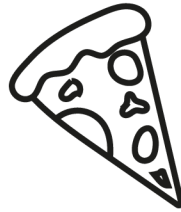
Personal expenses include the money spent on things for yourself or your family, like groceries, clothes, or fun activities. It's the money you use to take care of your everyday needs and wants.



Determine if each item is a Business Expense for Max's pet business or a Personal Expense for his own wants or needs. Draw a line from the item to the correct envelope.



Soccer Ball



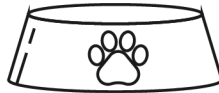
Lunch



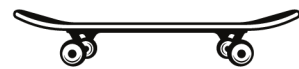
Dog Treats



Cat Toy



Pet Food Dish



Skateboard



EARN MONEY



Business Solutions

Max is starting a pet business. He offers pet sitting and dog walking services. He also sketches pictures of pets and sells his artwork.

Max spent money on his open house to get new clients. His dad gave him a business solution to help him start collecting money right away to cover his expenses.

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

I got several new clients, including two reservations for cat sitting over the summer. Rosemary had a neighbor who also needed dog walking, so each time I walked Angel, I would make double the money because Pumpkin would walk with us.



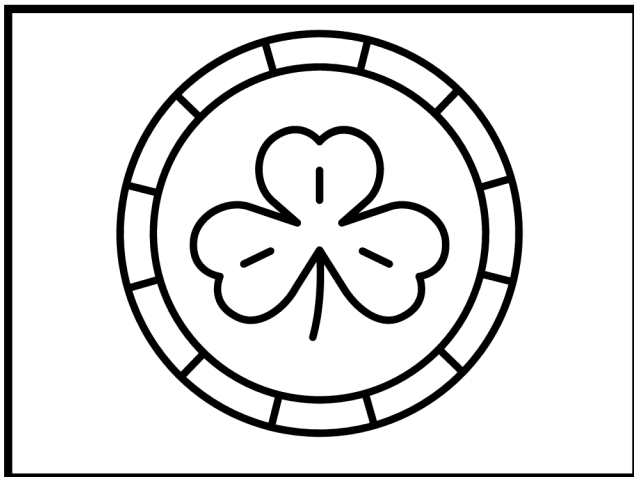
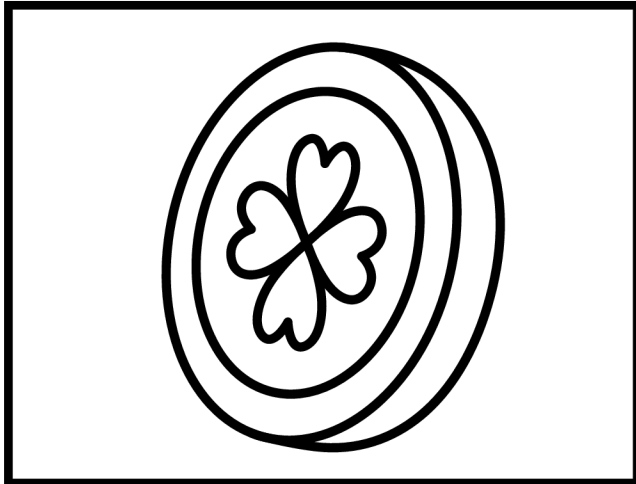
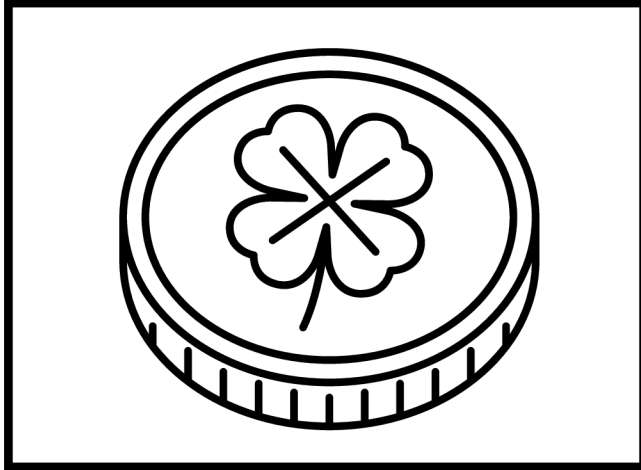
I took orders for twelve pet portraits. Many people wanted sketches to give away as gifts for Mother’s Day and Father’s Day. My dad had given me a business tip the night before the event. He suggested that I request deposits to confirm the orders as I took them. I collected \$120 in deposits for pet portraits and \$60 in deposits for pet walking for a grand total of \$180.

Add up the deposits for other businesses.

	Cupcake Orders	Jewelry Orders	Woodworking Services	Candle Orders
	\$10	\$7	\$30	\$9
	\$8	\$5	\$25	\$10
	\$10	\$7	\$15	\$7
Totals				

COPY AND DRAW

Observe the picture then draw your own.



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 Kids create their own word search by filling in the suggested words or their own words. Kids should make sure there is a letter in each box and that some words cross over each other. Have a second person find the words and circle them.

6 Color

7 1. credit cards and auto loans; 2. \$12,871; 3. Student loans and medical debt

9 Sales tax: Jeans \$2.70, Couch \$27, Car \$1,400, Bike \$17.50, Computer \$60, Backpack \$3.60

10 Kids color and cut the cash to use on page 11.

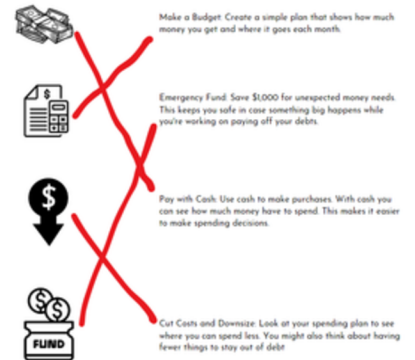
11 Kids color and cut out items for a pretend pop-up shop. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

12 Read and discuss

14 Cupcake \$28, Jewelry \$19, Woodworking \$70, Candle \$26

15 Copy and draw

8



Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 4:

- Credit and Debt (4CD) 1,2,3

(2) NFEC (Grade 4):

- Credit, Debt, and Loans Standards: Explain the best way to make purchases based on the situation and the related consequences of those payment decisions. Identify the differences between good debt and bad debt . Describe responsible credit use.

13



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.**

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