



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 June **Let's Play Money printable packet for 3rd 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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Supplies Needed



THE LITTLE BOOKS OF BIG BUSINESS
LET'S PLAY MONEY

NEWS

SUMMER VACATION IN NATURE!

Summer is a wonderful time to step outside and explore nature. The weather is warmer, and there's a lot of activity and interesting things to discover in your local area. Taking notice of and reconnecting with the natural world can make you feel really good.



Here are some fun activities to try out this summer. You can do them alone, with friends, or with your family. These activities include going for walks, observing animals, doing craft projects, taking photos, and even some indoor activities for those rainy summer days.

<https://www.nhm.ac.uk/discover/nature-activities-for-summer.html>



- Play "Hide & Seek"
- Construct a fort inside or outside
- Press flowers and leaves
- Stargaze at night
- Build a birdbath
- Collect rocks, shells, or sticks
- Draw, color, or paint animal pictures
- Take a nature walk or go on a hike
- Picnic under a tree
- Read outside

Write your own ideas





ART IN THE PARK

Did you know that parks aren't just for playing and picnics? They're also perfect places to get creative and make some art! Whether you're drawing, painting, or making crafts, there's so much fun to be had in the great outdoors.

When you're in the park, you can find inspiration all around. Look for colorful flowers, interesting bugs, and beautiful trees. You can use these things as inspiration for your artwork.

Here are some cool art ideas you can try in the park:

- **Nature Sketching:** Grab a pencil and some paper, find a cozy spot, and sketch the plants and animals around you. You can draw flowers, birds, squirrels, or even bugs.
- **Leaf Rubbings:** Collect some leaves from the ground, place them under your paper, and gently rub a crayon over them. Watch as the leaf shapes magically appear on your paper.
- **Outdoor Painting:** Bring some watercolors or acrylic paints to the park and create a masterpiece on canvas or paper. You can paint landscapes, animals, or anything else that catches your eye.
- **Nature Collages:** Collect different natural materials like leaves, sticks, and flowers and use them to create a beautiful collage. Glue them onto paper or cardboard to make a unique work of art.

Have fun and let your imagination run wild. The next time you visit the park, don't forget to bring your art supplies and get ready to unleash your inner artist!

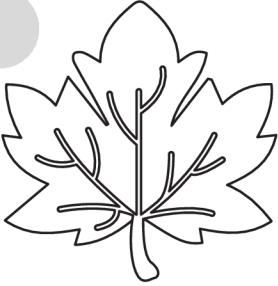


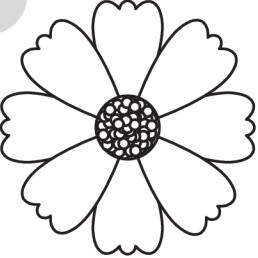

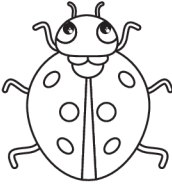
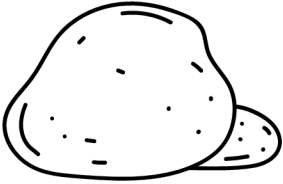

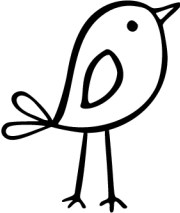
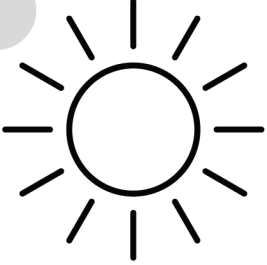

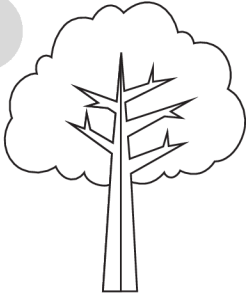


Why is grass so dangerous?

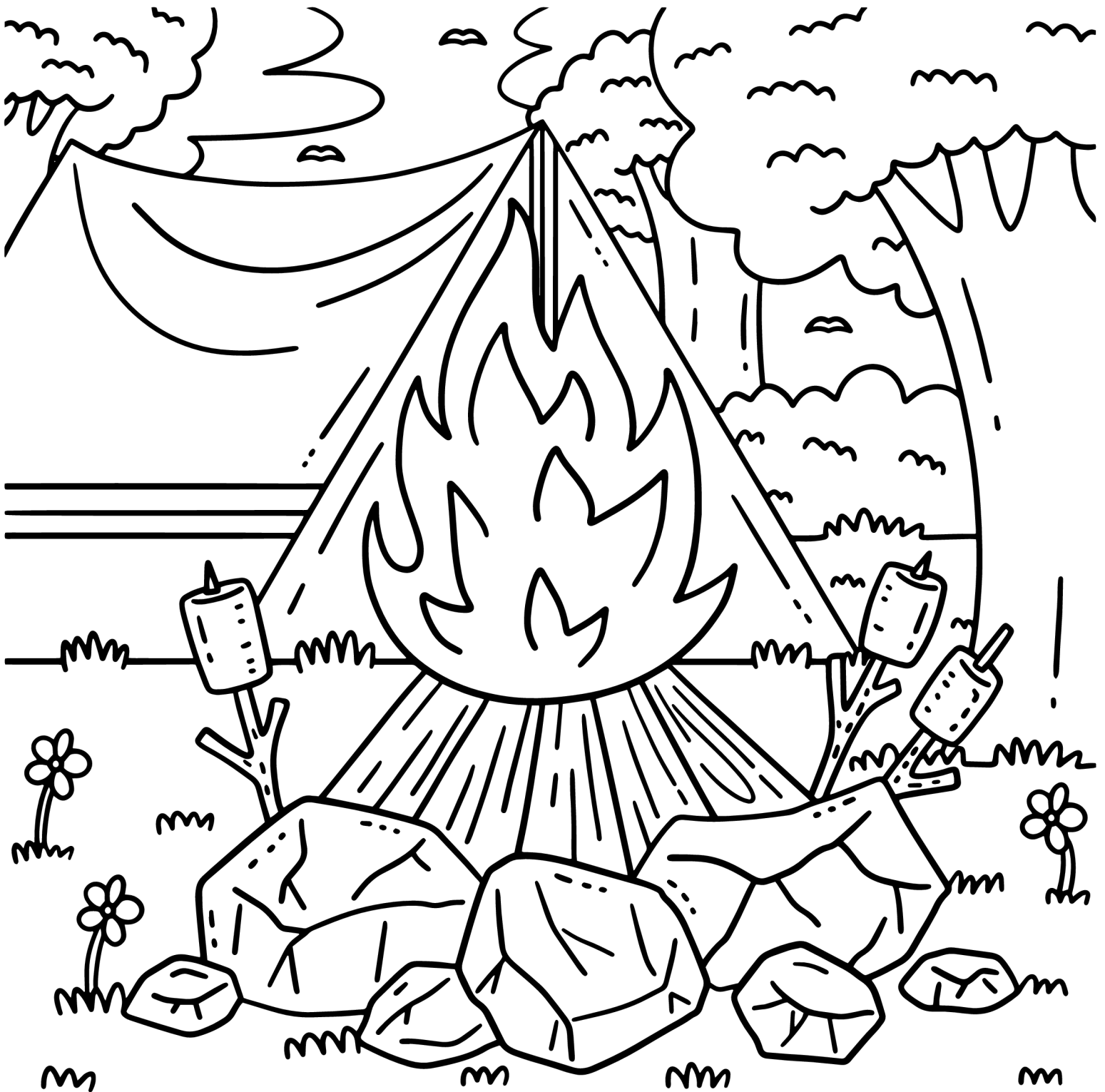
Because it's full of blades!

OUTDOOR FUN SCAVENGER HUNT

Go outside and find as many items listed below. Make a check mark in each box when you find each item. Count up the total number of items you find.

 <p>Leaf</p>	 <p>Log</p>	 <p>Butterfly</p>
 <p>Flower</p>	 <p>Squirrel</p>	 <p>Bug</p>
 <p>Rock</p>	 <p>Animal Prints</p>	 <p>Bird</p>
 <p>Sun</p>	 <p>Pinecone</p>	 <p>Tree</p>

COLOR



LIFE ACTIVITY



Banks & Credit Unions

Banks and credit unions both help you keep your money safe. Banks are like big stores where people keep their money. They also offer services like savings accounts and loans. Credit unions are like clubs where people work together to save and borrow money, and members may earn more interest (money) from their money in a savings account in a credit union than in a regular bank.

Circle the 5 reasons why people keep their money in a bank or credit union.



Bank or Credit Union

Borrowing

Loans for larger purchases like cars & houses

Savings

Money grows over time in an interest-bearing account

Fun

It's fun to see the people at the bank & get candy at the drive-up window

Free Pens

A good place to get new pens

Long Lines

Standing in line at the bank gives you time to think about your money

Safety

Keeps money secure & safe from theft or loss

Financial Services

Investment & Retirement planning

Convenience

Access to online banking, ATM cash machines, & more

LIFE ACTIVITY

Stocks & Bonds

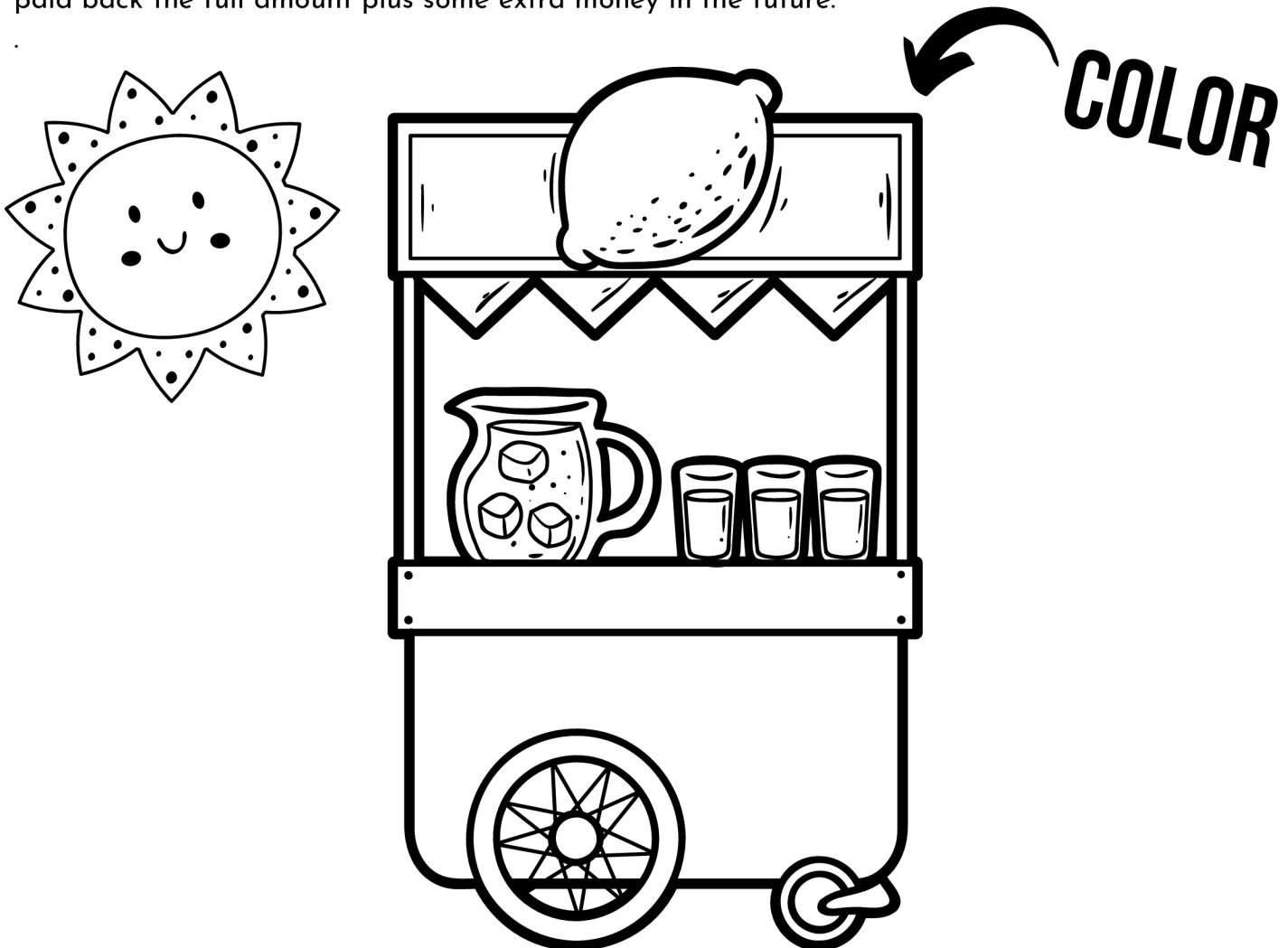


There are two ways to invest in a company: Stocks or Bonds

Stocks are like pieces of your lemonade stand that you can share with other people. When someone buys a piece (or a share) of your lemonade stand, they become part owner. If your lemonade stand does well and makes more money, the people who own shares (or stocks) get some of that money too!

Bonds are like loans. Let's say you need some money to buy a fancy new sign for your lemonade stand. You could ask your friends to lend you money. Then, you promise to pay them back later with a little extra (called interest). That's what bonds are like. When you buy a bond, you're lending your money to someone, like a company or the government, and they promise to pay you back with interest later.

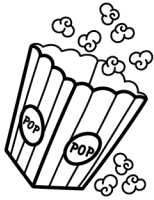
In summary, stocks make you a part owner of a company (for example, you could own a piece of someone else's lemonade stand), while bonds are money loans to someone with the promise of getting paid back the full amount plus some extra money in the future.



MONEY MATH

Calculate the total cost of the following purchases.

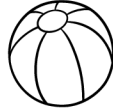
Movie Popcorn & Candy



5.00

4.75

3.25



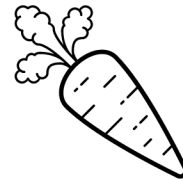
Pool Toys

2.50

10.30

3.10

Farmers Market Food



6.00

2.55

4.60

Book Store Reading



7.50

4.30

6.70

Ice Cream Truck Treats



1.75

2.50

3.15

U-Pick Farm Berries



4.00

3.75

4.30

Garage Sale Items



1.40

.80

3.25

Art Supplies

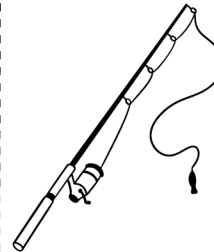


3.25

4.60

7.20

Fishing Equipment



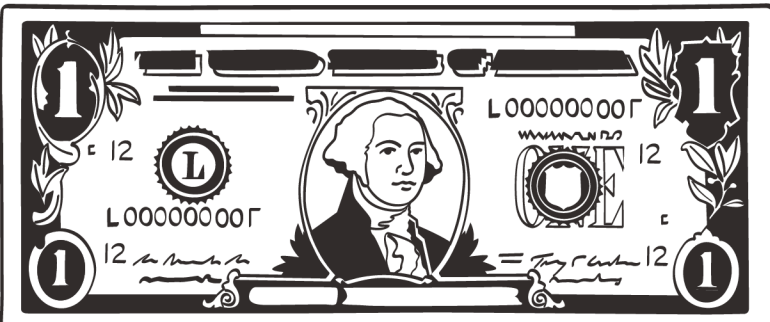
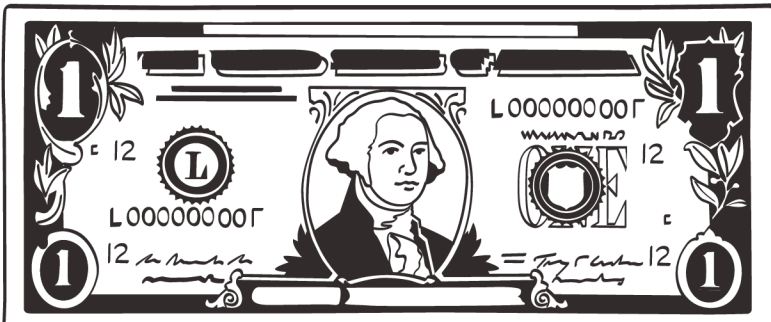
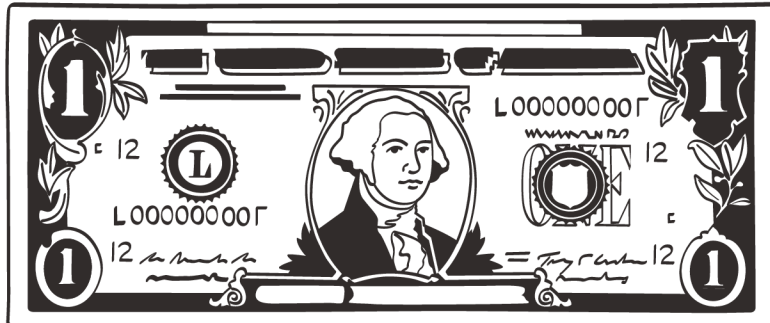
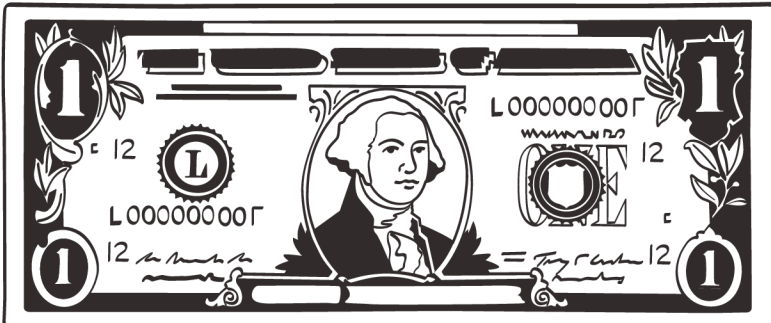
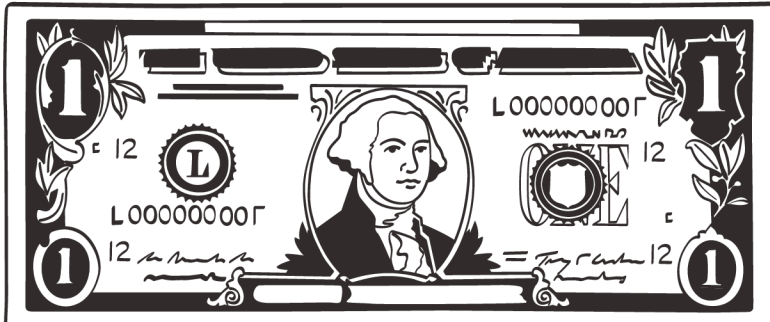
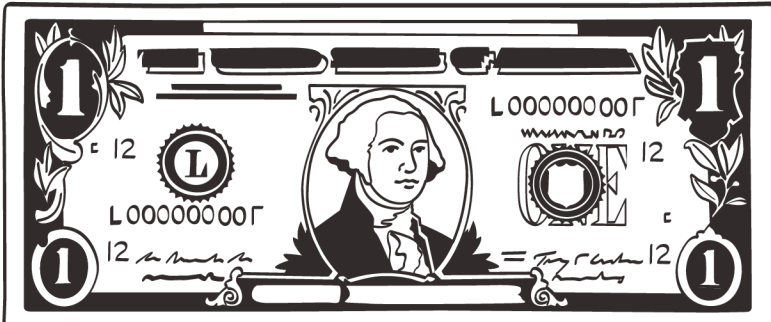
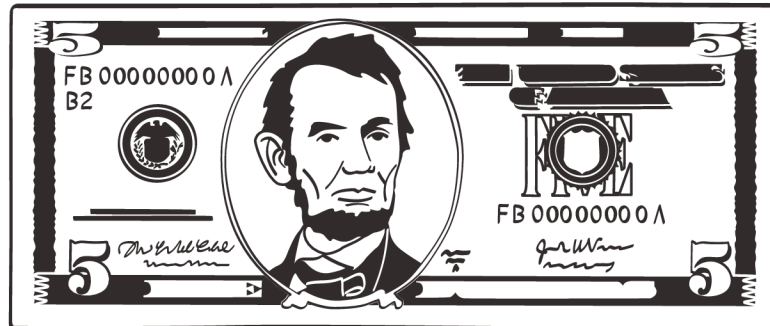
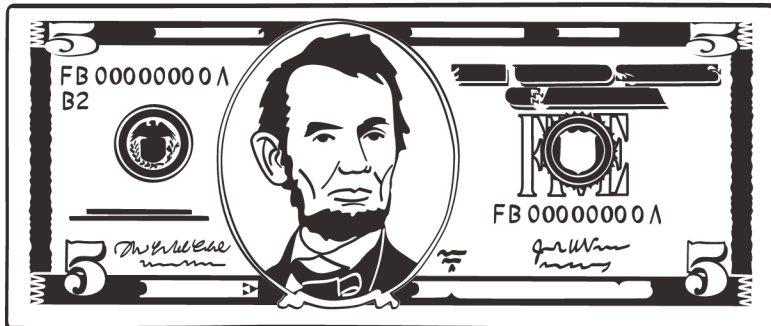
8.30

2.65

1.33

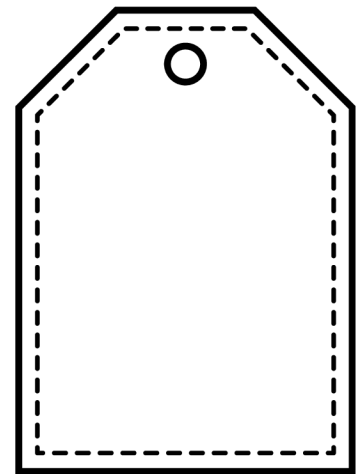
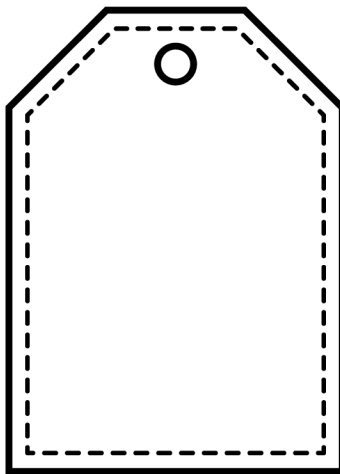
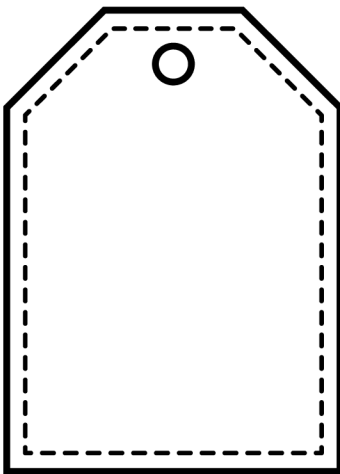
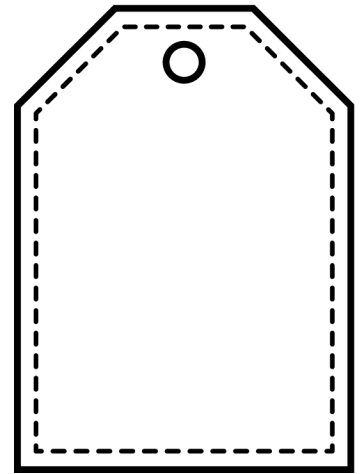
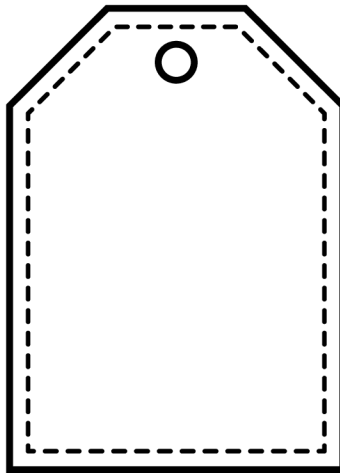
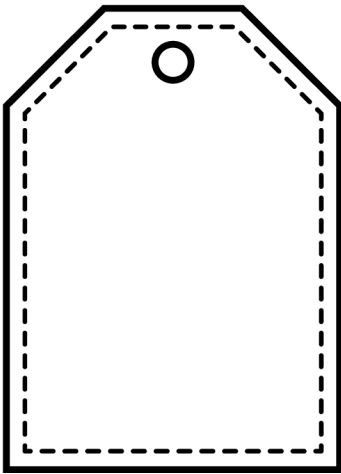
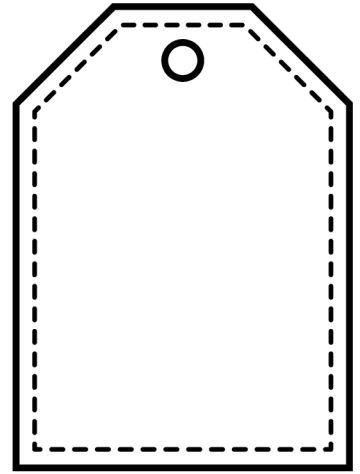
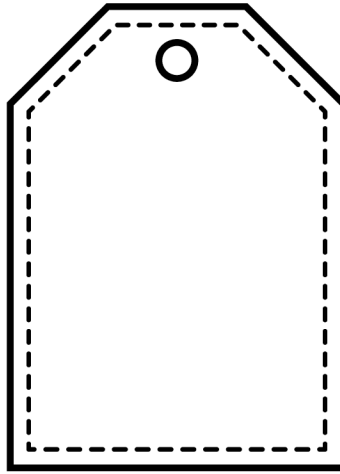
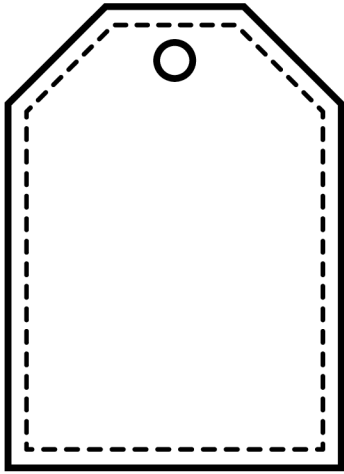
CASH CORNER

Color and cut the cash.
Use the cash on the next page for a play Garage Sale.



GARAGE SALE

A garage sale or sidewalk sale is a sale of used items that are no longer needed. Gather items you no longer need and have a "sale" for your family or friends. Use the pretend cash on page 10, or, with an adult's permission and help, put on a real sale where you collect real cash for items you sell. Decide how much each item costs. If you are using pretend money (see the previous page), give some to your customers to spend. With pretend or real cash, be sure to have some money in an envelope or cash register to give back as change when a customer buys one of your used items.



BUSINESS STORY



Excerpt from "Nick Frank Turns Carpentry Into Cash"

Nick worked all summer as a handyman and carpenter. He sanded and painted wood, he helped his grandfather with several carpentry projects and he made wooden cars to sell to kids. At the end of the summer, he had earned \$1,200 and was making plans with how to save and invest his money. Here is what he learns from his grandfather:



"My grandpa said that compounding was essential financial knowledge for kids. When he was my age, he started putting \$10 per week into a savings account. Since there are 52 weeks in a year, that was \$520 per year into his account. If he had just put that money in an envelope under his mattress (or in his sock drawer like me) fifty years later, he would have had \$26,000 under the bed.

Instead, he put the money into a savings account at the bank, with an interest rate of 5% per year. He never withdrew any money, and every year he earned 5% interest on the money in the account. The first year he made 5% interest on the \$520, but the second year he made interest on the interest! Each year he added \$520 to the account, and his account continued to compound.

Now that he is sixty-one years old (50 years later), his savings account from when he was a boy has grown to approximately \$115,000. That is sure a lot more than the \$26,000 he would have had under his mattress, plus it helped him to retire from his business and do the fun jobs he wants to do."

BUSINESS EXERCISE



Create A Postcard

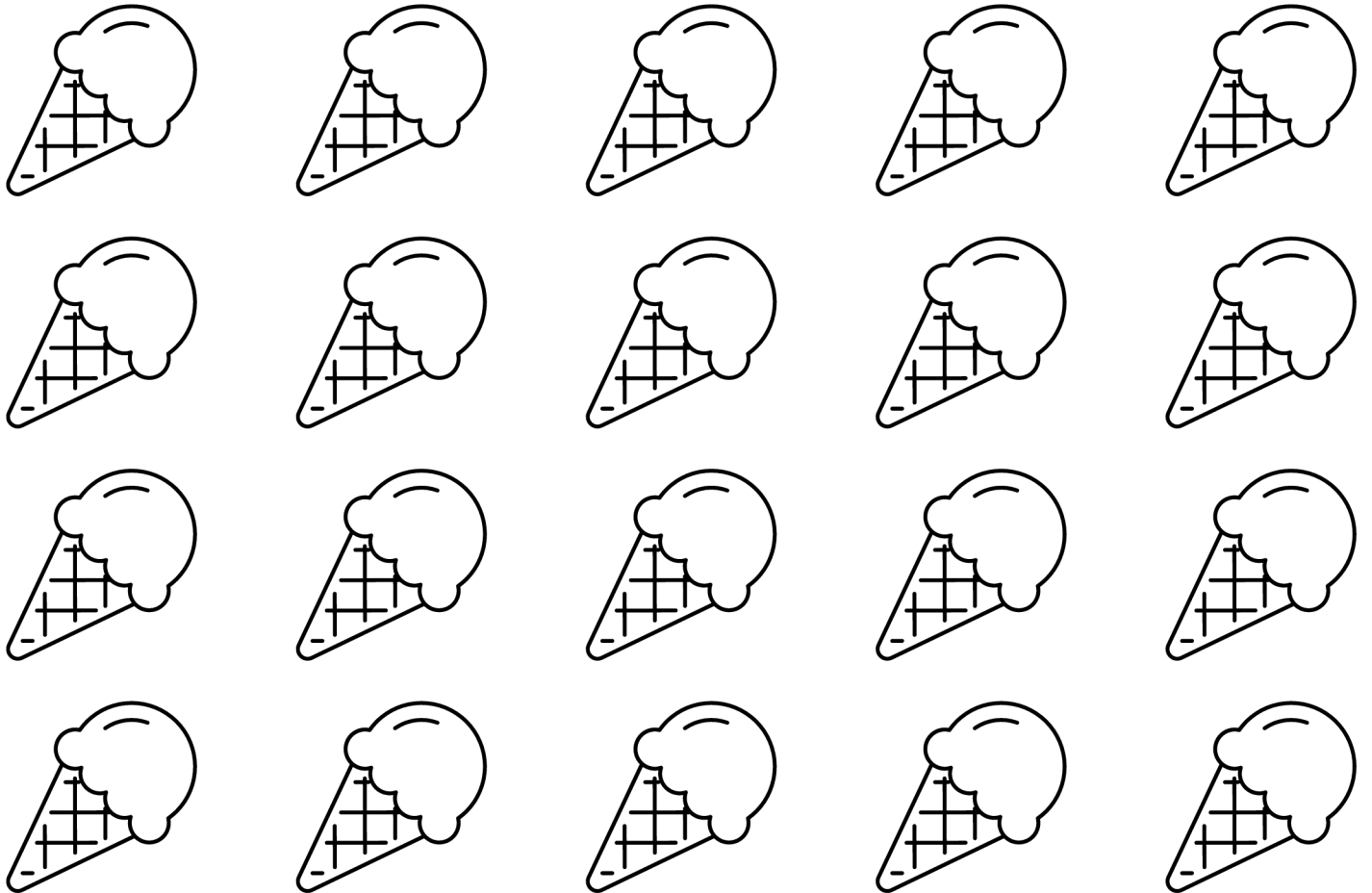
Let people know about the service you can provide. Create four postcards that provide information about your service. Include information like:

- The type of service you provide (examples: Dog Walking, Mowing, Organizing)
- Your name and how to contact you (example: provide a family phone number)
- A drawing of your service or a tool you use
- The cost of your service (example: \$10 per hour or \$5 per dog walk)

A large rectangular area divided into four equal quadrants by a dashed line. Each quadrant is a large empty box with a dashed border, intended for students to draw and write their postcard designs.

JUNE READING LOG

Color 1 ice cream cone for every 20 minutes of reading this month.



Write down the titles of the books you are reading:

INSTRUCTIONAL INFORMATION & ANSWER PAGE

- 3-4 Let kids read the Let's Play Money newsletter and help them make plans for their summer.
- 5 Kids go outside and look for the items on the scavenger hunt sheet. They check off each item found. This can be done in a single session or over a week's or month's time.
- 6 Kids color.
- 7 Borrowing, Safety, Savings, Financial Services, Convenience
- 8 Kids read and color. Discuss stocks and bonds with your kid to help their understanding.
- 9 Answers from left to right from the top: \$13, \$15.90, \$13.15, \$18.50, \$7.40, \$12.05, \$5.45, \$15.05, \$12.28
- 10 Kids color and cut the cash to use on page 11.
- 11 Kids cut-out and label tags for a real or play Garage Sale. Shop. They can accept real cash in a real setting or use the play cash (see page 10) to have a pretend Garage Sale.
- 12 Kids read the business story.
- 13 Kids write down three services they can offer. Ideas include any type of home chores (indoor or outdoor) or help or skill they can offer to the family or to neighbors or close friends. Provide adult supervision as needed.
- 14 Kids create postcards to let people know about their services. If handing cards to neighbors or to those beyond the family circle, provide appropriate contact information (example: a parent's cell phone number). This is a great opportunity for kids to work for people you know and trust so kids can get the full experience of providing their own labor in exchange for a tangible financial result. Note: This activity can also be done in a school or home setting in exchange for real or play money.
- 15 Kids complete this summer reading chart by reading independently or with an adult.

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 3:

- Spending & Saving (3SS) 1,5,6
- Investing (3I) 1

(2) NFEC (Grade 3):

- Accounts, Savings, Budgeting, and Investment Standards: Identify best practices for saving money, including budgeting. Explain the benefits of saving.

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