



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 February **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

1	Welcome Page
2	Table of Contents
3-4	Money News
5	Fun Page
6	Bookmarks
7-8	Life Activity
9	Money Math
10	Spending Cash
11-13	Business Story & Exercises
14	I Spy February Game
15-16	Instructional Information & Answer Pages



LET'S PLAY MONEY

NEWS

WHO'S ON THAT BILL?

Because we celebrate Presidents' Day this month, here are some interesting facts, about presidents whose portraits have appeared on the country's currency and coin. Do you know the presidents who are currently on our currency?

We have George Washington on the \$1 bill, Thomas Jefferson on the \$2 bill, Abraham Lincoln on the \$5, Andrew Jackson on the \$20, and Ulysses S. Grant on the \$50. Alexander Hamilton and Ben Franklin were never presidents, but they are featured on the \$10 and \$100 bill, respectively.

<https://www.atlantafed.org/blogs/take-on-payments/2023/02/13/presidents-in-your-wallet>



George Washington



Abraham Lincoln

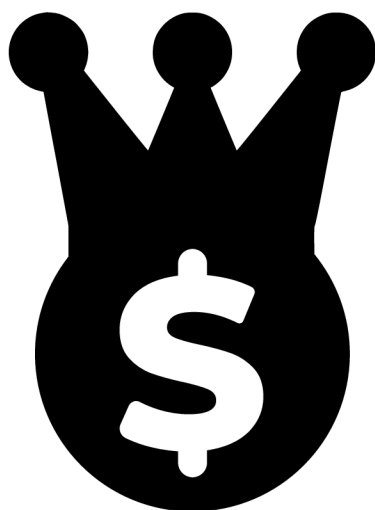
CASH IS KING

If cash and credit cards went head-to-head in a boxing match, cash would definitely come out on top. Cash is king—even if it seems like we're heading for a cashless society. There are two reasons for this.

First, when you hear "pay in cash," it means "pay in full." You are not borrowing money to buy something, which is what you do when you use a credit card.

Second, using physical cash (you know, those pieces of paper with presidents' faces on them) works in your favor because you can avoid fees and paying interest to a credit card company.

<https://www.ramseysolutions.com/debt/cash-vs-credit-card>



CREDIT CARDS MAKE YOU SPEND MORE

It's easy to convince yourself, without even knowing it, that you're not spending "real" money when you charge on your credit card.

One study conducted by Dun & Bradstreet, found that people spend 12%-18% more when using credit cards instead of cash. The Federal Reserve Bank of Boston recently found an even sharper disparity between cash and non-cash transactions. According to a 2016 report from the bank, the average value of a cash transaction was \$22, compared with \$112 for non-cash transactions—a 409% jump.

<https://www.nerdwallet.com/article/credit-cards/credit-cards-make-you-spend-more>



CREDIT CARDS = HAPPINESS?

Studies have shown that consumers are willing to spend more when they charge their purchases, which makes sense that credit cards are ripe for impulse purchases.

And for many impulse buyers, shopping may be a way to elevate their moods, notes consumer psychologist Ian Zimmerman, Ph.D., in an article for *Psychology Today*.

"The impulse buyer likes the product, and experiences pleasure at the thought of being able to purchase it immediately and go home with it," he writes in the article. "The impulse buyer can't resist the urge to buy the product and does so, without considering whether it's too expensive and/or frivolous."

<https://www.nerdwallet.com/article/credit-cards/credit-cards-make-you-spend-more>



VS



OTHER NAMES FOR CASH

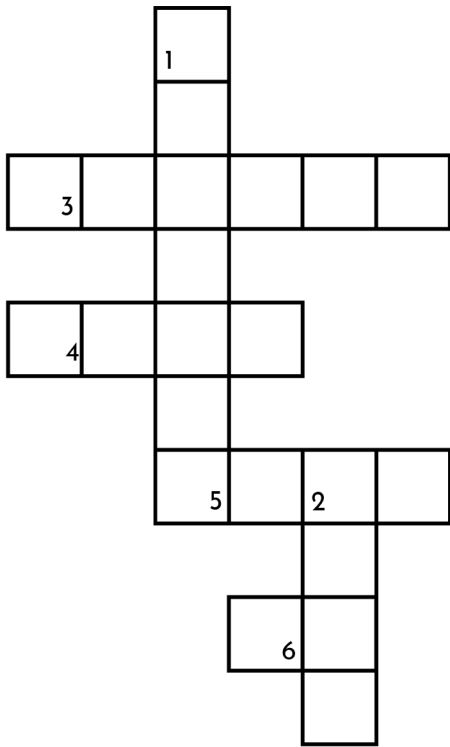


Currency Greenbacks Bucks Moolah Dough Bills

FUN PAGE



CROSSWORD

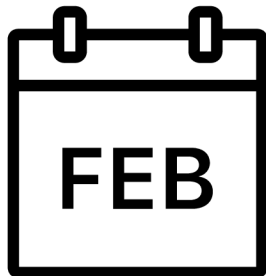


DOWN

1. George Washington was the first president of the United States of -----.
2. To make money in return for work

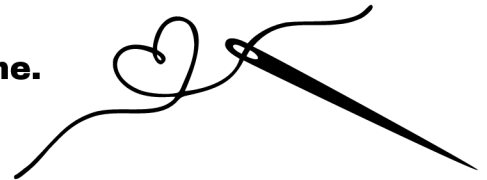
ACROSS

3. Valentine chocolate is rich & -----.
4. A circular, flat piece of metal used as money
5. Length times width measurement of a surface or piece of land
6. Either --



What did the needle say to the thread?

You're sew special to me.



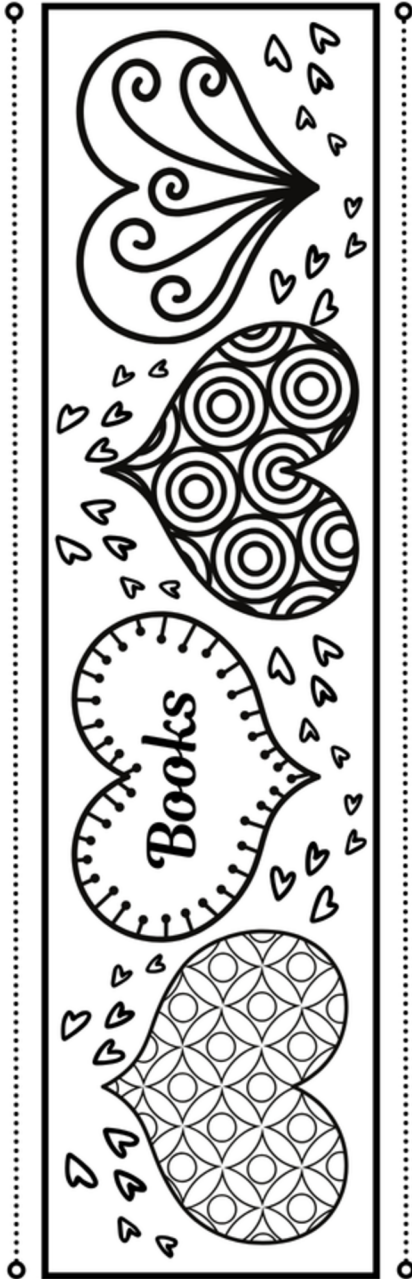
BIG WORD, LITTLE WORDS

Write down all the little words you can make from this big word.

W A S H I N G T O N

BOOKMARKS

Color and cut out these to use or give as gifts.
Optional: Glue each bookmark to a piece of construction paper.



**READ
LOVE
LIVE**



LIFE ACTIVITY



Lifestyle

What kind of lifestyle interests you?

What experiences and opportunities might occur with this lifestyle?

Create a made-up character who is a successful, working adult and write a short biography. Make a timeline that shows the life events for that character for the next 10 years. A suggestion: begin at 18 when the character has just graduated from high school.

Character:

Biography:

Timeline

Graduation

10 years



LIFE ACTIVITY

Job Search



The type of job or business we choose has an impact on our lifestyle. Use the online Occupational Handbook (www.bls.gov/ooh) and search for three jobs that interest you.

Write down the:

- Job Title
- Median Pay
- Entry-Level Education



	Job Title	Median Pay	Entry-Level Education
1			
2			
3			

MONEY MATH

Mean and Median Income

It is important to understand the difference between average (mean) income and median income. The average (mean) income is the sum of a set of numbers divided by the count of numbers in the data set. In other words, to determine the average, add up all the numbers in the data set and then divide by how many numbers there are in the data set.

Median income is the middle number in the data set, which can be determined by placing all the numbers in value order and finding the middle number in the data set. If there are two middle numbers, then take the average of the two middle numbers to obtain your median income.

Find the Mean and the Median income of the following jobs.

Architect

\$59,000
\$74,500
\$79,250
\$82,840
\$83,764
\$89,735
\$110,000
\$121,250
\$144,200

Mean



Median



Nurse

\$52,279
\$56,223
\$63,500
\$79,250
\$81,220
\$85,600
\$88,720
\$92,600
\$96,705

Mean



Median



Teacher

\$45,000
\$48,500
\$55,750
\$59,332
\$62,360
\$65,700
\$66,056
\$70,245
\$75,468

Mean



Median



Plumber

\$42,000
\$51,256
\$53,766
\$58,101
\$60,090
\$79,500
\$89,000
\$92,550
\$104,765

Mean

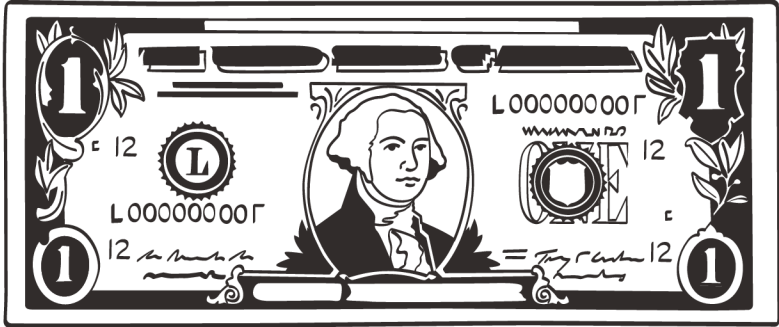
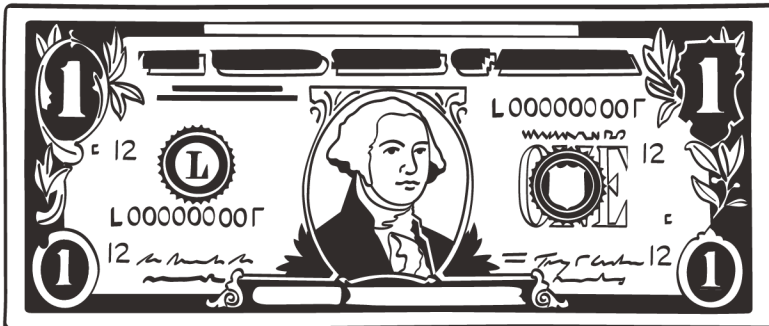


Median



CASH CORNER

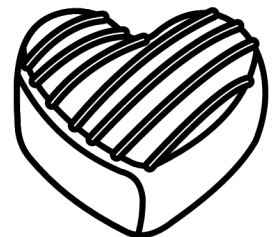
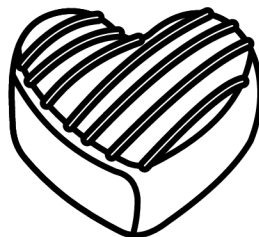
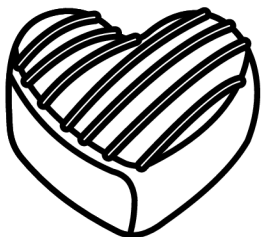
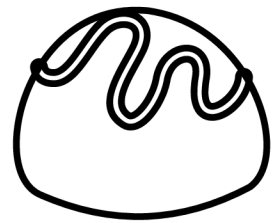
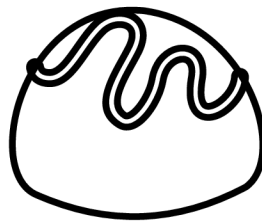
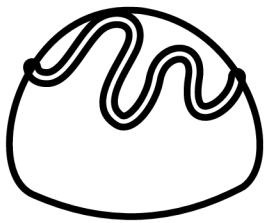
Color and cut out the cash.
Use the cash on the next page for a pretend Pop-up Shop.



POP-UP CANDY SHOP

Start a Pop-up Candy Shop. 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





Meet the kids in The Little Books Of Big Business

Cat Casey started a business called “Cat’s Twinkle Bars.” She bakes brownies in all kinds of flavors including her signature flavor pumpkin brownies. She started her business making a dessert for a bake sale to raise money for something she and her friends needed. Then Mr. Adams ordered 500 brownies for the Halloween Spooktacular. She loves baking and makes brownies for large events like birthday parties and weddings.



Emma Mason started her bookkeeping business by accident. Her grandmother needed help sorting receipts and adding up numbers on a calculator. Emma loved helping her grandma but she also loved learning about money and financial topics. She found a mentor, Mr. Casey (Cat’s dad) who could teach her bookkeeping skills. Emma loves going to her clients’ businesses and helping them keep their paperwork up to date and in order.



Max England started a pet sitting business. He takes care of pets while their humans are out of town on vacation. He also walk dogs and trains them. He loves animals and has a whole “farm” full of them including his pet fish Goldenrod, his cat Bandit, and his dog Sammy The Smart. Max also loves to draw. He sketches pet portraits and sells them to pet owners. His love of animals got him started on his path to his own business and making money.



Nick Frank loves working with tools. Last summer he started a carpentry business and is doing repairs for local businesses and residents. His grandfather is teaching him how to use the tools properly and work with customers. Nick expanded his carpentry skills and now makes small wooden cars to sell to young kids. He has taken something fun and interesting and turned it into a way to make money.



BUSINESS EXERCISE



Things That I Love

Pretend you are going to start a business doing something you love. Make a list of things you love and write down ideas for a business you could start.

Things I Love



Business Ideas



1

2

3

4

EARN MONEY



Mini Business Plan

Brainstorming usually doesn't happen when a person is near their computer or desk. Sometimes, ideas and plans happen during lunch or while running errands. So, a business owner might use the back of an envelope or a napkin to write things down before they are forgotten. Similarly, make your own mini business plan on this "napkin" with one of your business ideas from the previous page.

Business Name

Product or service I would offer:

**Type of customers who would
buy my product or service:**


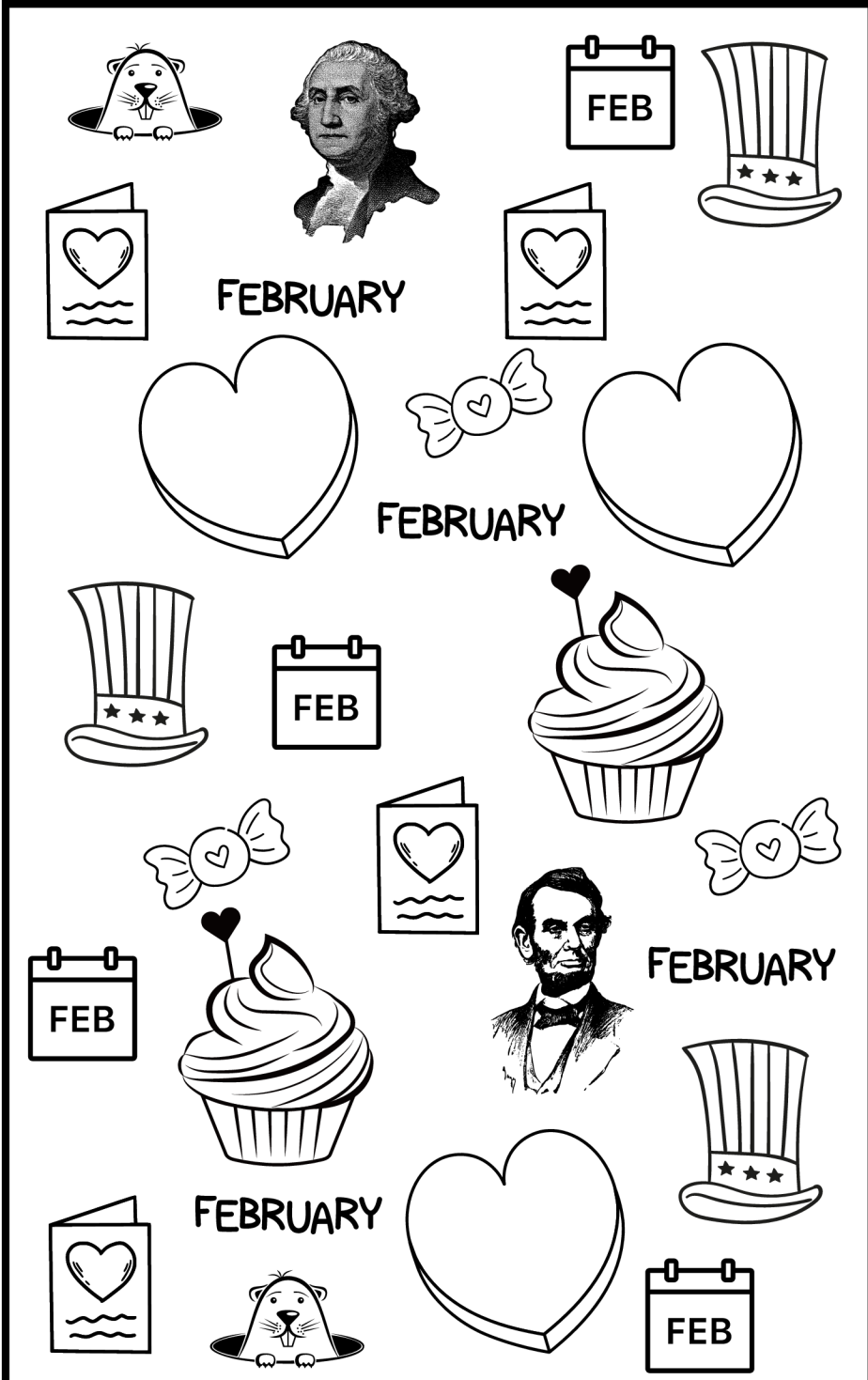
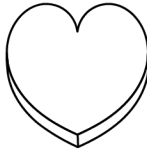







**How I would let people know about
my product or service?**

**How much it would cost to start my
business?**

**What would my product or service
cost?**

I SPY FEBRUARY

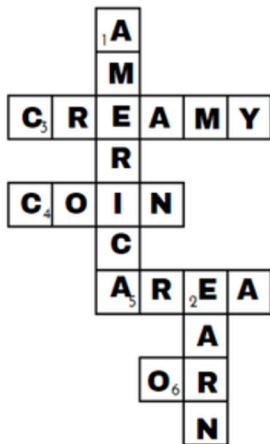
There are ten types of items that relate to February. Color each set as you find them. Write the number of each type in the boxes.

		
		
		
		
		
		
		
		
FEBRUARY		
		

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 Examples of little words: win, song, snow, wish, wing, show, sigh, shin, sign, nigh, whoa, gown



6 Kids color and cut the bookmarks. They may want to glue the bookmarks to construction paper.

7 Encourage kids to be creative and make up a character with a name and lifestyle that interests them. Lifestyle interests might include having a certain type of housing, wanting to travel (local hikes, tropical vacations), being healthy (through exercise and/or nutrition), having a family of a certain size (single with friends, married, having kids or not), and places to live (country and environment).

Timeline: Kids write where their character will be in 10 years on the right side of the timeline (example: the character will have a job). Add vertical lines along the timeline to indicate education, work experience between now and the 10-year mark.

8 Kids will visit the US Bureau of Labor and Statistics online to use their Occupational Outlook Handbook. They should find three careers and the related details on the handbook's chart.

9 Money Math: Architect Mean \$93,837.67, Median \$83,764; Nurse Mean \$77,344.11 Median \$81,220; Teacher Mean \$60,934.56 Median \$62,360; Plumber Mean \$70,114.22 Median \$60,090

Source Mean/Median

https://www.canr.msu.edu/news/mean_vs_median_what_do_they_mean_and_when_do_you_use_them#:~:text=Median%20income%20is%20the%20middle,use%20one%20over%20the%20other%3F

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

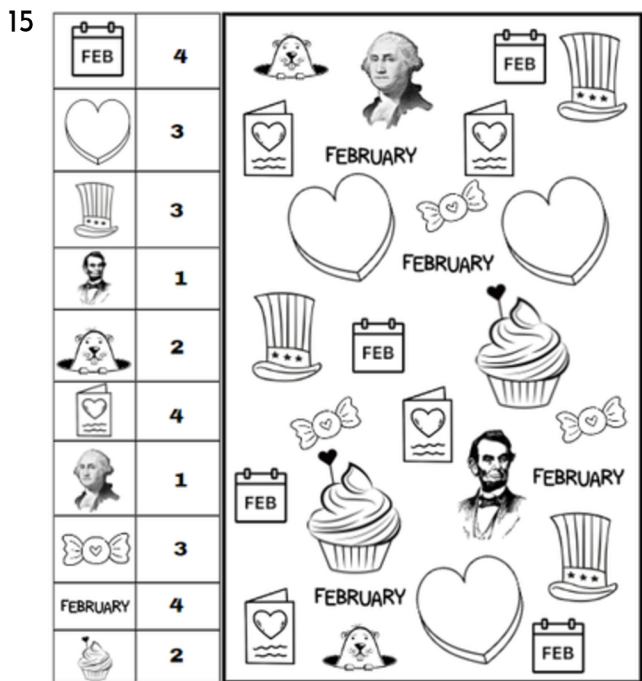
11 Kids color and cut out items for a pretend pop-up candy shop. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

12 Read and discuss.

13 Kids write things they love or have an interest in.

Then, they will think of a business that exists that they could imitate, or they can come up with new ideas.

14 Kids take one of the business ideas from page 13 and brainstorm ideas about starting a business. What are some of the first things they need to consider when starting a business? Answers are subjective. Kids are building skills in thinking through their plans and identifying the tools and resources available to them.



INSTRUCTIONAL INFORMATION & ANSWER PAGE



Bonus! Make your own Valentine for someone!

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 5:

- Spending & Saving (5SS 1,3)
- Financial Decisions Making (5FD 1,2,14)

(2) NFEC (Grade 5):

- 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.

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.**

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