



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

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 Certified Financial Literacy Educator



Don't forget to follow me & check out additional resources on my [YouTube channel!](#)



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YouTube Kids



THANK YOU FOR YOUR ORDER!

This is the November **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

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Supplies Needed



LET'S PLAY MONEY

NEWS

BLACK FRIDAY

"Black Friday" is the day after Thanksgiving when many stores have big sales. People love to shop on this day to purchase products at lower prices. With holiday gift-giving around the corner, it's a very busy shopping day!



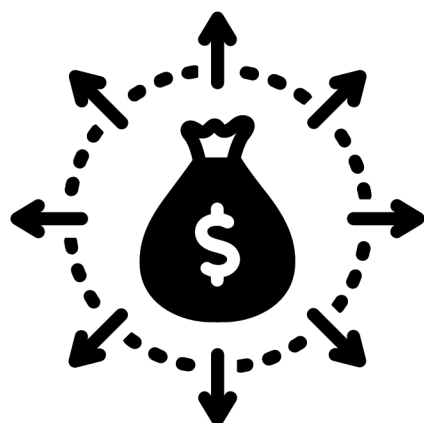
"The National Financial Educators Council (NFEC) has come up with a new idea called "In the Black Friday." This idea encourages people to save money instead of spending too much during the holidays.

Being "in the black" means having more money than debt and adding to your savings. The opposite of this is "in the red," which means having more debt than money. The NFEC also hopes that "In the Black Friday" will help people practice making good financial choices and managing their money well.

<https://www.financialeducatorsCouncil.org/in-the-black-friday/>

HOLIDAY SPENDING TRENDS

With all the excitement of the holiday season, it is very easy to spend too much money on gifts and celebrating.



For example, one survey found that only 37% of people make a budget to help them with holiday spending before and after the holidays. And 77% of people admit that they will probably spend more money than they had planned to spend.

When people overspend at the end of a year, they may have financial difficulties during the new year. It takes a while to recover from spending too much money.

<https://www.financialeducatorsCouncil.org/in-the-black-friday/>

THE POWER OF KINDNESS

GivingTuesday is the Tuesday after Thanksgiving. It is a day dedicated to helping others and spreading kindness. It is also the name of a nonprofit organization that works to encourage people around the world to collaborate and help each other.

GivingTuesday reminds us that we can all make a difference through small actions. Whether it's sharing a smile, lending a helping hand, or spending an hour of your time to help someone, many acts of kindness from each of us create better days for all of us. In other words, a small action can lead to something much greater. GivingTuesday is all about making the world a better place!

<https://www.givingtuesday.org/>

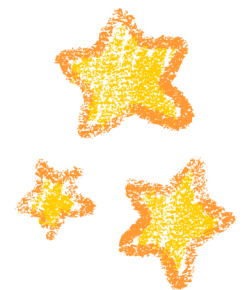


SIDEWALK KINDNESS | #LOVENOTES

One way to spread kindness is with kind words. This GivingTuesday, you can share kind words in a creative way by using chalk! Write "LoveNotes" to your neighbors on the sidewalks of your city or town. Write messages that express love, gratitude, and kindness. You may also want to express how much you appreciate the work of the people who provide services to your city and town like first responders and teachers. A cheerful sidewalk message is bound to brighten someone's day!

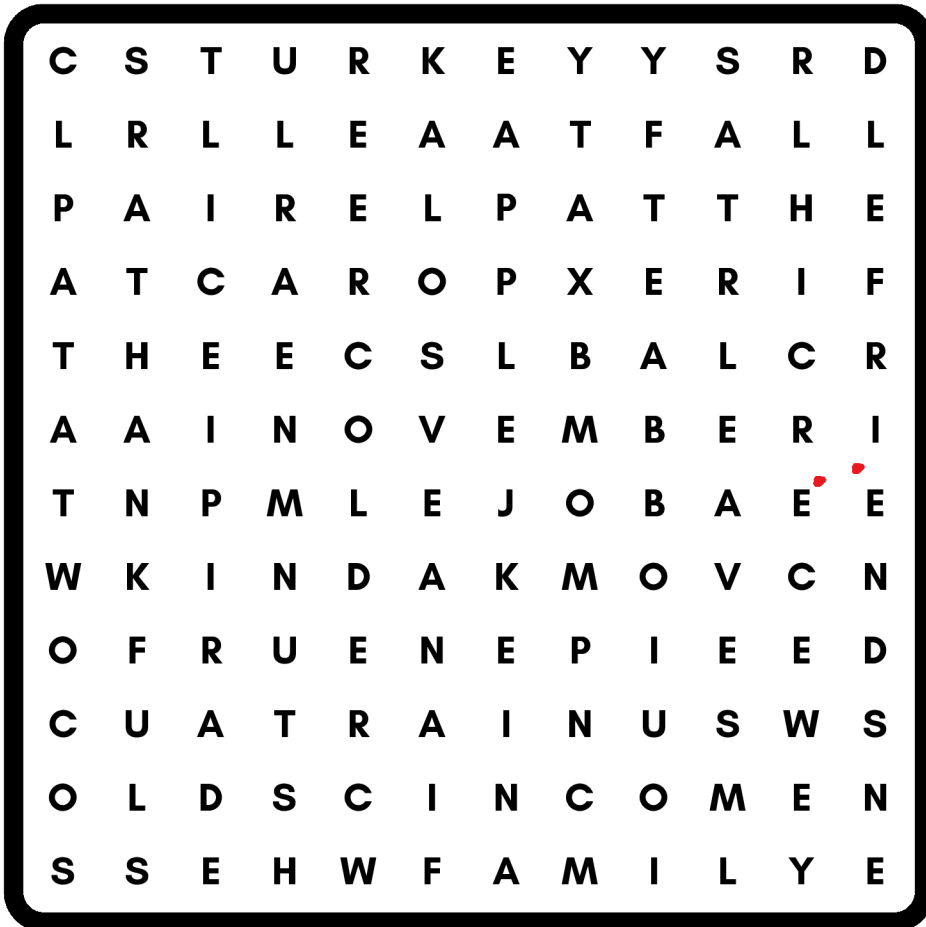
You can also share your "LoveNotes" widely by taking photos of them and sharing them on social media using #GivingTuesday and #LoveNotes. In this way, you will be joining together with others who are doing the same thing around the world. Let's make our neighborhoods, cities and towns, and world friendlier and kinder, one chalk note at a time!

<https://www.givingtuesday.org/generosity-toolbox/sidewalks-of-love-brightening-daily-walks-with-lovenotes/>



FUN PAGE

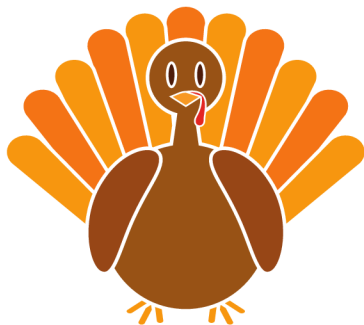
NOVEMBER



TURKEY
NUTS
PIE
APPLE

NOVEMBER
LEAVES
COLD
FALL

FAMILY
FRIENDS
THANKFUL
KIND



Why was the turkey expelled from the game?

It committed a fowl.

COLOR

Complete the leaf image then color it.



LIFE ACTIVITY



Choices

The upcoming holiday season is a good time to think about setting goals, making a plan, and prioritizing choices.

Set a Goal

What gift would you like to buy for the holidays?

How much does it cost?

Write down two ways you can save money to reach your goal before the holidays.

A large, empty rectangular box with a hand-drawn black border, intended for the student's response to the "Set a Goal" activity.

Prioritizing Your Choices

You have \$30 and want to buy gifts for your family, but you also want to save for a game you've wanted for a while.

What do you need to think about when deciding how much to spend and save?

A large, empty rectangular box with a hand-drawn black border, intended for the student's response to the "Prioritizing Your Choices" activity.

LIFE ACTIVITY



Thankful

For each letter of the alphabet, write what you are thankful for. For example, you may be thankful for "A, autumn" and "B, best friends."

A

B

C

D

E

F

G

H

I

J

K

L

M

N

O

P

Q

R

S

T

U

V

W

X

Y

Z

MONEY MATH

PIE SHOP

Pie by the slice



Pumpkin Pie	\$3.50
Apple Pie	\$4.25
Pecan Pie	\$2.75



1. The Smith family wants pie for dessert. How much will it cost for 5 pieces of pumpkin pie.
2. Joe ordered a piece of apple pie and pecan pie. How much is the total?
3. The twins each chose apple pie and mom picked pumpkin pie. How much was their bill?
4. Grandpa loves pecan pie and Grandma loves apple pie. They each ordered their favorite pie, plus an extra slice of apple for later. How much did they pay?
5. Tony picked up a piece of pumpkin pie to go along with two pieces of pecan pie for his parents. How much did his order cost?

CASH CORNER

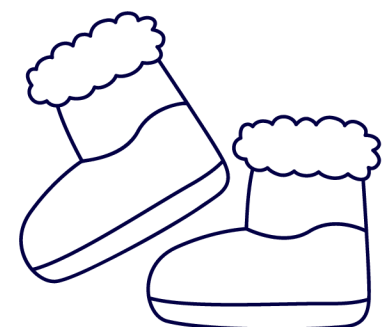
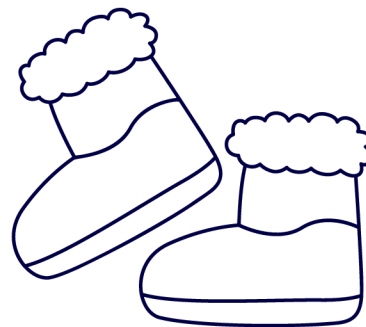
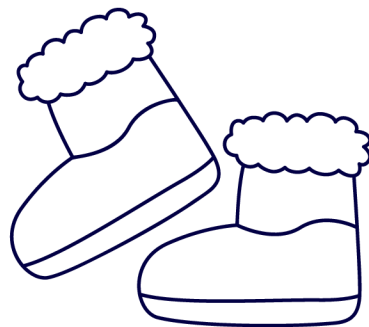
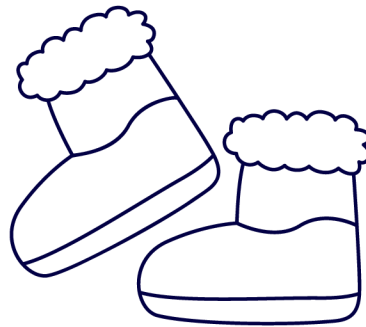
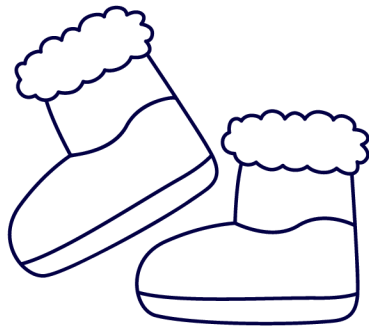
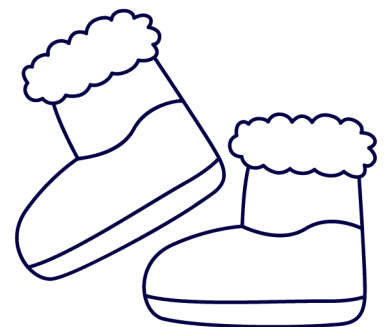
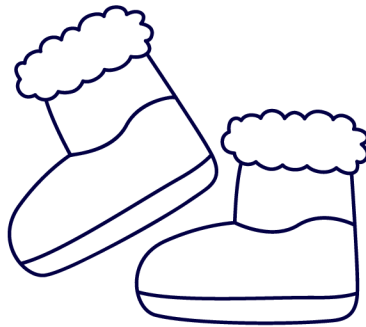
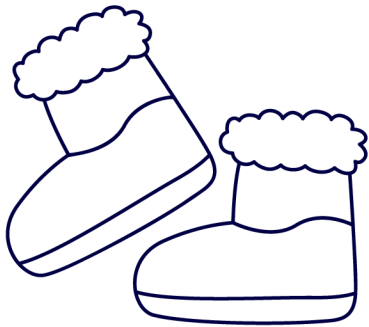
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. 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.

WINTER BOOTS



BUSINESS STORY



Excerpt from "Maria Martinez Turns Art Into Income"

Maria learned how to do traditional calavera face painting and even painted a butterfly on her own cheek and a pretty design on her sister's face. Her family was busy selling at the holiday market...

A big surprise happened when a little girl tugged on my sister's sleeve and asked if she could have a butterfly painted on her face. My sister brought her to me, and I pulled out my paint kit from my backpack. I had her sit down on a chair behind the table and started painting her face. A few other kids tried to crowd behind the table to see and ask if they could get a butterfly on their face too.

Mrs. Smith was running the event and walked by to see what was causing all the commotion. I felt bad because I wasn't doing my job, and she probably noticed.

"Maria, dear, let's move that chair out in front so more kids can get their faces painted," she called to me.

As she helped me move the chair out, she whispered, "How much are you charging for face painting?"

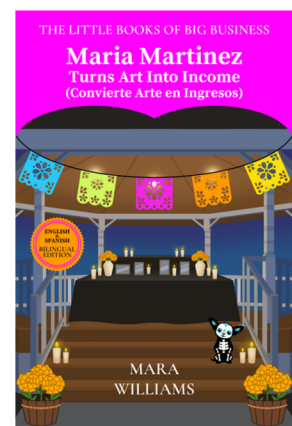
I looked at her blankly. "How much am I charging?"

"Five dollars each?" she nodded and said louder.

"Um, yes, five dollars each," I said, nodding.

The little girl's mother thrust a five-dollar bill into my hand and took a picture of her daughter's happy face. "My other daughter is over there with her dad. We'll be right back." And off she went.

My sister caught on quickly and took over collecting money for me and the basket sales. I was fast at face painting, and since this was only a small design on each face, instead of a full calavera skull, I was able to complete about 30 faces by the beginning of the afternoon.



BUSINESS STORY



Face Painting

Color this calavera skull with bright and creative designs. Just like Maria turned a skill like face painting into making money, the skills you practice can grow into talents for future work.

**Calavera face painting is the traditional Mexican art of decorating faces to resemble skulls, often with vibrant colors and intricate designs, typically done for Día de los Muertos (Day of the Dead) celebrations.*



EARN MONEY



Skills Into Services

We all have unique skills or talents or ones we can learn that can be turned into services to earn money. Fill in the chart below to explore your abilities and brainstorm ways to offer them as valuable services to people in your community.

Skill or Talent	Service
Example: expertly wrapping presents 1. 2. 3. 4. 5.	Example: gift wrapping service for busy parents or neighbors

Bonus questions:

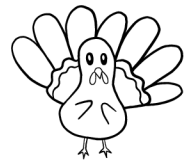
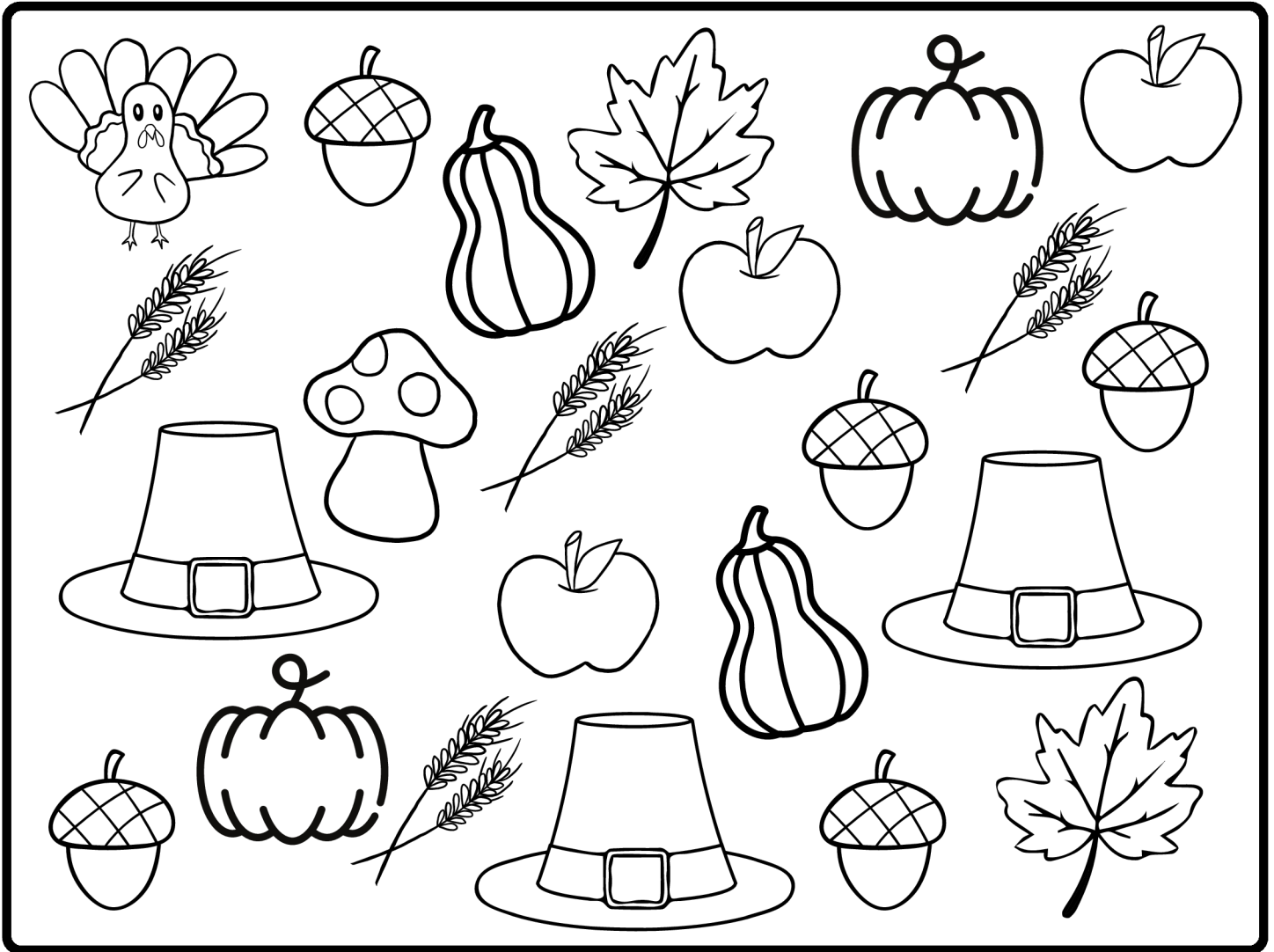
How much could you charge for each service?

How much demand is there for your service?

How many competitors offer the same service?

COUNTING GAME

Count the Thanksgiving items and fill in the boxes below.



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



6 Kids draw the second half of the leaf and color it.

7 Kids practice setting goals and making choices by answering the questions. This page is a good opportunity for discussion.

8 Kids write what they are thankful for by using each letter of the alphabet as a starting point for each word.

9 \$17.50, \$7, \$12, \$11.25, \$9

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

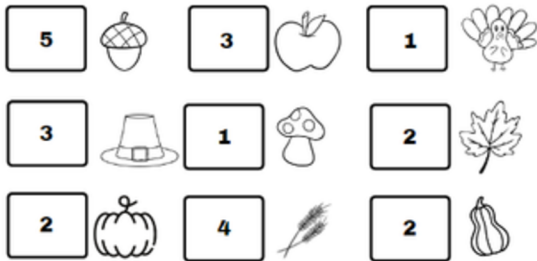
11 Kids color and cut-out items for a pretend pop-up shop. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

12 Kids read the business story.

13 Color the calavera

14 Kids write down skills they have on the left side of the chart. Then they write down a way that they could offer that skill as a service to earn money. They may also want to answer the bonus questions.

15



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 4:

- Financial Decision Making (4FD) 1,2,6,7,8

(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