



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 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.

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

Supplies Needed



LET'S PLAY MONEY

NEWS

GIFT CARD BASICS

A gift card works like money at certain stores or restaurants. When someone gives you a gift card, they've already loaded it with money that you can spend on things you want!



Here are some examples of gift cards:

- Restaurant Gift Cards - These can be used at your favorite places to eat, like a pizza shop or a burger joint.
- Store Gift Cards - These are for specific stores, such as toy stores, department stores, or bookstores, where you can buy clothes, toys, or books.
- Online Gift Cards - These cards can be used for online shopping at websites like Amazon or iTunes, allowing you to purchase a wide variety of items or digital downloads.

Gift cards are very popular to give as gifts for the holidays. About 50 percent of adults said in 2023 that buying gift cards was convenient for both the giver and the receiver and they planned to buy gift cards as gifts.

<https://www.statista.com/topics/10339/gift-cards-in-the-united-states/#topicOverview>

If you receive a gift card as a present, where do you plan to keep it safe so it doesn't get lost?



PEPPERMINT TREATS!

In the 17th century, white candy sticks were very popular, but they weren't colorful. A choir leader in Germany asked candy makers to bend the sticks like shepherd's staffs. He gave them to children to keep them quiet in church. The candy canes then spread to other parts of Europe, where they were given out during plays about special events.

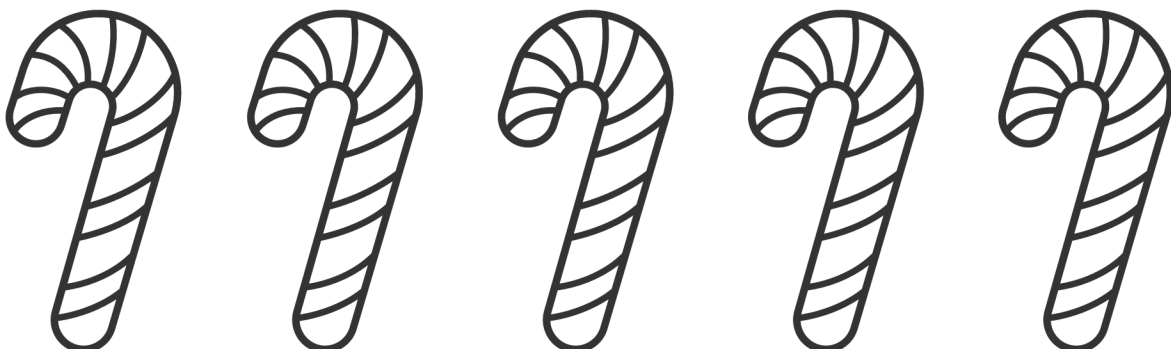
The earliest candy canes were made by hand, but in the early 1920s, the Bunte Brothers in Chicago created machines to help make them. In 1919, Robert McCormack started making candy canes for kids in Albany, Georgia. His company became one of the biggest candy cane makers in the world.

Making candy canes took a lot of work because they had to be bent by hand after coming off the assembly line, and sometimes many would break. McCormack's brother-in-law, Gregory Harding Keller, who worked in the factory, invented the Keller Machine in 1957. This machine made it easier to twist two colors of candy so that the canes had stripes and cut it into the right lengths!



Photo source:
Candy Cane Facts for Kids.
Kiddle Encyclopedia.

https://kids.kiddle.co/Candy_cane



FUN PAGE

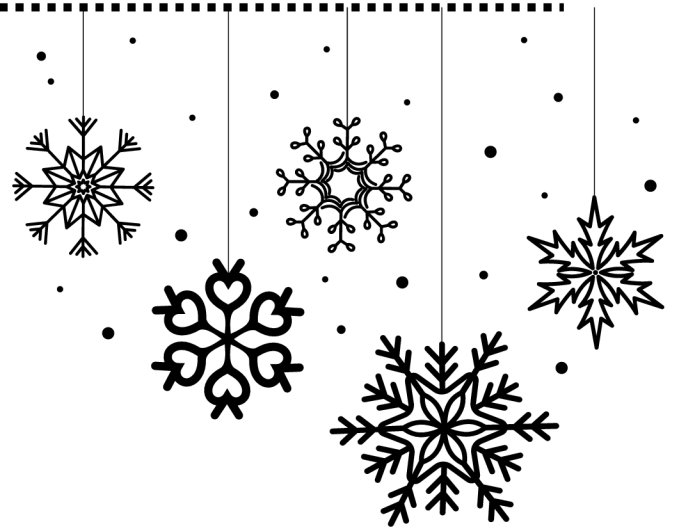


Trace the word December.

December

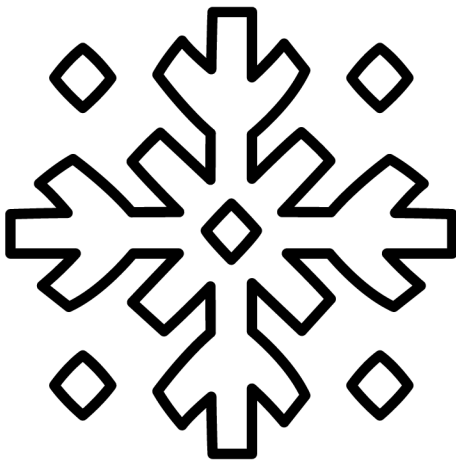
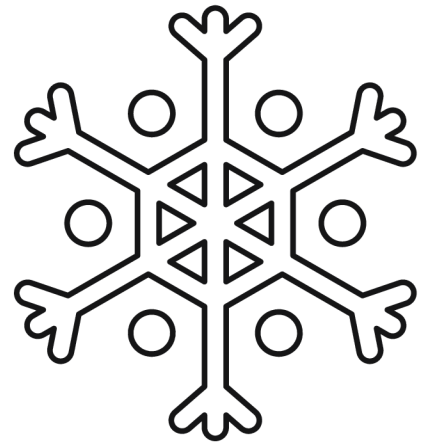
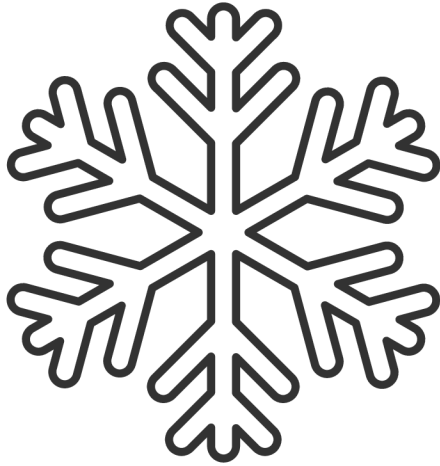
Write down as many small words as you can find in the big word below:

S N O W F L A K E



COLOR

Color the snowflakes.





Helping Hands

he holidays are a lot of fun, and some of the fun requires planning and work. Kids can lend a helping hand and share in the planning and work. As helpers, kids can make the holidays easier.

Circle items on the list that you can help with. Add two more ideas.

- Help decorate the house.
- Set the table for meals.
- Wrap presents.
- Make holiday cards.
- Help bake cookies or treats.
- Clean up toys and keep rooms tidy.
- Sort recycling or take out the trash.
- Sweep or vacuum the floors.
- Pack snacks for holiday trips.
- Organize holiday supplies, like tape and wrapping paper.

More ideas

1.

2.

LIFE ACTIVITY



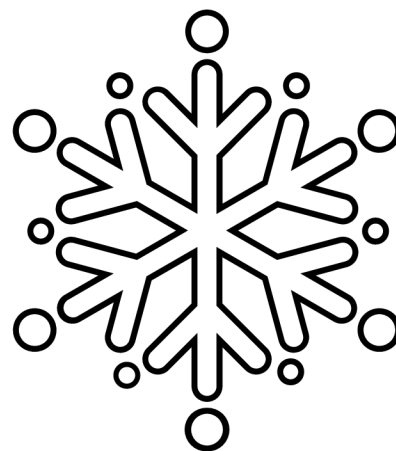
Thank You!

Saying "thank you" when we get holiday presents is important because it shows we're grateful for the gifts we receive. A thank you note lets people know we appreciate the time, thought, and kindness they put into choosing something special for us.

Color and cut out the card. Fold it in half.

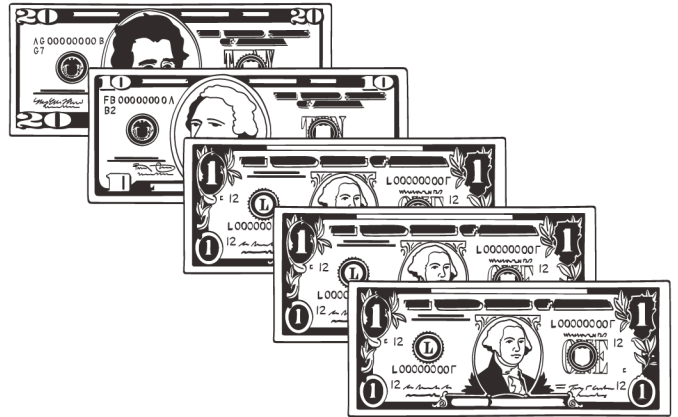
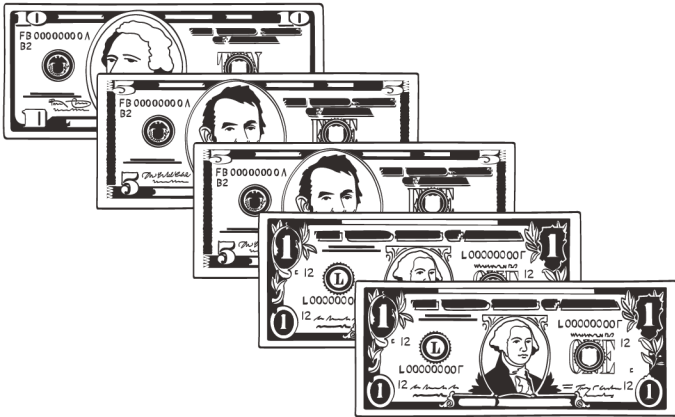
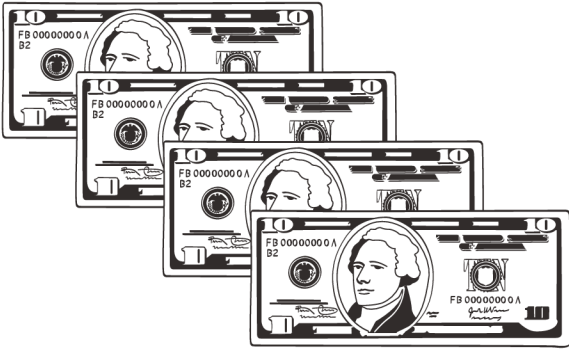
Write a note of thanks inside the card and give it to someone special.

THANK YOU!



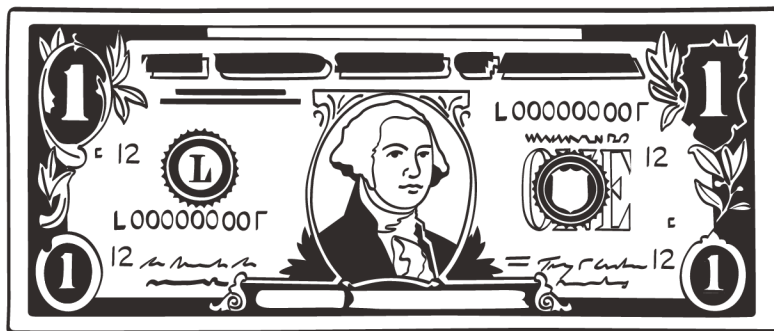
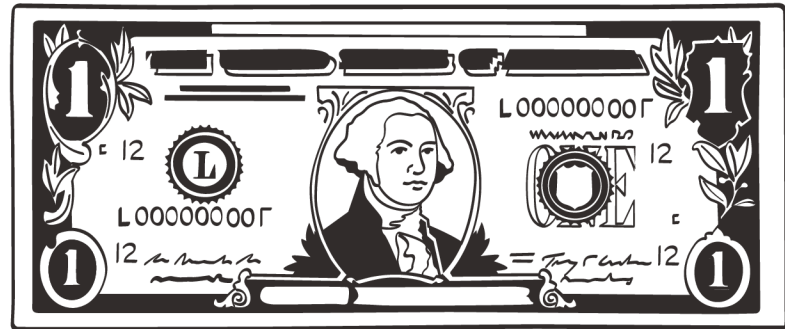
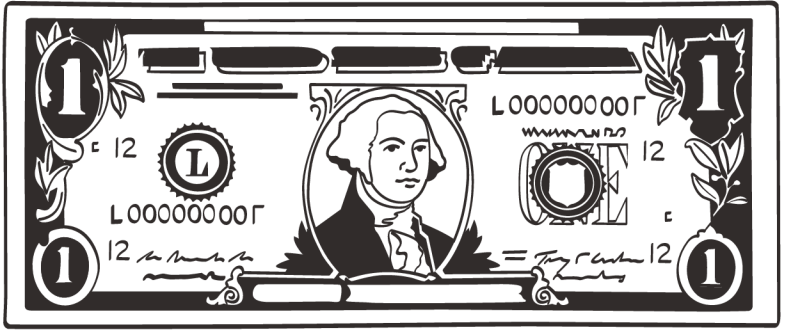
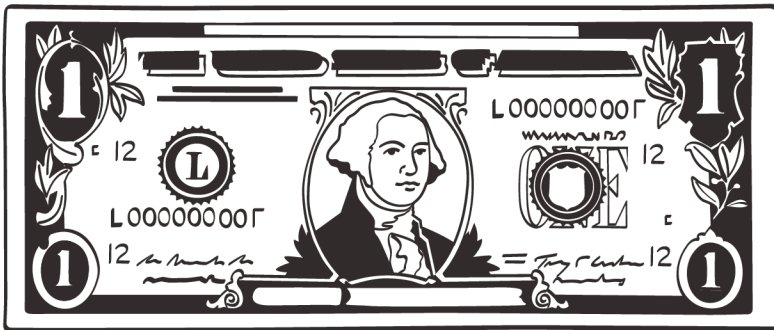
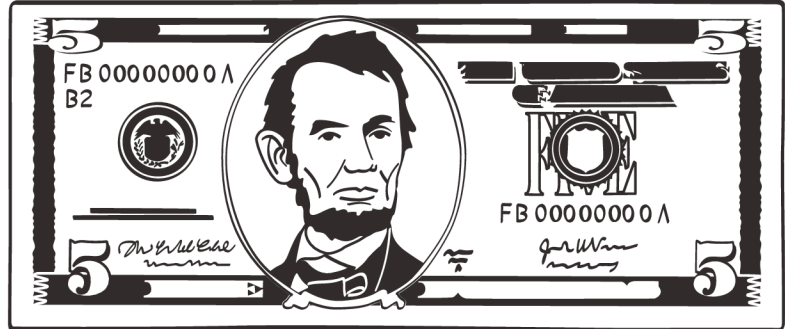
MONEY MATH

The kids are putting their gift money in a savings account at the bank. Add up how much each kid will be saving.



CASH CORNER

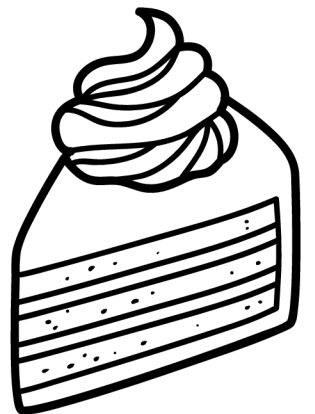
Color and cut the cash.
Use the cash on the next page for a pretend Pop-up Shop.



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.

CHOCOLATE CAKE





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 grew up on the farm and his father, my great-grandfather, planted the first batch of trees when he was a young boy.



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, drink hot cocoa, and have their picture taken on “The Sleigh.”

Most people think of a sleigh as the sled that Santa rides in when he flies around with his reindeer. My grandpa’s “sleigh” is a bright red truck that is over fifty years old. He polishes that truck until it shines like an apple. Then he fills the back of it with blankets, pillows, and bales of hay and lets families take pictures. He has a beautiful golden retriever that follows him everywhere he goes and loves to go for rides in the truck.

Behind the house, there is a large white barn where Grandpa stores “The Sleigh” at night. In the barn during the holiday season, my grandparents set up a hot cocoa station for visitors in the barn with marshmallows and whipped cream.

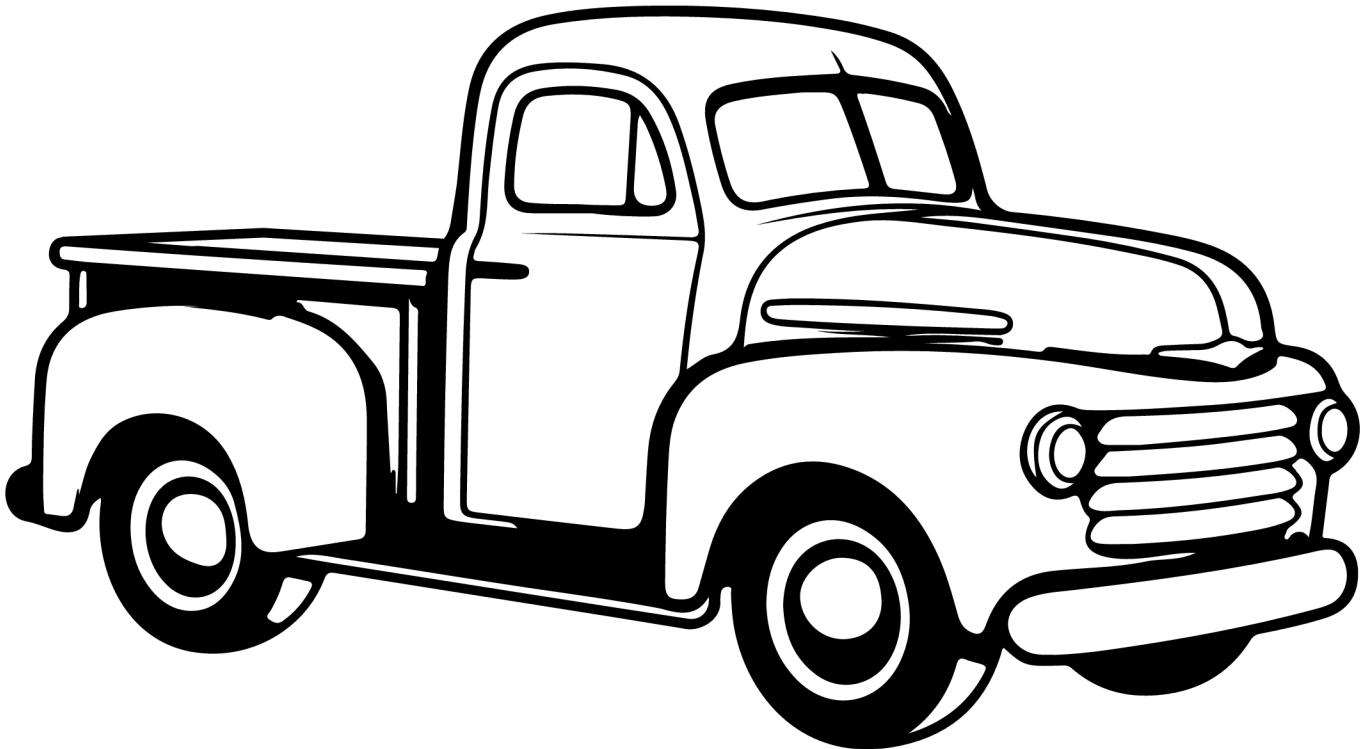




Marketing

Grandpa has a spot in the back of his big red truck where families can take pictures together. It's a fun, free activity that helps bring more people to the farm to buy trees. When families share their photos with friends, more people hear about the farm. This is a way to show people how much fun they can have there, which helps bring in more customers.

Color the truck and add lights, a wreath, presents, or any other decorations to make it fun for photos. You may even draw your family posing for a photo with the truck.



BUSINESS EXERCISE



Receipts

Emma works behind the counter and rings up purchases at the tree farm. Add up the sales receipts from her first shift today.

MASON TREE FARM

Small Tree	\$45
Lights	<u>\$14</u>

Thank you!

MASON TREE FARM

Medium Tree	\$65
Hot Cocoa	<u>\$12</u>

Thank you!

MASON TREE FARM

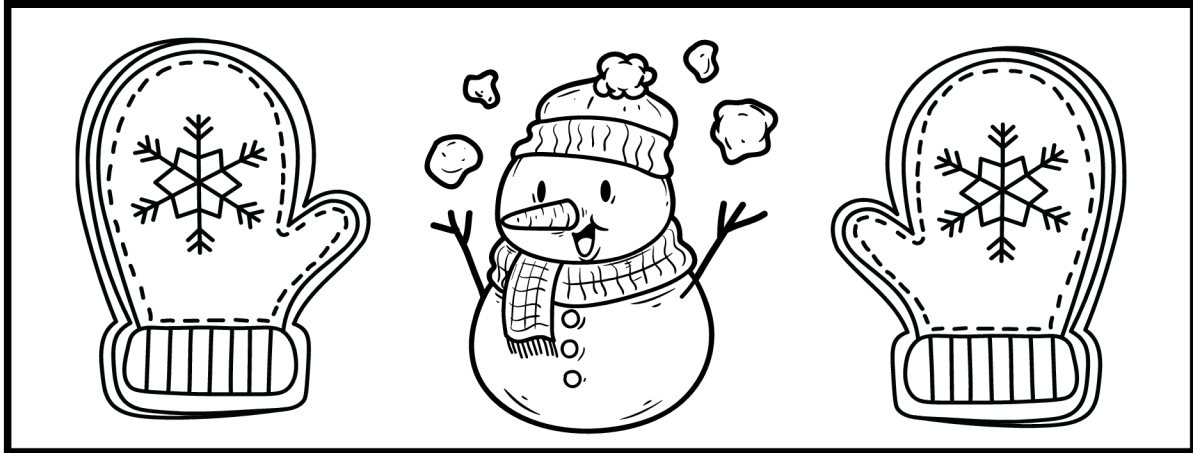
Large Tree	\$85
Pillow	<u>\$25</u>

Thank you!



READING TIME

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



INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Kids read the Let's Play Money newsletter. Optional: Kids read and/or discuss the reading with a grown-up.

5 Trace the word "December" and write down small words that can be made from the large word. Answers include (but are not limited to): snow, now, slow, no, flow, lake, lane, flake, leak, one, fan, wake, walk, ask, owl, saw, know, ale, foe, won, new, law, wok, elk, son.

6 Kids color the snowflakes.

7 Kids circle the items that they can help with. Write down two additional ideas.

8 Kids color and cut out and fold the card. They use it to write a thank you note and give it to someone they appreciate.

9 From left to right: \$40, \$40, \$22, \$33

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 Kids read the business story independently or with an adult.

13 Kids color and decorate the truck and surrounding area with seasonal colors and items.

14 \$59, \$77, \$110

15 Kids color and cut out the bookmarks. They can use them or give them as gifts.

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) 5,6
- Financial Decision Making (3FD) 2

(2) NFEC (Grade 3):

- Financial Psychology Standards: Explain that different choices have different outcomes and making choices with money, such as saving, can help achieve both short-term goals and long-term goals.

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