



# 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 January **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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# LET'S PLAY MONEY

## WHAT IS A GIFT CARD?

A gift card is a special money card you get with a set amount of cash. You can use it to buy things or even get cash from a cash machine.

There are two types: store gift cards for specific shops and general-use prepaid cards you can use at many places. The store ones usually can't be reloaded with more money once you spend it.

Have you ever received a gift card as a birthday or holiday present?



## Credit Card?



## Gift Card?

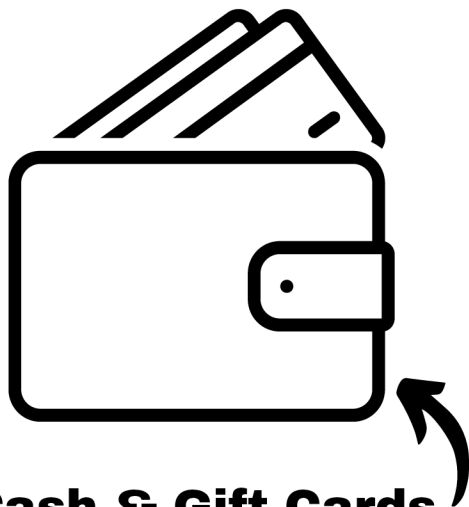
## THEY LOOK THE SAME!

A gift card and a credit card are both special cards, but they work differently.

A gift card is like a money gift that already has a certain amount on it, and you use it until the money is gone. It's like having a set amount of cash to spend.

A credit card is like borrowing money. You can buy things even if you don't have the money right now, but you have to pay it back later. It's like having a bank lend you money, and you promise to give it back.

So, a gift card is like paying with cash, and a credit card is like borrowing money from the bank.



## Cash & Gift Cards

# KEEP YOUR MONEY SAFE

It's important to keep cash and gift cards in a wallet to keep them safe and organized. Think of your wallet like a small bank that holds your money. When you put cash and gift cards inside, it's easier to know where they are and make sure they don't get lost. A wallet keeps everything in one place and protects your money from being lost. By keeping your money in a wallet, you're not just staying organized; you're also making sure your cash and gift cards are safe and sound!

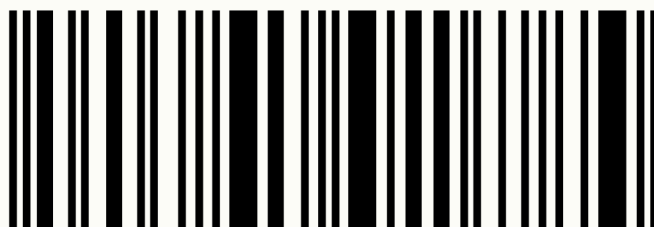
# GIFT CARD SCAMS

Gift cards are sometimes used by people (called scammers) who want to steal money. It's important to be careful and not share gift card information with anyone you don't trust. A scammer steals money by tricking you into giving them the gift card number. Or they might interfere with physical gift cards in stores, stealing the card number when you load money onto it. Then, they use the card before you get a chance to!



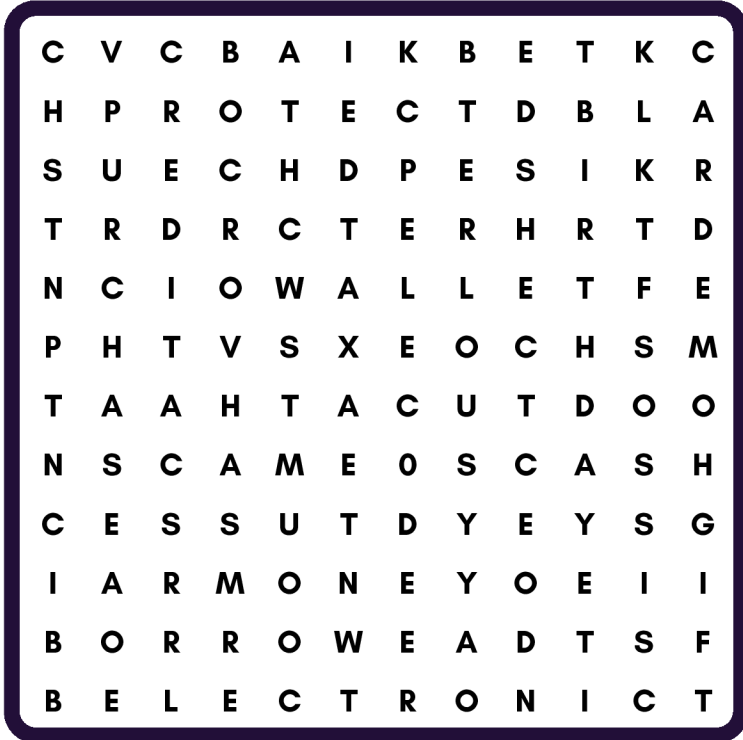
## Electronic Gift Cards

Sometimes gift cards are not physical cards. They are just a bar code sent via text or email.



3 5 4 6 8 9 5 0 1 8 7 8 4

# FUN PAGE



## TRY & FIND

WALLET

CASH

GIFT

CARD

BIRTHDAY

ELECTRONIC

CODE

CREDIT

BORROW

PURCHASE

MONEY

TAX

PROTECT

SCAM

## Who invented gift cards?

“Neiman Marcus (department store) was the first to sell the cards, but they didn’t advertise and display them. It was Blockbuster who first displayed the gift card in its stores (apparently due to rampant counterfeiting of their paper gift certificates). The next big gift card seller was Starbucks, who in 2001 introduced cards that worked more than once.”

Source: [www.smithsonianmag.com](http://www.smithsonianmag.com)

## ROUND UP OR DOWN

Round each number to it’s nearest whole dollar amount.

\$6.99

\$5.95

\$10.87

\$4.98

\$3.04

\$1.99

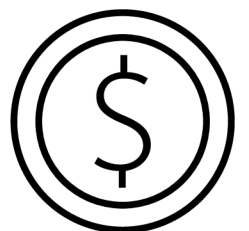
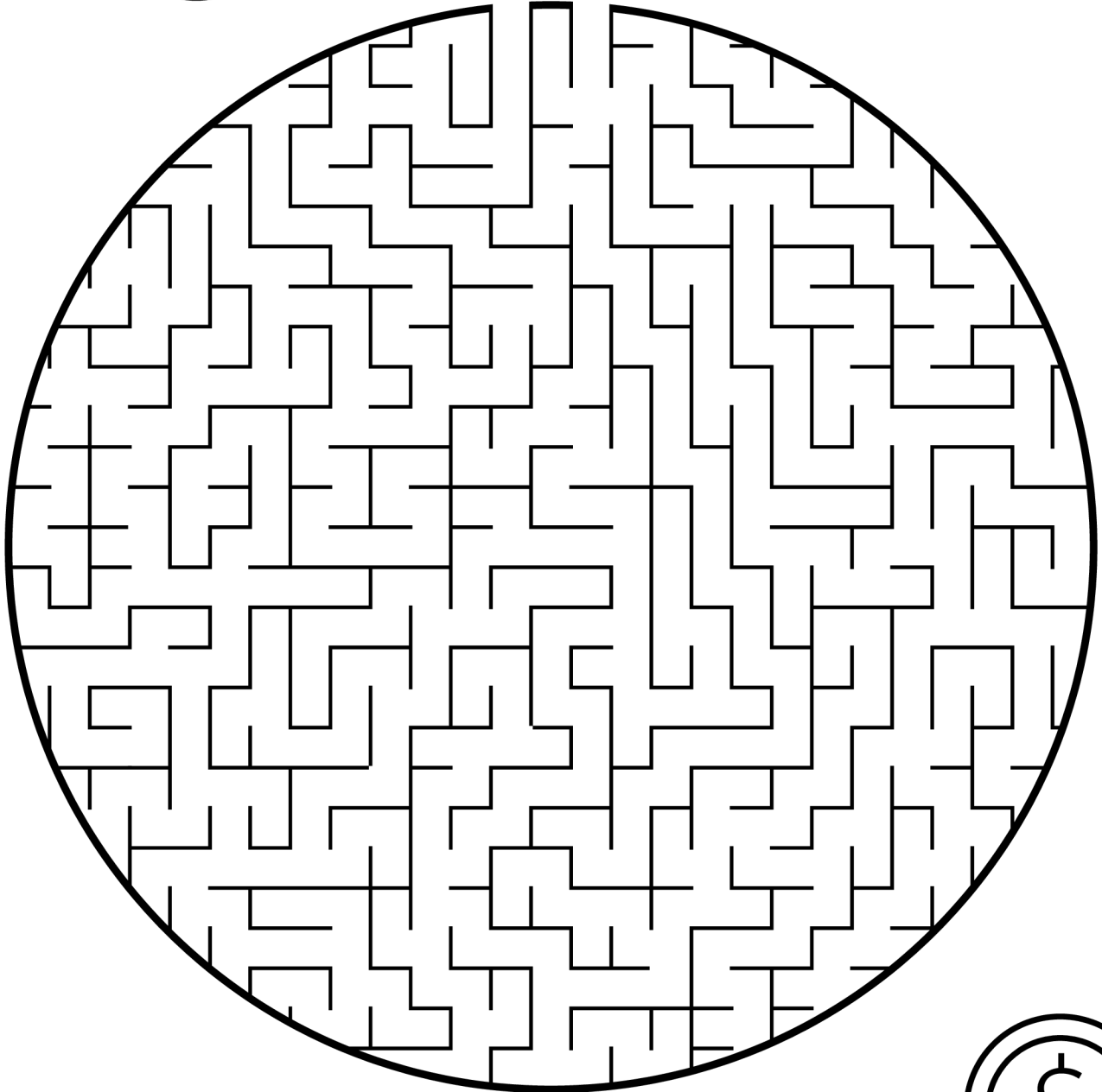
\$7.27

\$33.11

# MAZE



Start    End

Two vertical arrows pointing towards each other, one starting from the 'Start' label and one from the 'End' label, indicating the entry and exit points of the maze.

# LIFE ACTIVITY



This "life activity" develops skills and builds strategic thinking.

## Sales Tax

Every city, town or county charges a tax on products that are sold at stores or purchased online. There are different percentage (%) rate for sales tax depending on the location. It is often a combination of a state amount plus a city or county amount. Be a sales tax detective and look for the sales tax rate in your area.

Look at a receipt from the store and write down the sales tax rate that was charged.



\_\_\_\_\_

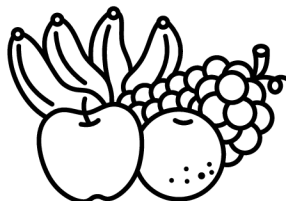
Plan ahead for a purchase of something you want. Ask the store or a grown-up to help you look up the sales tax rate for your future purchase.



\_\_\_\_\_

*Tip: Do an online search using "sales tax lookup" and include the name of your state in the search. Find an official ".gov" site that will help you find the rate based on the address of the store where you will purchase the item.*

In most states, groceries are exempt from general sales taxes. This means that there is no sales tax on items like bread, milk and fruit.



# LIFE ACTIVITY



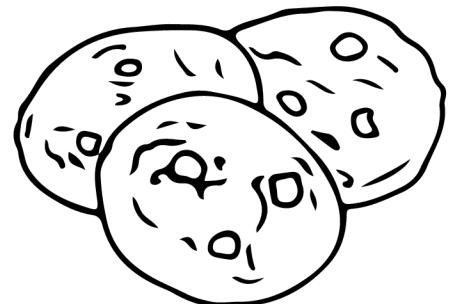
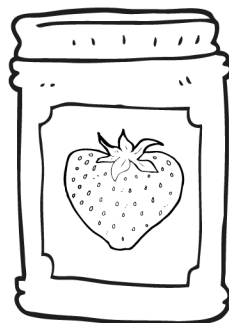
## Calculate

Emma went to the store and bought several items. Some are taxed at 5%, and some are “exempt” or not subject to tax. Calculate the final receipt by adding the subtotal, the cost of the box of cookies, and the tax on the cookies.

### My List

Peanut Butter	5.00	Tax Exempt
Jelly	3.50	Tax Exempt
SUBTOTAL		
Box of Cookies	4.00	*Taxable
Tax on taxable items (5%)		
TOTAL		

\*Need practice calculating the tax first? Learn how on the Money Math page 9.



# MONEY MATH

Calculate the sales tax for different cities.

Sales Tax

5% = .05

6% = .06

7% = .07

$$\begin{array}{r} \$20.00 \\ \text{Sales Tax } 5\% \end{array} \longrightarrow \begin{array}{r} \$20.00 \\ \underline{\times .05} \end{array}$$

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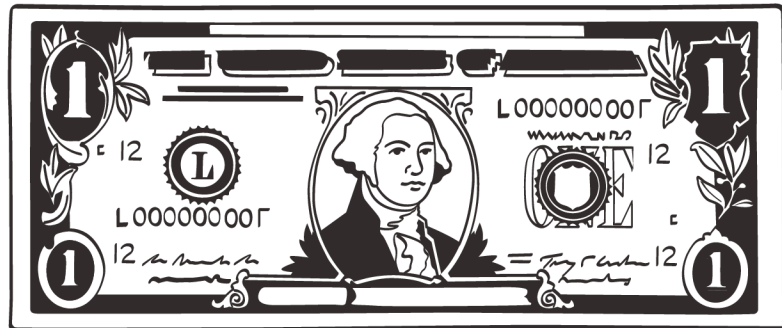
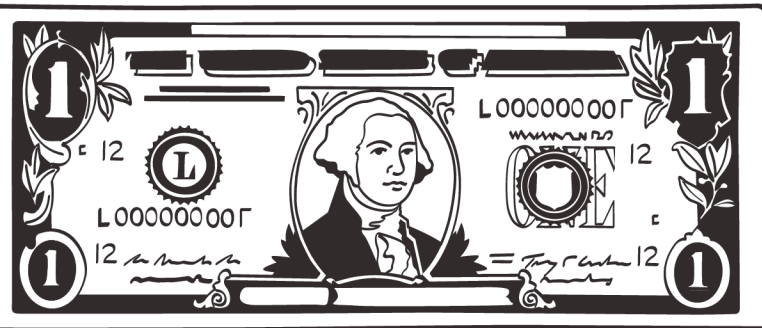
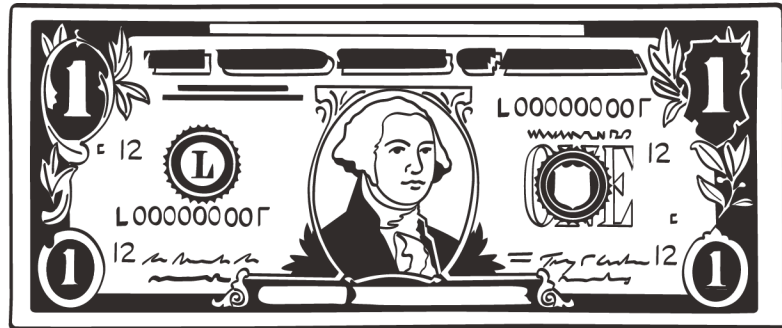
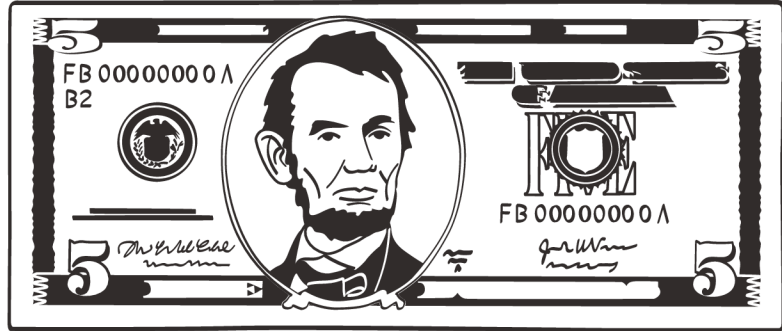
$$\begin{array}{r} \$20.00 \\ \text{Sales Tax } 6\% \end{array} \longrightarrow$$

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$$\begin{array}{r} \$20.00 \\ \text{Sales Tax } 7\% \end{array} \longrightarrow$$

# CASH CORNER

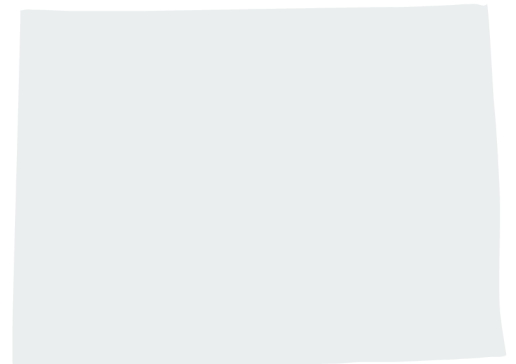
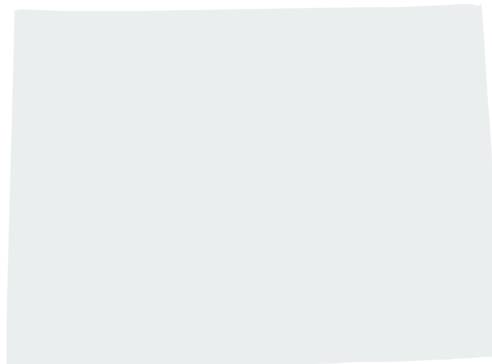
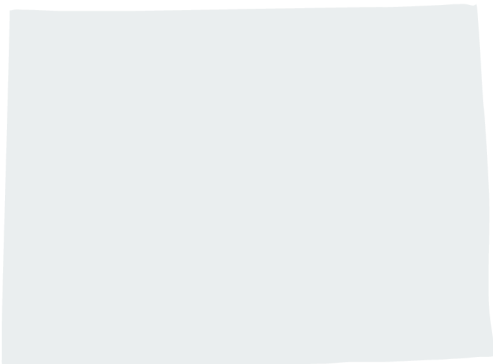
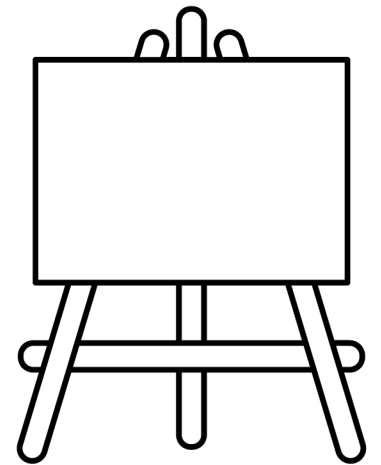
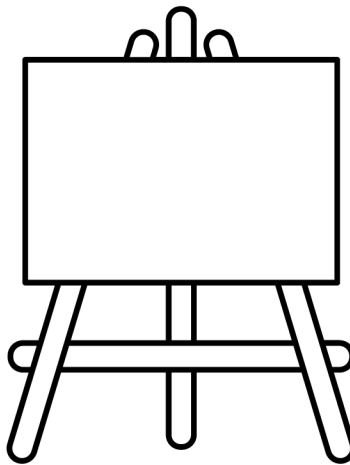
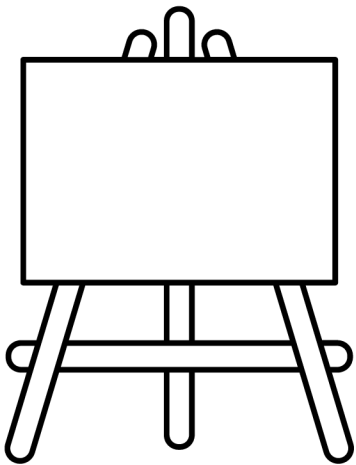
Color, cut, and count the cash.



# POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. How much will you charge for each item? 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.

## ART SHOP





**Excerpts from**  
**"Emma Mason Turns Paperwork Into A Profit"**

The following Saturday, I met with Cat's dad to learn more about bookkeeping.

"Bookkeeping is fun game, like a puzzle," he explained. "It is simply a record of all the money transactions that take place within a business. Whatever money comes into a business and whatever goes out of a business is critical information. A bookkeeper keeps track of all of those details.



"In your grandma's case and as her accountant, I will look over the numbers on the reports, guide her with some upcoming business decisions, and help her file her yearly tax return," he continued.

"I thought she already filed her taxes," I said. "I watched her write a check to the Department of Revenue for the 5% sales tax."

"There are a variety of taxes that help states, cities, and the federal government all run," explained Mr. Casey. "Your grandmother filed her quarterly taxes for October, November, and December by writing a check and mailing it to the state."

"At the end of the year, we total up her business numbers for the whole year and send in a tax filing to the Federal Government, which is called the IRS or Internal Revenue Service. This is a separate tax that businesses and individuals pay to fund healthcare, retirement, and education. But the key is that it all starts with bookkeeping."



**Definition: Tax**

A charge usually of money imposed by a government authority on persons or property for public benefit.

Definition based on this source: <https://www.merriam-webster.com/dictionary/tax>

# BUSINESS EXERCISE



## Add Sales Tax

Sales tax is an extra bit of money that you pay when you buy things. It's usually a small percentage of the item's price. So, when you go to a store and pay at the cash register, the sales tax is added to the price.

**A 5% sales tax has been added to each of the receipts. Calculate the total.**



\$5.33

Tax .27



\$11.99

Tax .60



\$24.50

Tax 1.23



\$9.25

Tax .46



\$8.00

Tax .40



\$2.50

Tax .13



\$19.72

Tax .99



\$10.59

Tax .85



\$15.45

Tax .77



\$2.12

Tax .11



\$75.99

Tax 3.90



\$32.79

Tax 1.64

# EARN MONEY



## Submit The Sales Tax

Emma's grandmother sold pillows and Christmas stockings in the barn at the Christmas tree farm. Now, she needs to send a check to the Department of Revenue for the sales tax she collected. Total up the tax shown in the following receipts, and write the check to the Department of Revenue.

Sales Receipt #	Total Sale	(5%) Tax \$	Total
401	\$20	\$1.00	\$21.00
402	\$30	\$1.50	\$31.50
403	\$55	\$2.75	\$57.75
404	\$45	\$2.25	\$47.25
405	\$75	\$3.75	\$78.75
406	\$30	\$1.50	\$31.50

DATE \_\_\_\_\_

PAY TO THE  
ORDER OF **Department of Revenue**

---

DOLLARS \_\_\_\_\_

MEMO **Sales Tax**

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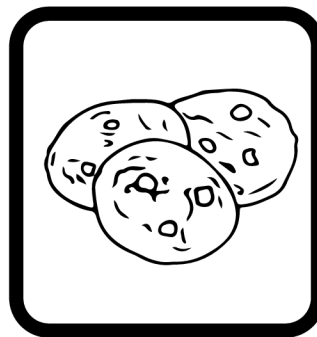
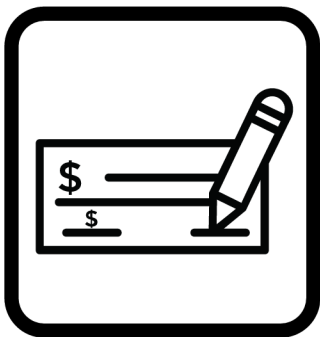
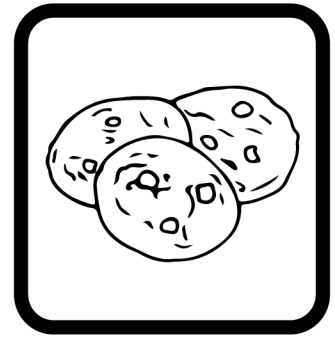
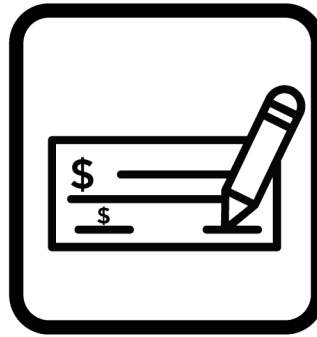
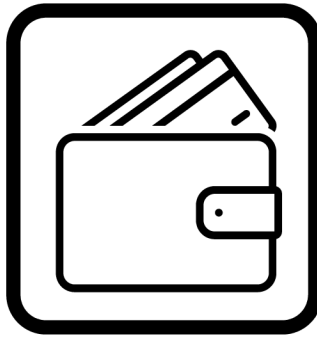
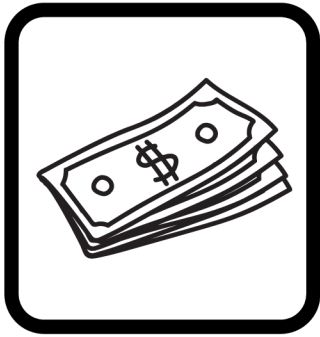
\$

53098345367
36749584766
766749

**Be sure to date and sign the check.**

# MATCHING GAME

Cut out each square and place it upside down. Find a friend to play with you. One person chooses one square and flips a second square over to find the match. If it matches, they set it aside. If it doesn't, they turn both squares back over. Then, it's the next person's turn.

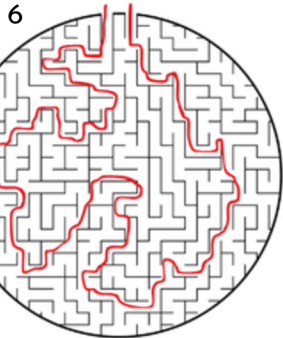


Cut out the squares with care.

# 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 Round up: \$7.00, \$11.00, \$3.00, \$7.00, \$6.00, \$5.00, \$2.00, \$33.00



7 Sales tax: Help kids look at a receipt to find the sales tax rate and have them write it down. Help kids look online at an official ".gov" website to determine the sales tax rate for the location (city and state) of a store where they might purchase something.

8

Peanut Butter	5.00	Tax Exempt
Jelly	3.50	Tax Exempt
SUBTOTAL	8.50	
Box of Cookies	4.00	*Taxable
Tax on taxable items (5%)	.20	
TOTAL	12.70	

9: \$1, \$1.20, \$1.40

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

11 Kids color and cut out items for a pretend pop-up shop. They give the play cash from page ten 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.

14 \$12.75

13

\$5.33 Tax .27 5.60	\$11.99 Tax .60 12.59	\$24.50 Tax 1.23 25.73	\$9.25 Tax .46 9.71
\$8.00 Tax .40 8.40	\$2.50 Tax .13 2.63	\$19.72 Tax .99 20.71	\$10.59 Tax .85 11.44
\$15.45 Tax .77 16.22	\$2.12 Tax .11 2.23	\$75.99 Tax 3.90 79.89	\$32.79 Tax 1.64 34.43

DATE January 1, 2024	
PAY TO THE ORDER OF	Department of Revenue
	\$ 12.75
DOLLARS	Twelve dollars and 75/100
MEMO	Sales Tax
My Signature	
53098345367	36749584766 766749

15 Follow the direction on the page to play the matching game.

Financial Literacy Standards in this packet include:

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

- Spending & Saving (4SS 3,5,8,9)
- Credit & Debt (4CD 2,3)
- Financial Decisions Making (4FD 1,2,3,9)

(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.
- Risk Management & Insurance Standards: Identify the kinds of risks and consequences involved in making different life decisions.

## 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).**

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)