



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 August **Let's Play Money printable packet for 6th 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

1	Welcome Page
2	Table of Contents
3-4	Money News
5	Fun Page
6	Color
7-8	Life Activity Pages
9	Money Math
10	Cash Corner
11	Pop-up Stand
12-14	Business Story & Exercises
15	Reading Log
16	Instructional Information & Answer Pages

Supplies Needed

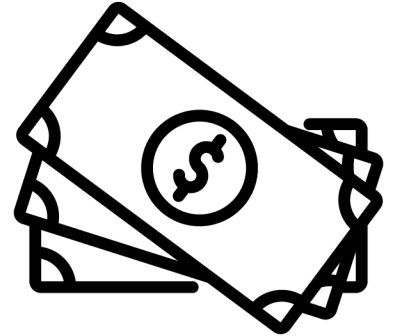


LET'S PLAY MONEY

NEWS

BACK-TO-SCHOOL SHOPPING

This year, people are expected to spend \$38.8 billion on back-to-school shopping. This is the second-highest amount ever recorded. Last year people spent \$41.5 billion on back-to-school shopping. Most of these people make their purchases online. Additional popular places to shop include department stores, discount stores, clothing stores, and electronic stores.



Here are some key points from a recent WalletHub study:

- **Financial Literacy:** Last year, 91% of parents thought schools should teach financial literacy. This year, 95% of parents think so.
- **Saving on Shopping:** 33% of parents use coupons, 29% of parents apply for new credit cards, 19% of parents shop during sales tax holidays, and 19% of parents found other ways to save money.
- **Kids and Debt:** Most parents (77%) believe it is okay to go into debt to pay for their kids' education.
- **Shopping Preferences:** Parents find good deals at stores in-person (53%) and online (47%).

This year, back-to-school spending on clothes, shoes, electronics, and school supplies by families with kids in elementary through high school will be about \$874.68. Last year it was \$890.07. These are the two highest amounts ever recorded by this survey. Financial literacy is important for figuring out how to be smart about reducing what you spend.

<https://www.usatoday.com/story/money/shopping/2024/07/25/back-to-school-supplies-costs-2024/74516086007/>



DIY POPSICLES

Making DIY popsicles is a fun and easy way to enjoy the last days of summer! All you need are some simple ingredients and a bit of creativity. Here's a quick recipe to get you started:

Fruit Popsicles Recipe:

1. Ingredients:

- 1 cup of fruit juice (like orange or apple juice)
- 1 cup of fresh fruit (like berries, mango, or sliced bananas)
- 1 tablespoon of honey or sugar (optional)

2. Instructions:

- a. Blend the fruit and juice together in a blender.
- b. Add honey or sugar if you want extra sweetness.
- c. Pour the mixture into popsicle molds or small cups.
- d. Insert sticks into the molds.
- e. Freeze for at least 4 hours or until solid.

Enjoy your homemade popsicles on a hot day!

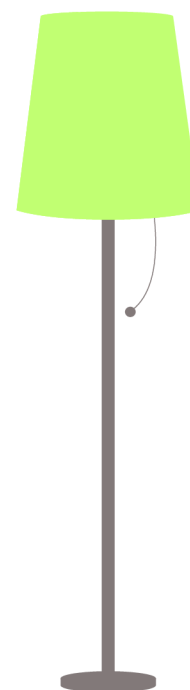


SUMMER BEDROOM REFRESH

Summer is the perfect time to give your room a fresh new look without spending any money. One simple and fun way to do this is by rearranging your furniture! It's a great way to get excited for the new school year and make your space feel brand new.

Here's how to get started:

- 1. Plan Your Layout:** Before you move anything, sketch out a few different ways you might arrange your furniture. Think about how you use your room and what would make it more comfortable or stylish.
- 2. Clear the Space:** Move smaller items like books, lamps, and decorations to a different spot so you have a clear path to rearrange the big furniture pieces.
- 3. Try New Arrangements:** Experiment with different furniture layouts. Maybe move your bed to a new wall or swap the desk and chair with your reading nook. See how it changes the feel of the room!
- 4. Add Personal Touches:** After moving your furniture, update your room with new arrangements of your favorite decorations or artwork. It's like a mini-makeover!



FUN PAGE

How much money is in the jar?

Color and cut out the bookmark.

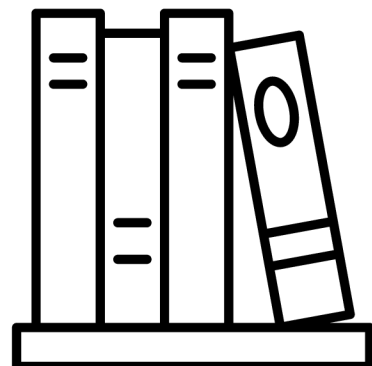


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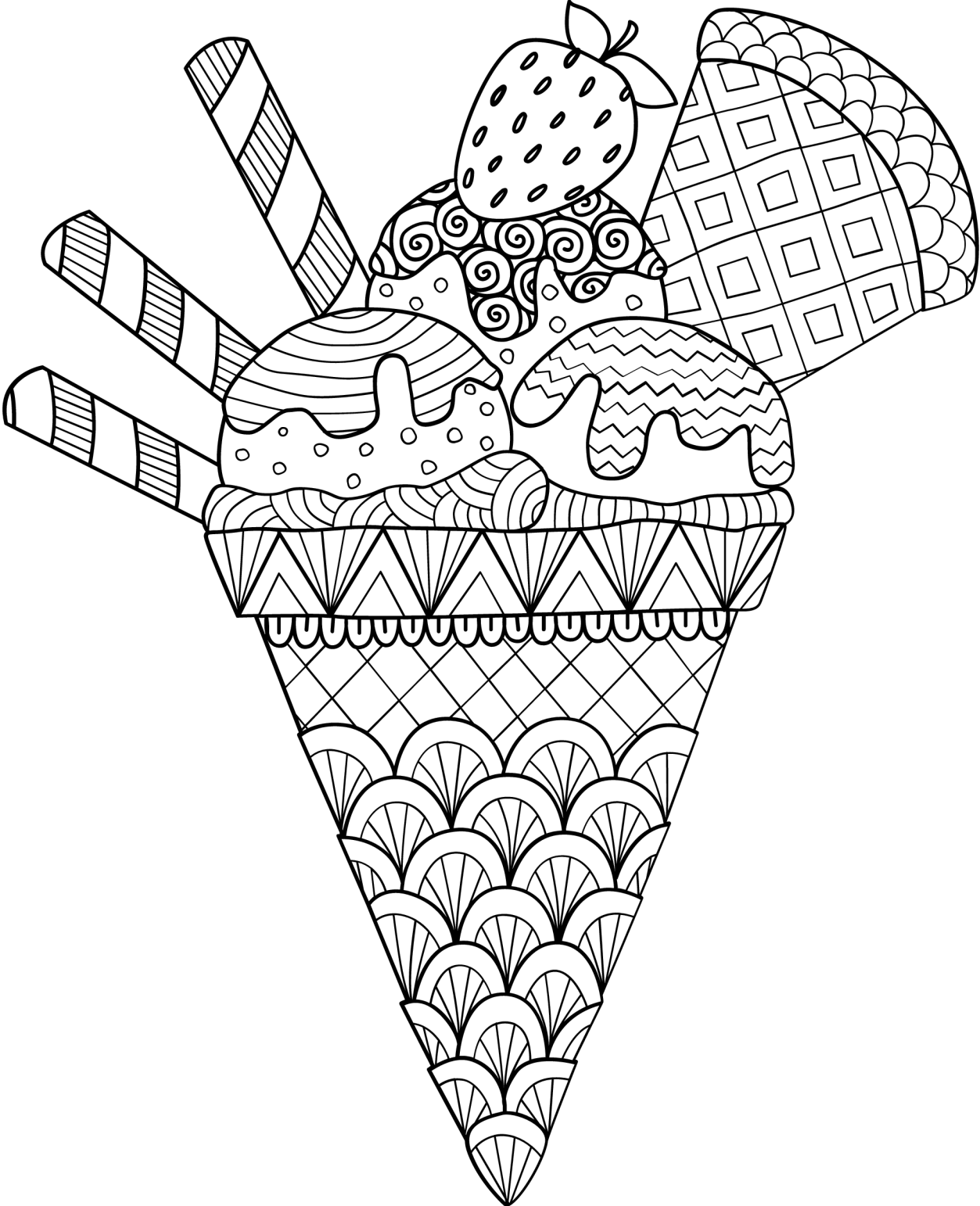


What building has the most stories?

A library!



COLOR



LIFE ACTIVITY



Back To School Shopping

Needs = Things we require because they are essential or important

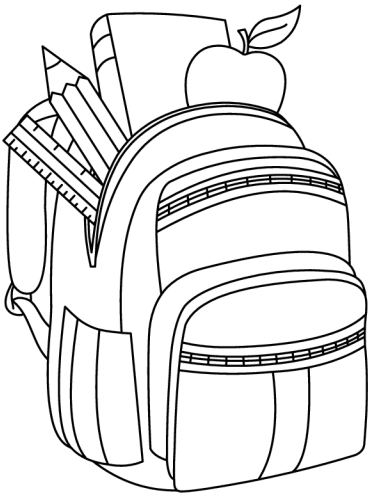
Wants = Things we desire or wish to have or possess

School Supplies

Make a list of:

Needs

Wants



School Clothes

Make a list of:

Needs

Wants



LIFE ACTIVITY



Back To School Shopping

Budget = An estimate for how much to spend and a record of how much was spent.

Budget: School Supplies or School Clothes (or both)

Item Name	Estimated Cost	Actual Cost
TOTAL		

Instructions:

- Make a list of items you plan to buy in chart above.
- In the box to the right, write down how much you estimate the item will cost
- Once you purchase the item, use the final box of each row to write down how much the item actually costs.

Budgeting Plan and Review

- Before you go shopping, decide how much you plan to spend. This will allow you to focus on what you NEED first and help you use the amount of money you plan to spend.
- After you go shopping, compare how much you planned to spend with how much you actually spent. Did you spend more than you planned and if so why? Did you spend less than you planned to spend and if so why?

MONEY MATH



Calculate

Calculate the back-to-school purchases.



1. Emma bought a new pair of shoes for \$34.99 and a pair of jeans for \$38.50. How much did she spend school shopping today?

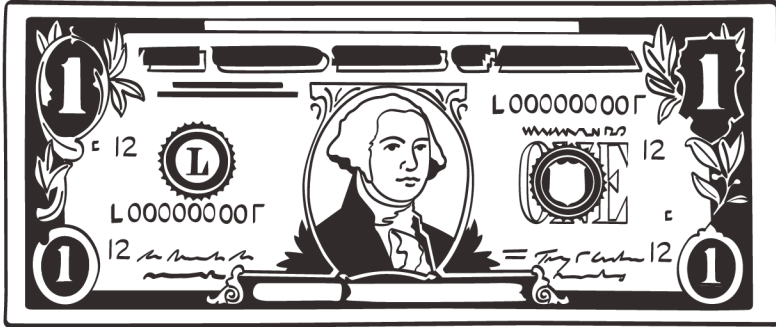
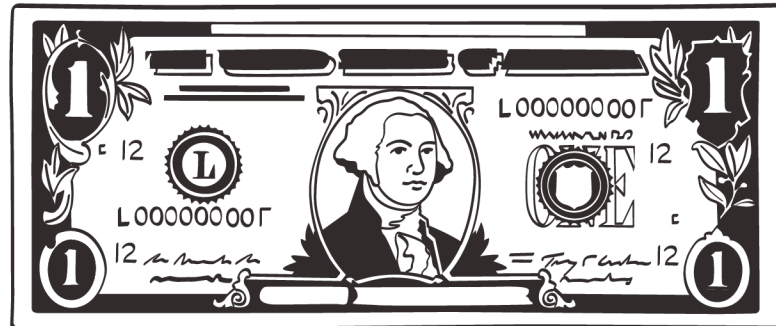
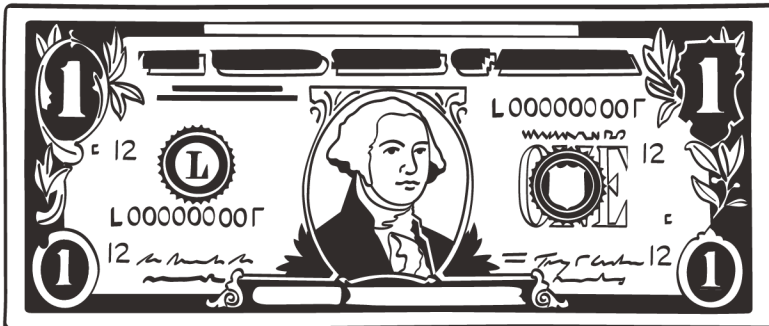
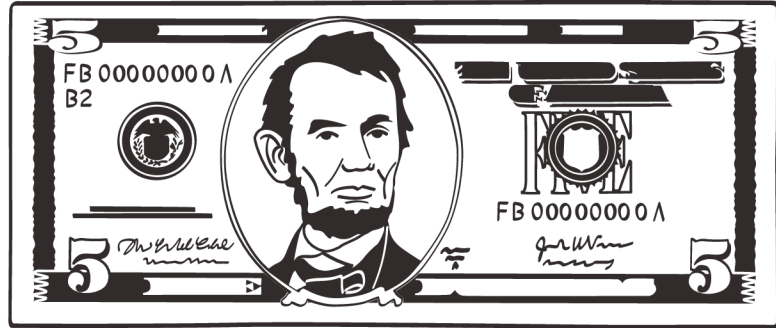
2. Max gave the cashier a twenty dollar bill to pay for the school supplies that cost \$17.89. How much change did he get back?

3. Cat bought a new backpack that was on sale. The original price was \$64.50. It was 50% off. How much did it cost?

4. Nick likes to wear t-shirts to school. He bought three t-shirts for \$5 each. He bought two t-shirts for \$7 each. How much did all of the t-shirts cost?

CASH CORNER

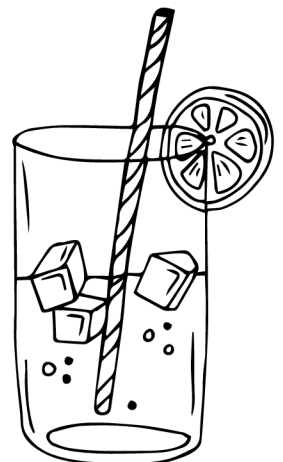
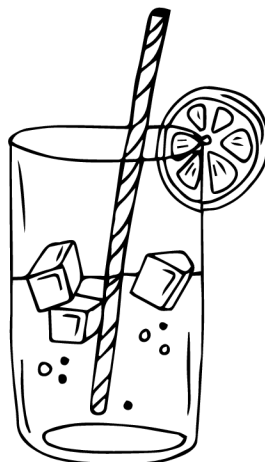
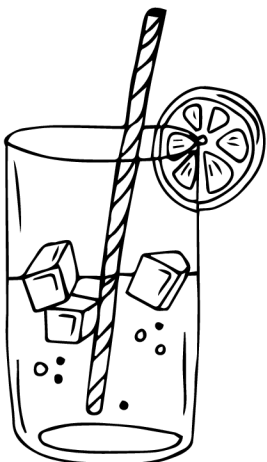
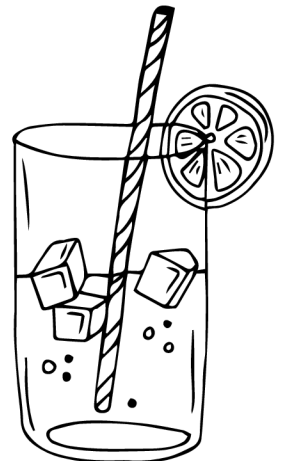
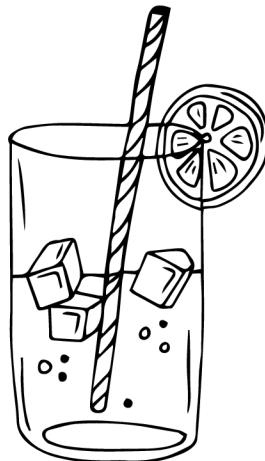
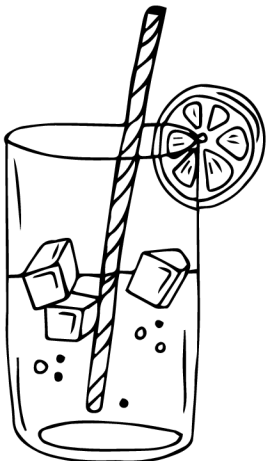
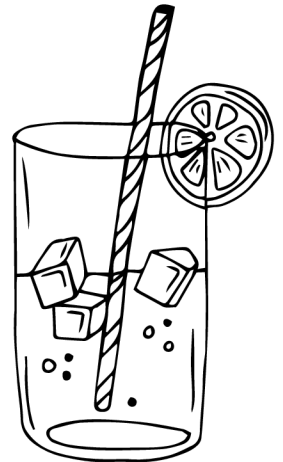
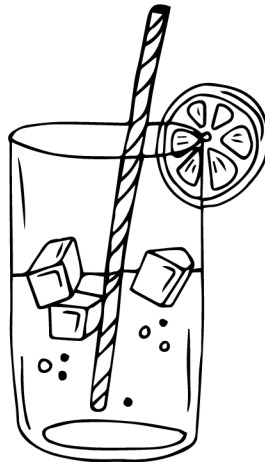
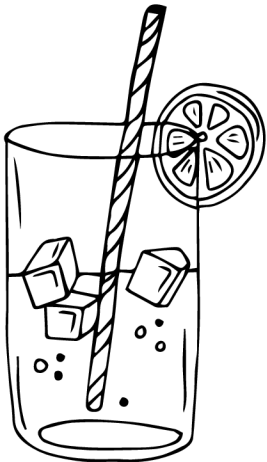
Color and cut out the cash.
Use the cash on the next page for a pretend Pop-up Stand.



POP-UP STAND

Start a Pop-up Stand. Color and cut out the products on this page and sell them 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.

LEMONADE STAND



BUSINESS STORY



Original Story by Mara Williams "Cat and Emma Start A Lemonade Stand"

One sunny afternoon, Emma went to Cat's house to hang out together. They decided to bake a batch of delicious brownies. While waiting for the brownies to cool, Cat had an exciting idea.



"Let's make lemonade to go with the brownies!" she suggested.

"And we could have a lemonade stand!" Emma added enthusiastically.

The girls quickly got to work. Cat found a large pitcher and a canister of lemonade mix in the pantry, while Emma filled the pitcher with water and stirred in the mix. They put the lemonade in the fridge to chill.

Next, they set up a small table at the end of the driveway, covering it with a bright yellow cloth. Cat brought out the cold lemonade and plastic cups, and Emma carefully placed the brownies, each wrapped in plastic, on the table.

They made a colorful sign that read:

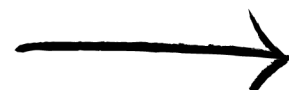


They calculated the costs of their supplies: the lemonade mix was \$4, the cups cost \$2, and the ingredients for the brownies came to \$6. In total, they spent \$12.

As neighbors started passing by, they couldn't resist the refreshing lemonade and tempting brownies. Emma and Cat noticed that many customers bought both items, which helped boost their sales. They realized that offering a combination of drinks and treats was a smart business strategy.

As the day went on, they sold cup after cup of lemonade and nearly all the brownies. With just two brownies left, they knew they needed a little extra effort to sell them. Cat had an idea.

Continued on next page...





Continued below...

Make Money

"Let's tell people these are the last two brownies!" she suggested. "Maybe they'll want to buy them before they're all gone."

They announced to the next few customers that there were only two brownies left. This created a sense of urgency, and soon enough, a neighbor bought the last two brownies, not wanting to miss out.

By the end of the day, Emma and Cat had sold all the lemonade and brownies. They counted their earnings and subtracted the \$12 cost of supplies. They were thrilled to find they had made a good profit, which they split evenly.

Emma and Cat were proud of their successful day. They not only had fun running the lemonade stand but also learned valuable lessons about business, like smart marketing and managing costs.

.....
Emma & Cat made money hosting a pop-up lemonade stand.

**Write down three ideas you have for making money.
(Bonus - write down how much it would cost to start each business).**

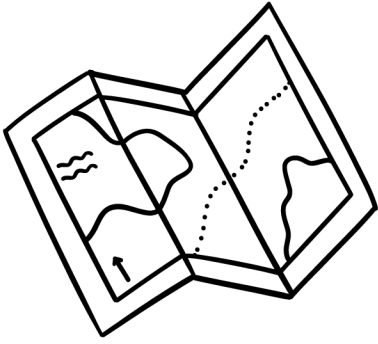
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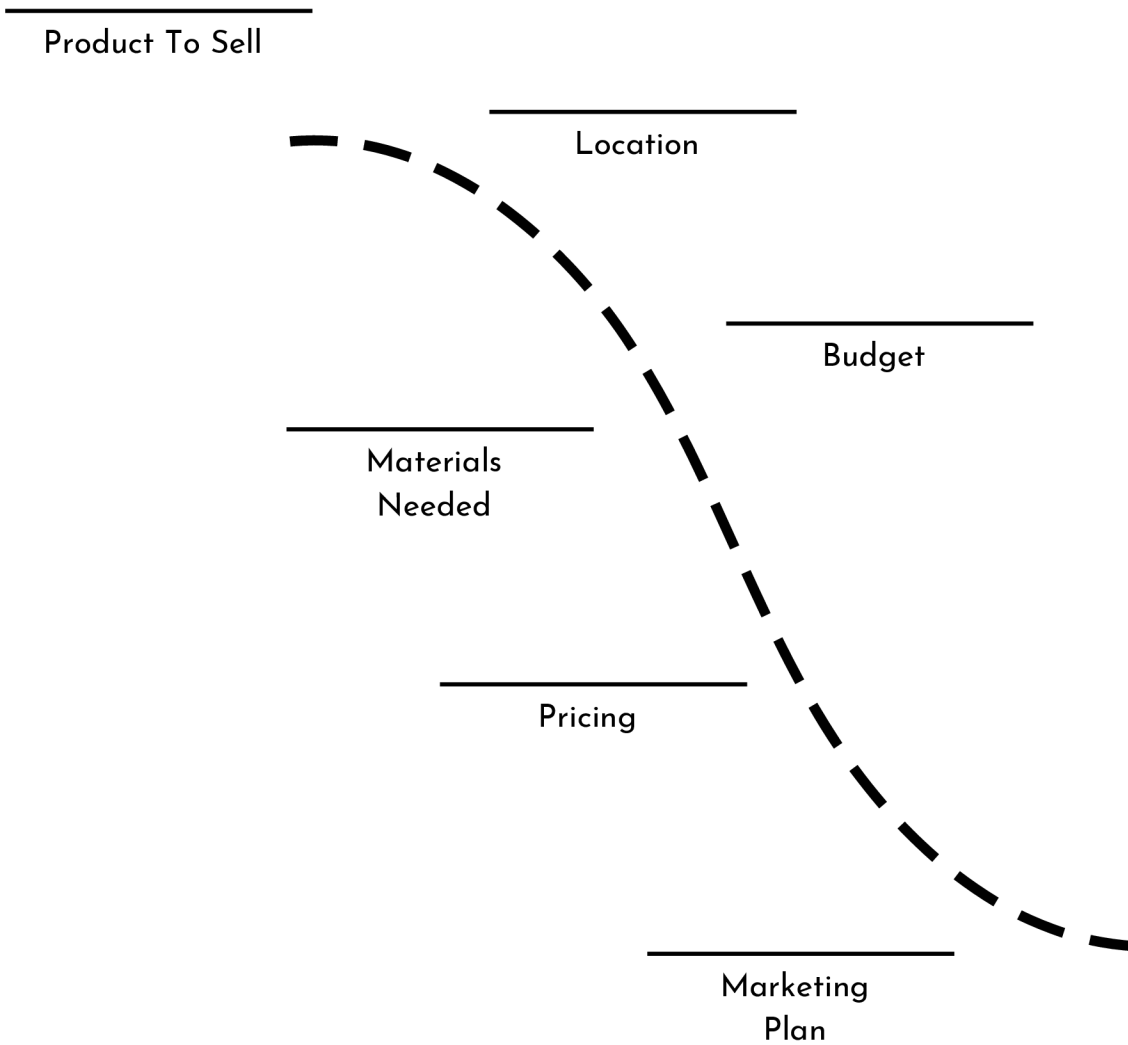


Map It Out



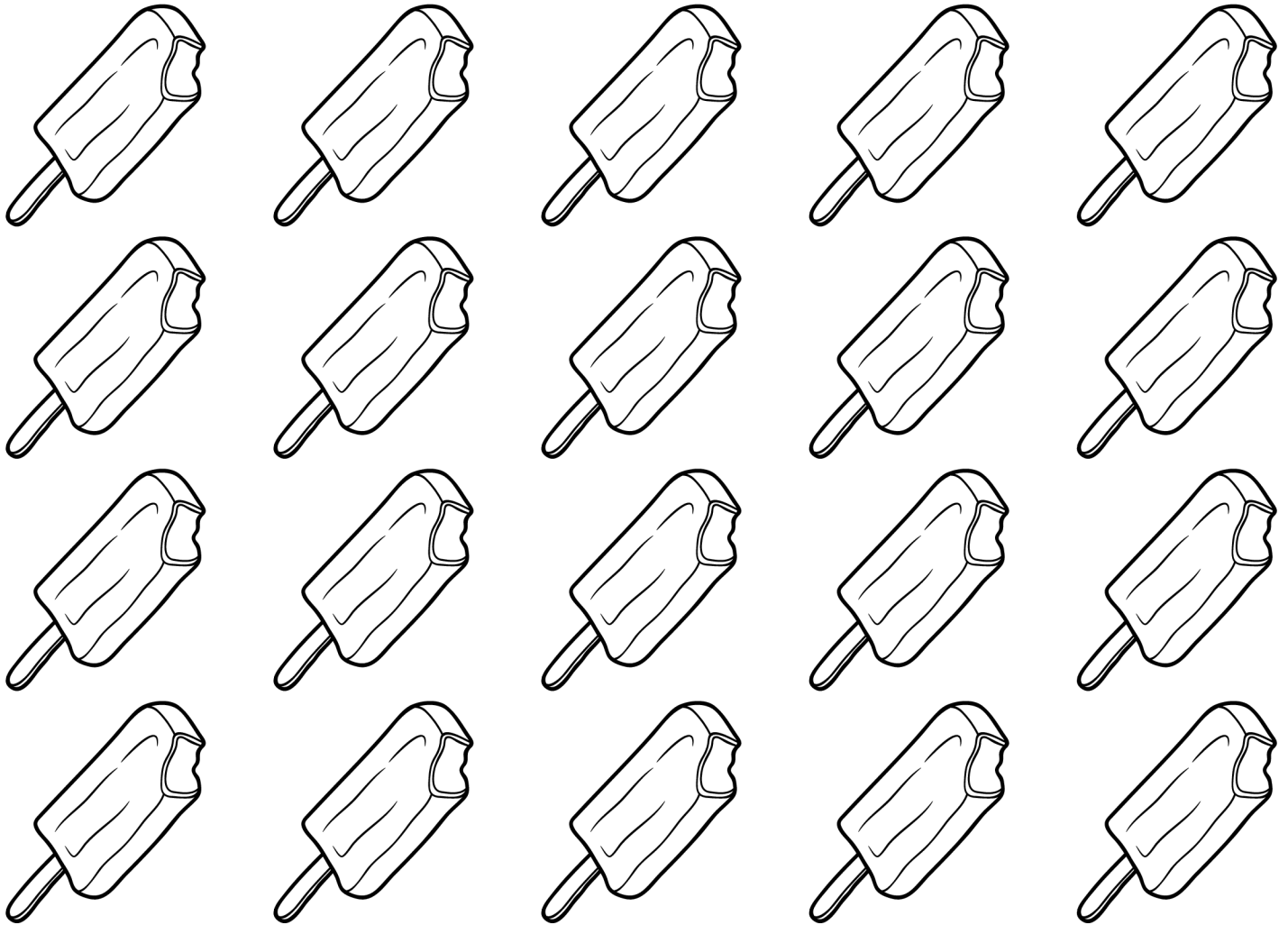
To start a pop-up business, begin by mapping out a plan that includes choosing a product to sell, finding a good location, and setting a budget. Next, make a list of the materials needed, decide on pricing, and plan how to market your business to attract customers.

Use the map to brainstorm or "map out" your ideas. You can practice thinking through starting a business without actually starting it.



AUGUST READING LOG

Color 1 popsicle for every 20 minutes of reading this month.



Write down the titles of the books you are reading:

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 count the change (= \$1.06). They color and cut out the bookmark.

6 Kids color the design.

7 Kids make a list of needs (things they must have) and wants (things they would like to have). One list is for school supplies; the other is for clothes.

8 Kids use the budgeting sheet to write down specific items they plan to purchase. In the column to the right, they write down the estimated cost for an item (this is a good time to help kids understand how much this item might cost by looking online or in stores for similar items). Once the item is purchased, kids use the next column to write down how much it did cost.

9 \$1. 73.49, 2. \$2.11, 3. \$32.25, 4. \$29

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

11 Kids color and cut out items for a pretend pop-up stand. 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 Kids write down three pop-up business ideas. Bonus: They write down how much it would cost to start each one.

14 Kids map out a business idea. First, they state their product idea and then follow the prompts. They may need extra paper to record their answers. This is a brainstorming exercise with no wrong answers. Questions to ask: What did you discover? What do you need to research?

15 Kids color each popsicle for every 20 minutes of reading this month.

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 6:

- Financial Decision Making (6FD) 1,2,7
- Employment & Income (6EI)

(2) NFEC Grade 6:

- Financial Psychology Standard: Explain how influences - such as other people, emotions, and marketing - affect how people make decisions about money, how they save, and how they spend.
- Income, Careers, Business, and Entrepreneurship Standards: Explain how a job is different from a career and how preparing for a career has various costs, but also has expected financial return.

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