



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 December **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.

CONTENTS

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12-14	Business Story & Exercises
15	Bakery
16	Instructional Information & Answer Pages

Supplies Needed



LET'S PLAY MONEY

NEWS

WINTER HOLIDAY SPENDING

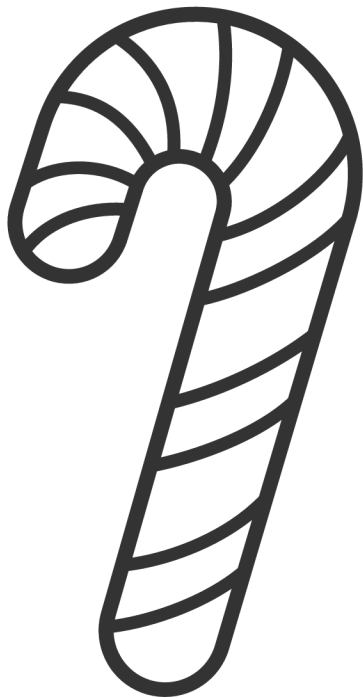
Most adults in the United States (92%) plan to celebrate winter holidays like Christmas, Hanukkah, or Kwanzaa this year. People are expected to spend an average of \$902 each on gifts, food, decorations, and other holiday items, which is a new record. This amount is about \$25 more than last year and \$16 more than the previous record from 2019.



According to the National Retail Federation, almost half of holiday shoppers plan to start shopping before November. They shop early to spread out their spending, avoid last-minute stress, skip the crowds, and get great deals. However, most people expect to finish shopping in December.

<https://nrf.com/media-center/press-releases/2024-holiday-spending-expected-reach-new-record>

CANDY CANE CRAZE



Candy canes are the top-selling non-chocolate candy in December, with 90% sold between Thanksgiving and Christmas. The busiest week for candy canes is the second week of December, probably because that's when many people decorate their trees.

According to the National Confectioners Association, candy canes may have started in 1670 when a choirmaster in Germany bent sugar sticks into shepherd's crooks for kids at a church event to keep them quiet. Historians believe the candy cane shape began in Europe in the 1600s when pulled sugar candies became popular.

<https://www.history.com/news/candy-canes-invented-germany>

“DIY” GIFT GIVING

"Do It Yourself" or "DIY" gifts are unique, fun to make, and show people you care because you put in time, effort, and creativity. Making gifts can also save money, and it's a great way to spend time with family or friends during the holidays.



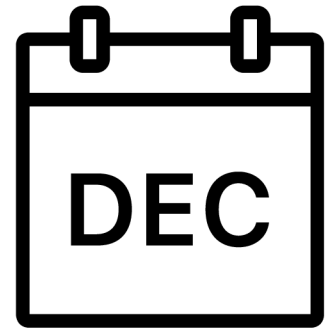
- Photo Frames - Take plain frames and decorate them with paint, stickers, or glitter. You can even glue on buttons, shells, or small decorations.
- Decorated Mugs - Use special markers or paint made for ceramics to decorate a plain white mug.
- Candles - Melt small amounts of wax (with adult help) and pour them into small jars or containers. Add a candle wick, and you can even mix in a few drops of essential oils for a nice scent.
- Gift Jars of Cookie Mix - Layer the dry ingredients for cookies (like flour, sugar, and chocolate chips) in a jar. Attach a tag with the recipe and baking instructions.
- Homemade Ornaments - Use salt dough or clay to make holiday ornaments. Roll out the dough, cut out shapes with cookie cutters, and bake them. Once they're cool, you can paint them and add ribbon for hanging on the tree.

GIFT GIVING IDEA LIST

Write down the name of people you plan to give a gift to and a DIY idea to make.

Names	DIY Idea
<input type="radio"/> _____	<input type="radio"/> _____
<input type="radio"/> _____	<input type="radio"/> _____
<input type="radio"/> _____	<input type="radio"/> _____
<input type="radio"/> _____	<input type="radio"/> _____

FUN PAGE



Unscramble the seasonal words:

itsfg

rfasc

ozfrne

tah

owns

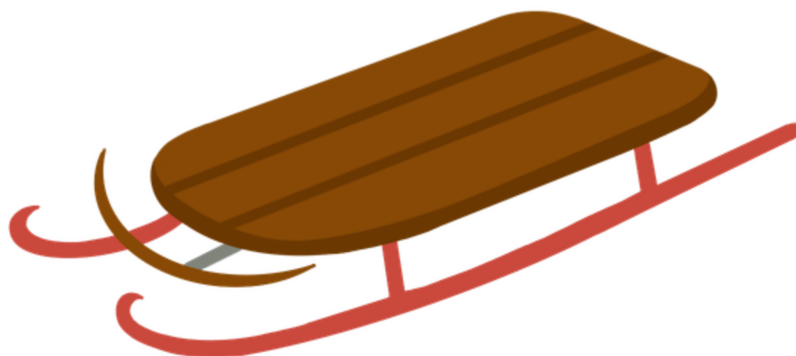
retniw

yocz

tstmien

cei

remecebD



COLOR

Color the snowman.



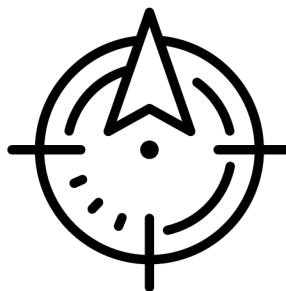
LIFE ACTIVITY



Needs and Wants Scavenger Hunt

- Pick a room in your house or school for the scavenger hunt.
- Make a list of six things in the room.
- Decide if each item is a **need** (something important to have) or a **want** (something nice to have) and circle your answer.
- Share and compare your answers with other people. Not everyone has the same needs and wants so discuss the differences.

1.	_____	Want or Need
2.	_____	Want or Need
3.	_____	Want or Need
4.	_____	Want or Need
5.	_____	Want or Need
6.	_____	Want or Need
6.	_____	Want or Need



LIFE ACTIVITY



Gift Giving



When you're choosing a gift for someone, try to think about what they might need or want. Here's how to pick a thoughtful gift:

Think About the Person

Ask yourself, "What would make them happy?" or "Is there something they could really use?" This shows you care about their needs and interests.

Avoid Choosing Based On Your Wants

Sometimes we give things we want or need, but that might not be as meaningful to the person receiving it. Gifts are more special when they're chosen with the other person in mind

Stay Within Your Budget

Giving a thoughtful gift doesn't mean spending a lot. It's better to give something small that's meaningful to the person than something expensive that they might not use.

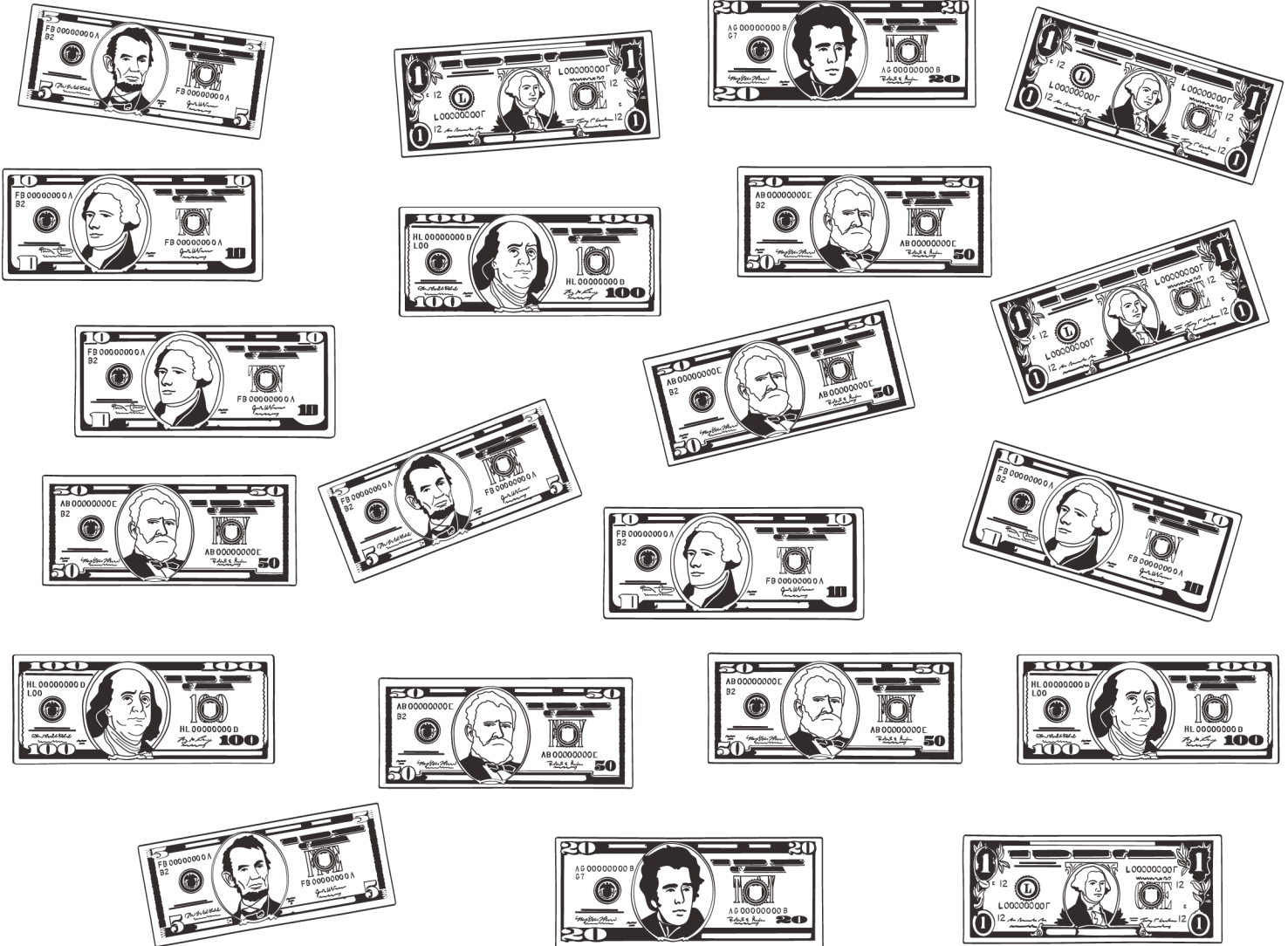


Write down the name(s) of a person you plan to buy a gift for at the holidays or in the future for their birthday. Write down what you think they would want and why it would make a nice gift for them.

MONEY MATH

Count The Cash

Count the cash and figure out the total.

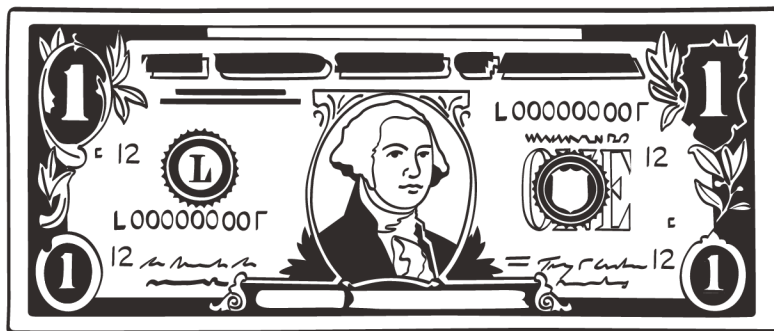
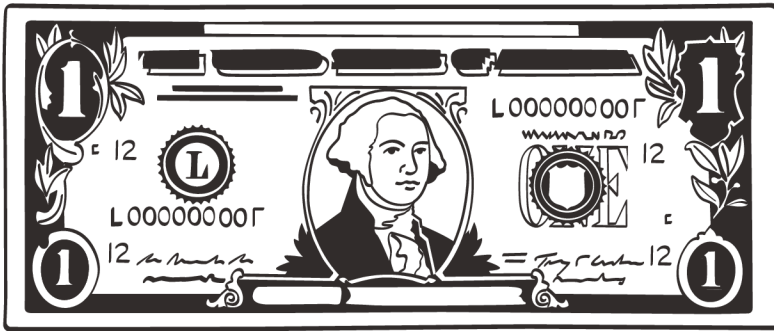
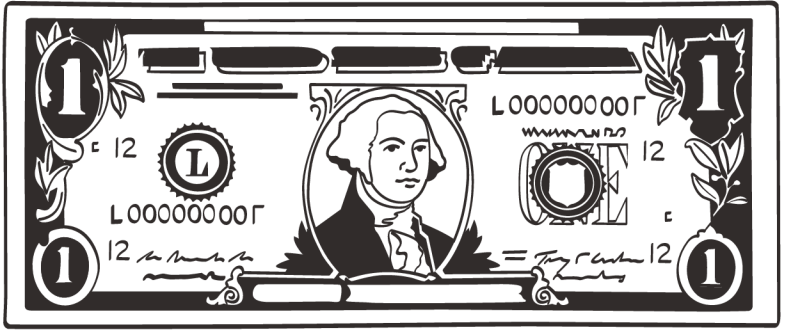
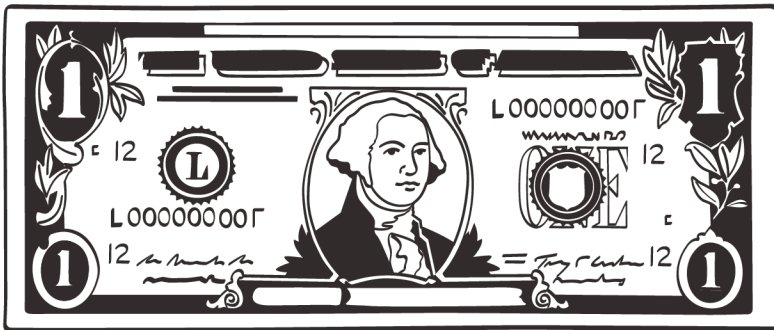
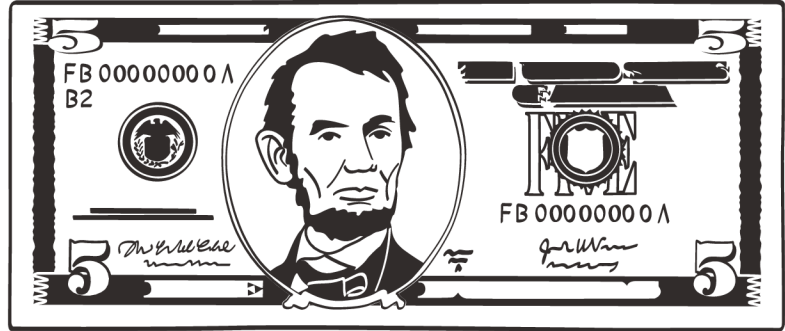


Count the number of times each note appears, then calculate the total cash for each note:

	\$100	\$50	\$20	\$10	\$5	\$1	Total
Count							---
Total							

CASH CORNER

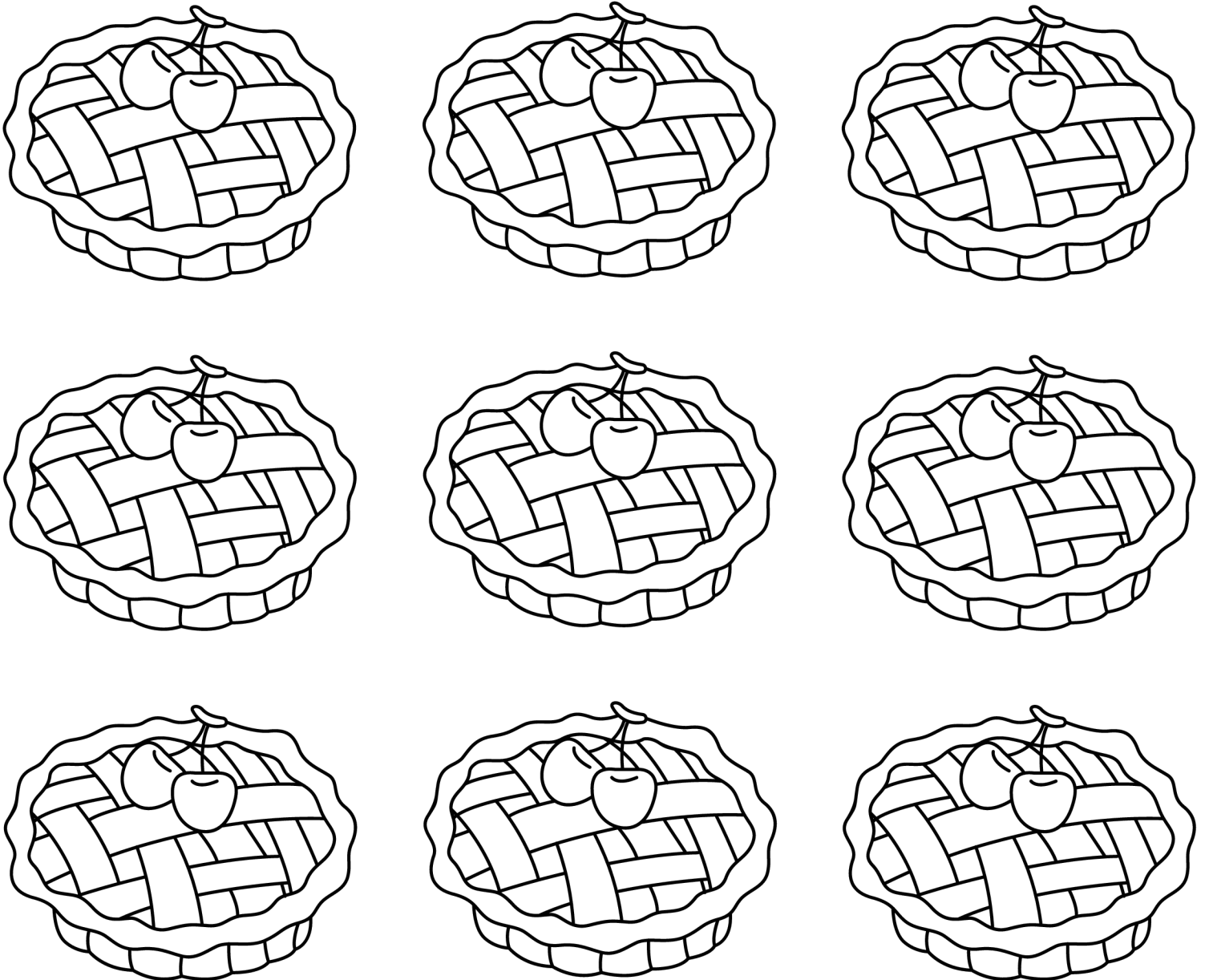
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Shop.



POP-UP BAKERY

Start a Pop-up Bakery. 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.

CHERRY PIE





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

Over the holiday break, I spent most of my time at my grandparents' house. They live on a Christmas tree farm. Grandpa spends the year tending the trees on the farm and the day after Thanksgiving, he opens for business. People come from all over to cut their own Christmas trees.

My grandma also sells items she makes for the holidays. She makes Christmas stockings, skirts for around the bottom of the tree, and matching pillows for the couch.

Over the holiday break, as I walked into the kitchen, Grandma pulled me aside and said, "Emma, I need some help with my business. Could you meet me up in the attic after dinner?"

We sat down at her table (in the attic), and she showed me her sales book from October, November, and December. She explained to me that she kept a new sales book for each quarter of the year.

Since there are twelve months in the year, she has four books; one for each quarter. Book number one was for January, February, and March. Book number two was for April, May, and June and book number three was for July, August, and September.

This last book was for her busiest season, the last three months of the year, October, November, and December.



Story continues on next page...

BUSINESS STORY

Sales Books



Story continues

"Emma Mason Turns Paperwork Into A Profit"

A new sales book is full of alternating white and yellow pages. The book for October, November, and December was missing most of the white pages because Grandma tore them out each time she wrote up a sale and gave the white page to her customer. The book was still full of yellow pages because they stayed in the book as her copies of each sale.

There were two white pages left in the back of the book and she showed me how to do a sample receipt.



She completed the pretend sale by writing "Red Pillow with Sled" on the subject line and "\$20" in the amount section.

"The state we live in has a sales tax rate of 5% on all retail sales," she said. "Retail sales mean I sell goods to the public. I have to charge my customers sales tax and then every three months, I send the tax I collected to the state by writing a check. The state uses the tax to pay for things like schools, roads, and fire departments."

She calculated the sales tax and wrote it below the \$20, then summed up the total.

Red Pillow with Sled	\$20
Sales Tax (5%)	\$1
TOTAL PRICE	\$21

EARN MONEY



Total Sales

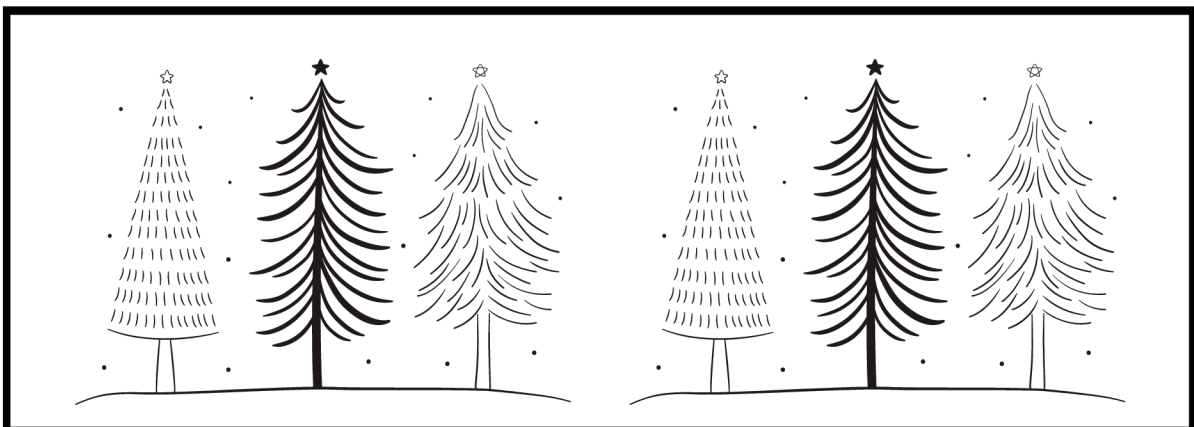
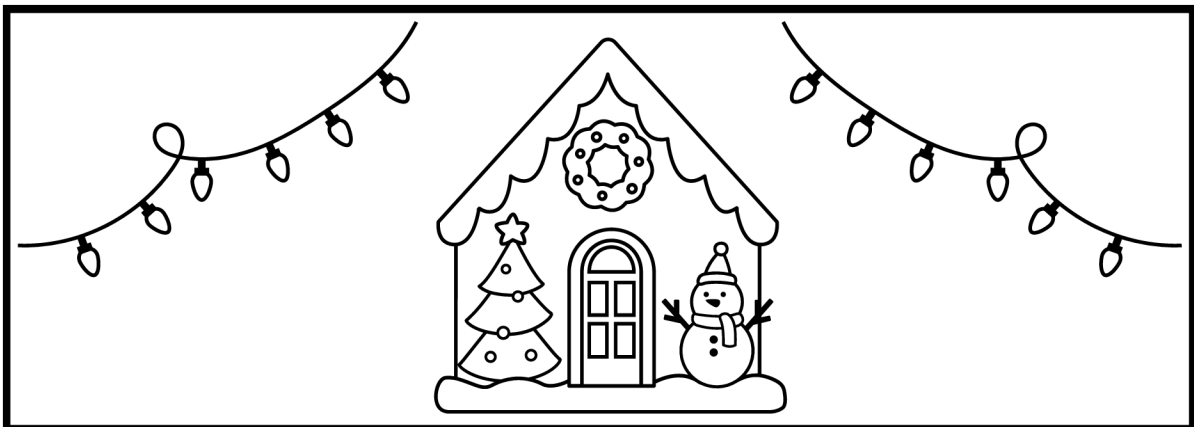
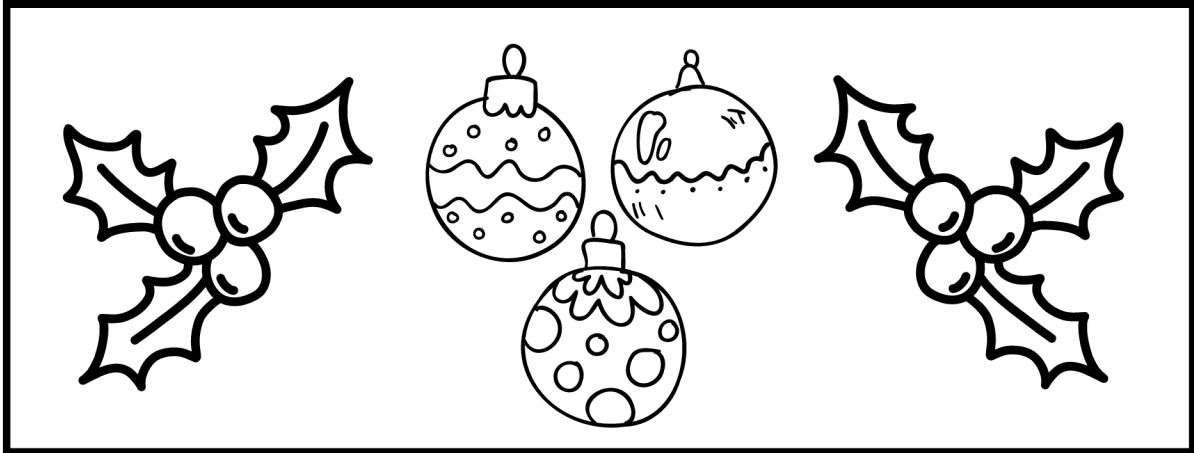
Grandma and Emma made a chart to total up the sales from the 4th quarter. Add up the total sales and the total tax that she collected.

Month	Tax Collected	Total Sales
October	\$9	\$180
November	\$83	\$1,660
December	\$128	\$2,560
TOTAL		



READING TIME

Color the winter bookmarks. Cut them out and use them or give them as gifts.



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
- itsfg gifts
 - rfasc scarf
 - ozfrne frozen
 - tah hat
 - owns snow
 - retniw winter
 - yocz cozy
 - tstmien mittens
 - cei ice
 - remecebD December

6 Kids color the snowman.

7 Kids pick items in a room and decide if each is a want or need. Answers vary as needs and wants vary by person. This is a good activity to do as a small group.

8 Kids write down the name(s) of people you plan to buy a gift for during the holidays or in the future for their birthday. They write down something they think they would want.

9

	\$100	\$50	\$20	\$10	\$5	\$1	Total
Total Count	3	5	2	4	3	4	----
	\$300	\$250	\$40	\$40	\$15	\$4	\$649

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

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

12-13 Kids read the business story independently or with an adult.

15 Color and cut out the bookmarks. Kids can use them or gift them to others.

14

Month	Tax Collected	Total Sales
October	\$9	\$180
November	\$85	\$1,660
December	\$128	\$2,560
TOTAL	\$220	\$4,400

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

- Spending & Saving (5SS) 1,2
- Financial Decision Making (5FD) 1,8,9,14

(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.

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