



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 5th 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



LET'S PLAY MONEY

NEWS

SUMMER MEMORIES

As summer winds down and you get ready for back-to-school, why not make a special keepsake box or journal to remember all the fun you had? Fill it with photos, small souvenirs, and postcards from places you visited. Wrap it up in special paper or paint it your favorite color. Every time you look at it, you'll remember all the awesome things you did this summer.



Small souvenirs like ticket stubs from movies or little notes about your favorite summer moments will help your keepsake box be even more special. On the outside of the box, you can even add stickers and drawings that help you remember what you did this summer and make the box uniquely yours. This is a creative project that you can do for free before you go back to school.

BACK TO SCHOOL SPENDING FOR FAMILIES

According to a consumer reporter from USA Today, families are feeling the pressure of back-to-school shopping. A study by WalletHub found that about 3 out of every 4 parents think schools request parents to buy too many supplies. Additionally, 86% of parents believe the cost of education is too high. Over half of the parents surveyed anticipate spending more on back-to-school items this year than they did last year.

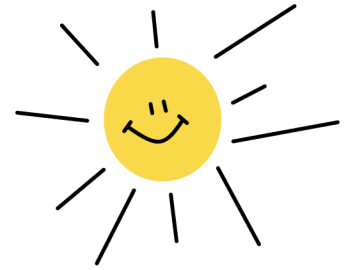


This year, back-to-school spending on clothes, shoes, electronics, and school supplies by families with kids in elementary through high school will be about \$874.68. Last year it was \$890.07. These are the two highest amounts ever recorded by this survey. Financial literacy is important for figuring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

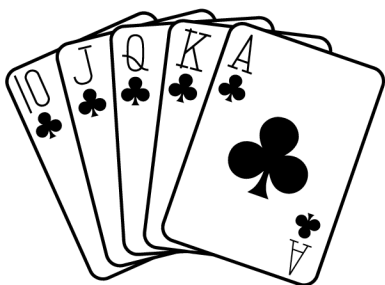
<https://www.usatoday.com/story/money/shopping/2024/07/25/back-to-school-supplies-costs-2024/74516086007/>

LAST DAYS OF SUMMER – FUN & FREE!

Before summer ends, there are plenty of fun and free things you can do to make the most of it! You can play games with your family, have a picnic in the park, or even rearrange your room for a fresh new look. These activities are not only free but also a great way to enjoy the last bit of summer fun. Here is a list of ideas:



1. Start a journal.
2. Do a 1,000-piece puzzle.
3. Read a newspaper or magazine from front to back.
4. Play Monopoly.
5. Make dinner for your family.
6. Learn a magic trick and put on a show for your family.
7. Clean out your drawers and donate your unwanted items.
8. Teach yourself to do a handstand.
9. Make up a dance routine to your favorite song.
10. Hold a garage sale or car wash.



Playing card games is a fun and free way to have a great time! You can try games like Poker, Spit, or Solitaire. If you don't know how to play any of these games, now is a perfect time to learn. Grab a deck of cards and ask a family member or friend to teach you the rules. Playing cards is a cool way to challenge yourself and have lots of fun!

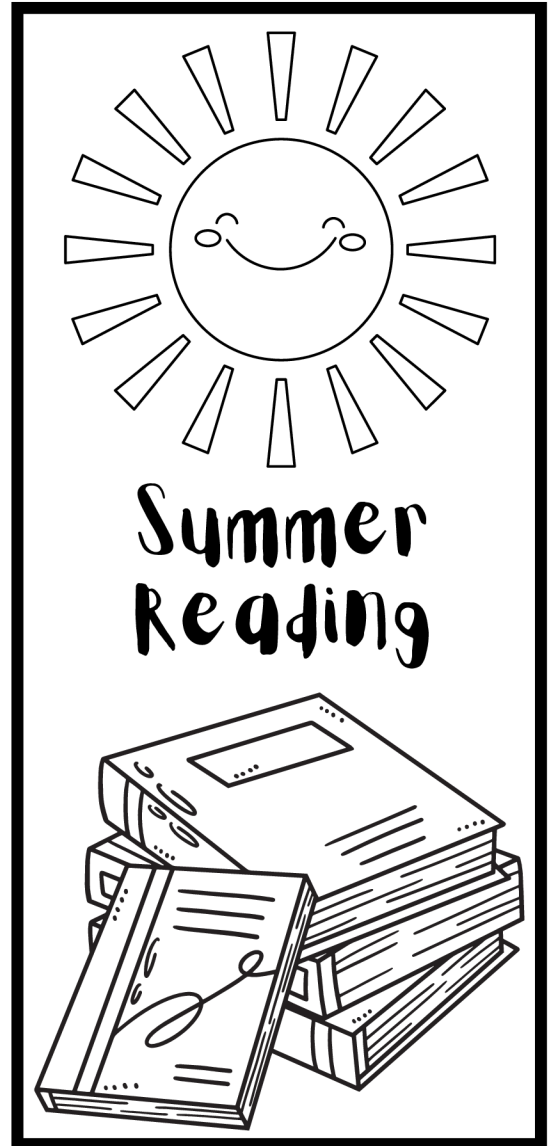
FUN PAGE

How much money is in the jar?

Color and cut out the bookmark.

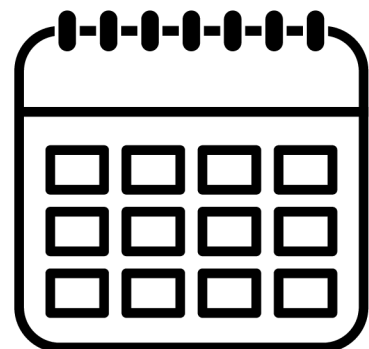


\$ _____

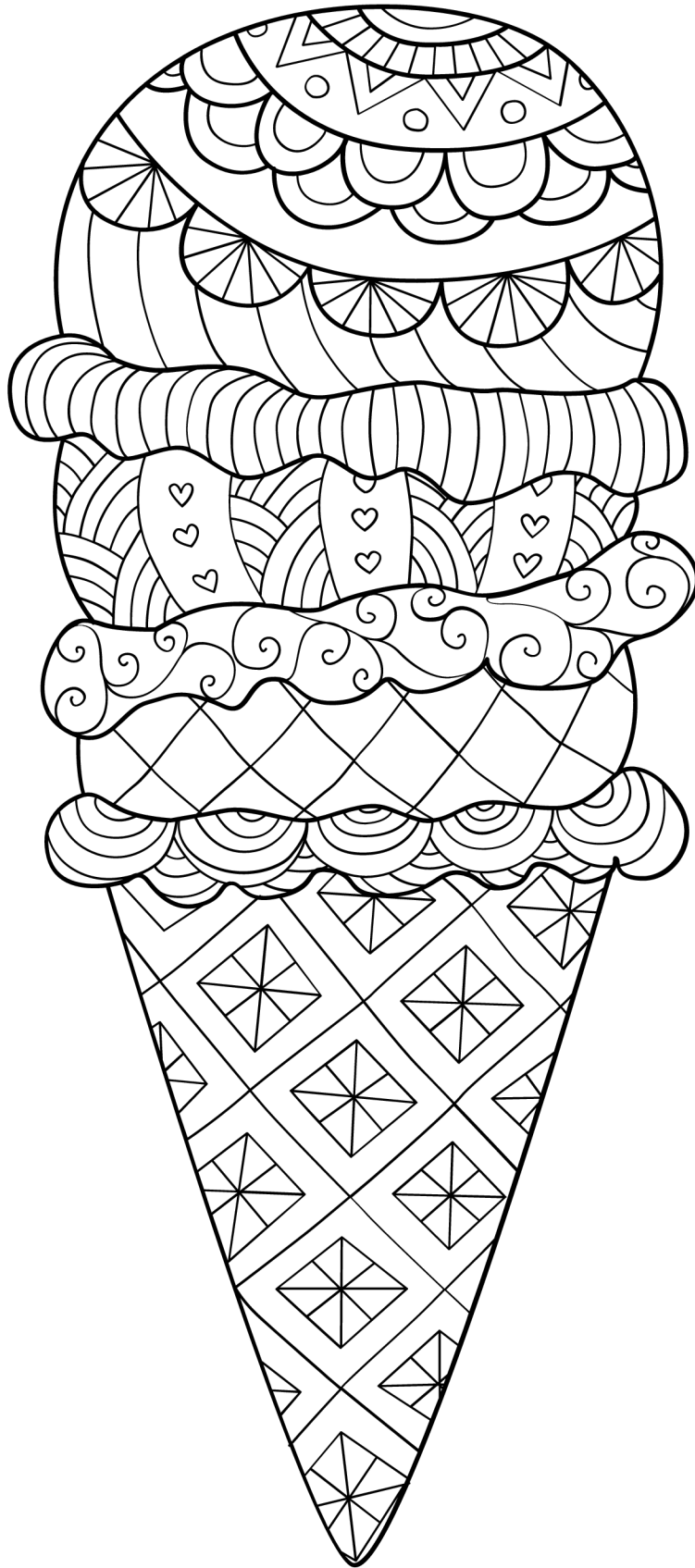


How many months have 28 days?

All of them!



COLOR



LIFE ACTIVITY



Back To School Shopping

Needs = Things we require because they are essential or important

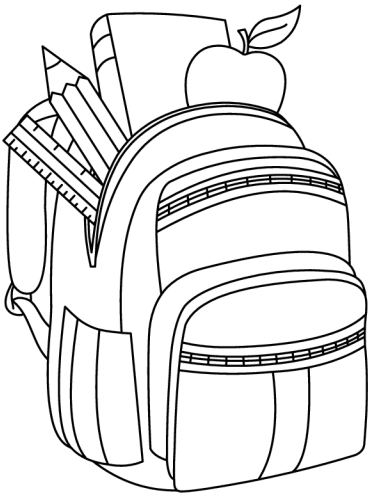
Wants = Things we desire or wish to have or possess

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 the 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

Add It Up

Calculate the total amount of each purchase.



SCHOOL SUPPLIES

$$\begin{array}{r} \$1.99 \\ 1.50 \\ 3.25 \\ 4.85 \\ + \underline{2.60} \end{array}$$



CLOTHES STORE

$$\begin{array}{r} \$10.00 \\ 9.75 \\ 2.10 \\ 2.10 \\ + \underline{6.99} \end{array}$$



BOOKSTORE

$$\begin{array}{r} \$2.50 \\ 5.99 \\ 4.89 \\ 3.00 \\ + \underline{7.65} \end{array}$$



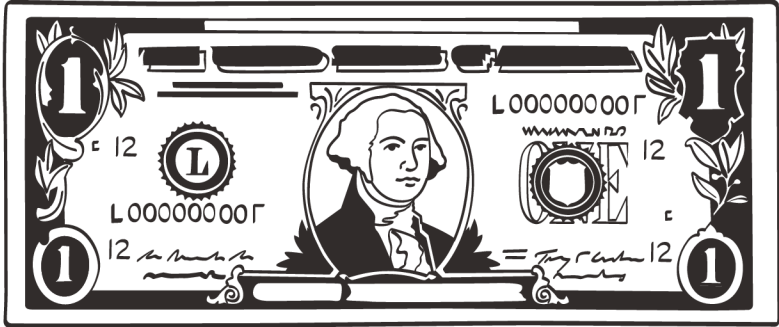
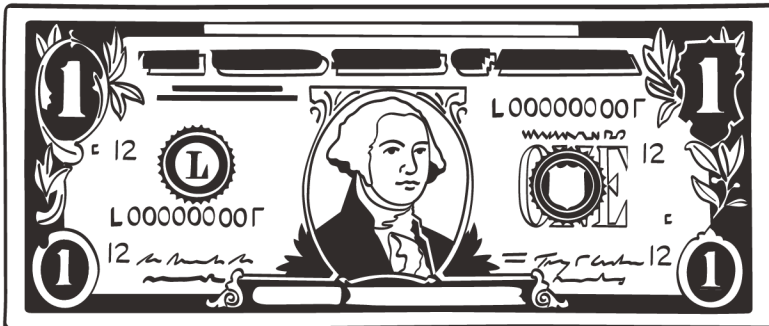
GROCERY STORE

$$\begin{array}{r} \$1.99 \\ 4.55 \\ 3.25 \\ 2.89 \\ + \underline{7.50} \end{array}$$



CASH CORNER

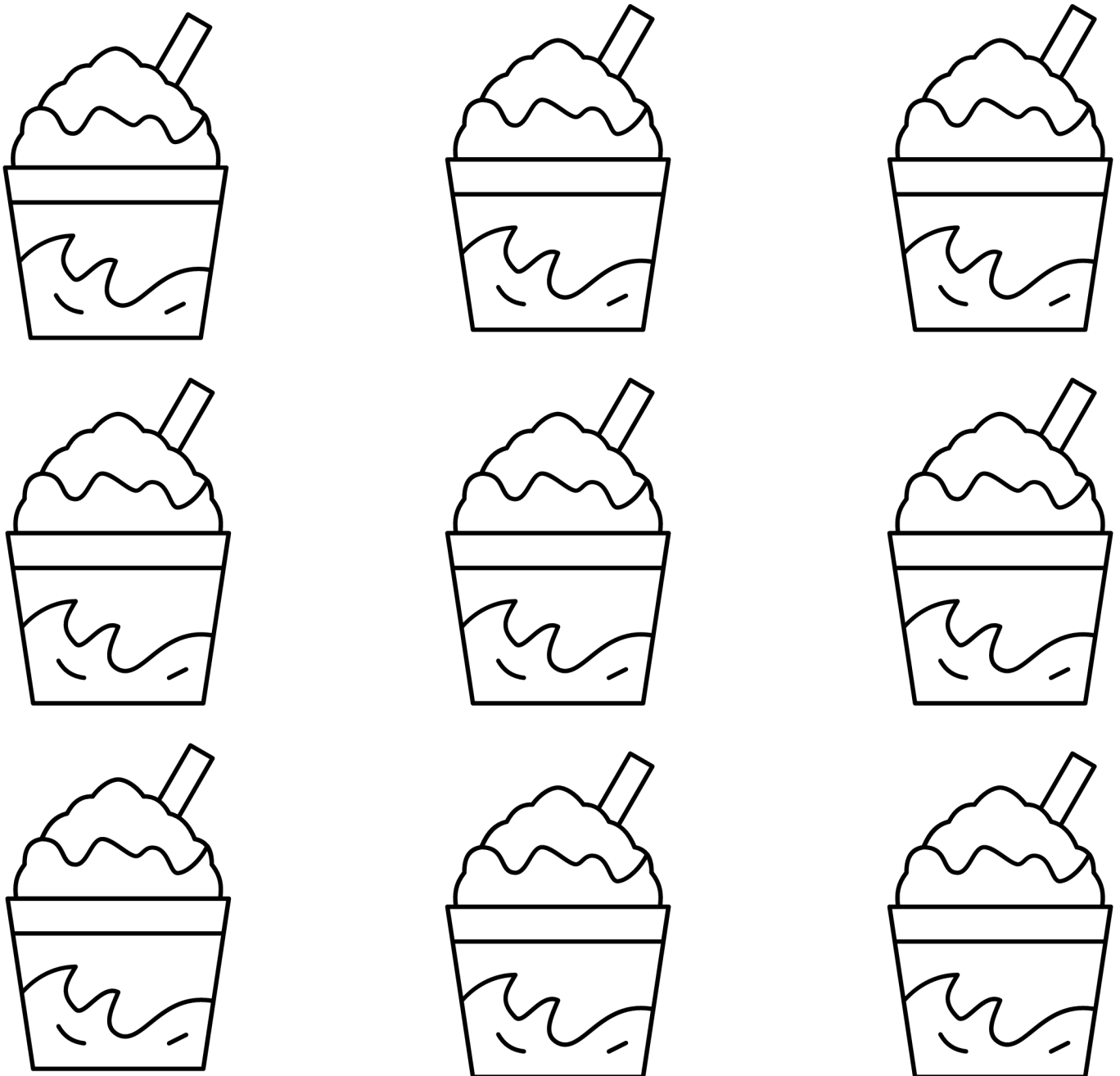
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Stand.



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.

SHAVED ICE 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:

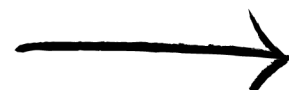


They calculated the costs of their supplies: the lemonade mix was \$4, the cups cost \$2, and the ingredients for the brownies came to \$6. In total, they spent \$12.

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...





Business

Continued below...

"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.

.....

Write down three things that Emma and Cat did well with their lemonade stand.

1.

2.

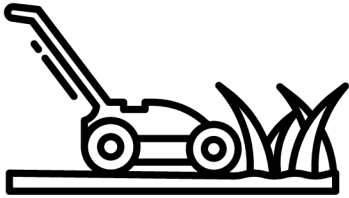
3.



Ready For The Future

Making smart financial decisions today, like running a lemonade stand or doing other type of paid work, can teach important business skills and help you save money. These experiences and savings can open up more opportunities in the future, such as starting a bigger business or paying for something you really want.

Draw a line to connect jobs you can do now that will provide you with opportunities in the future.



Now: Mow the lawn regularly for a neighbor.



Future: Take classes to learn how to become a veterinarian or vet tech.



Now: Make handmade products & sell them at a local Farmers Market or Holiday Bazaar.



Future: Get a job at a bakery or restaurant.



Now: Pet sit for a friend while they are on vacation.



Future: Write down the neighbor's name & phone number as a reference on a job application for first job.



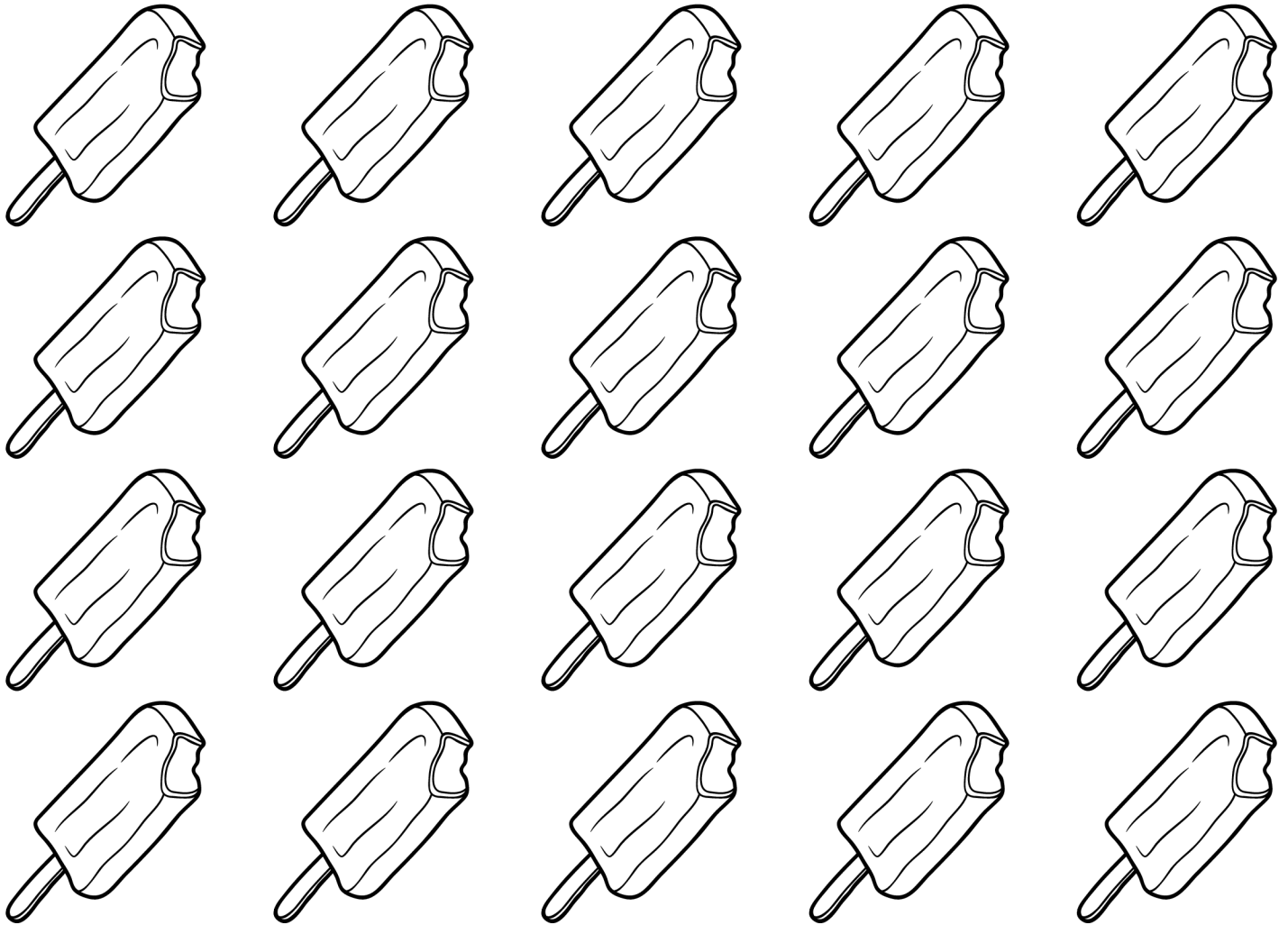
Now: Make cupcakes for a bake sale.



Future: Use my sales skills from my small business in a real sales job.

AUGUST READING LOG

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



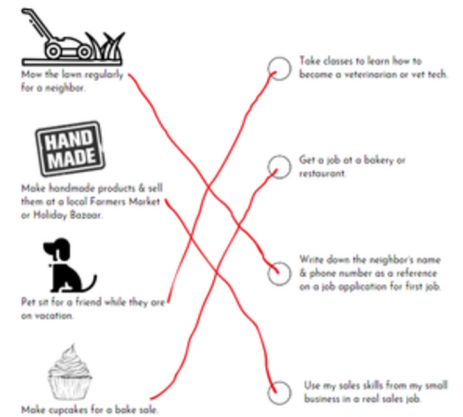
Write down the titles of the books you are reading:

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 (= \$1.15). 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 Left to right \$14.19, \$30.94, \$24.03, \$20.18
- 10 Kids color and cut the cash to use on page 11.
- 11 Kids color and cut-out items for a pretend pop-up stand. Give the play cash from page 10 to friends or family members to buy items. Keep some cash to use as change.
- 12 Kids read the business story.
- 13 Kids write down three things that Emma and Cat did well. Ideas include (but are not limited to): They paid attention to how much the ingredients cost so they could make a profit. They set up a nice display to attract customers. They told customers they were low on brownies to get people to buy them. They split the profit evenly.
- 14 See graphic (below right).
- 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 5

- Employment & Income (5EI)
- Financial Decision Making (5FD) 8,9,10,11,12

(2) NFEC (Grade 5):

- Financial Psychology Standards: Explain how decisions about money require an understanding of how much and how long someone must put aside or save. Explain that it takes deliberate action and attention to reach a goal.
- Income, Careers, Business, and Entrepreneurship Standards: Identify the kinds of lifestyles associated with different employment types and career paths based on earnings. Use interests, dreams, and skills to design a career preparation plan.

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