



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 September **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
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15	Game Time
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Supplies Needed



LET'S PLAY MONEY

NEWS

LABOR DAY: THEN & NOW

Labor Day, celebrated on the first Monday in September, started in the late 1800s during the labor movement, when workers began organizing to protect their rights.

The idea for Labor Day began in 1882 when New York City unions held a parade to honor workers. About 20,000 people attended, even though they had to give up a day's pay to be there. The event was so successful that other places started their own Labor Day parades, and by 1887, five states, including Oregon and New York, had made it a state holiday.

Over time, Labor Day has changed from mostly big parades in cities to a holiday that honors workers with various activities. Today, it's also seen as the unofficial end of summer, with people enjoying time off rather than attending parades.

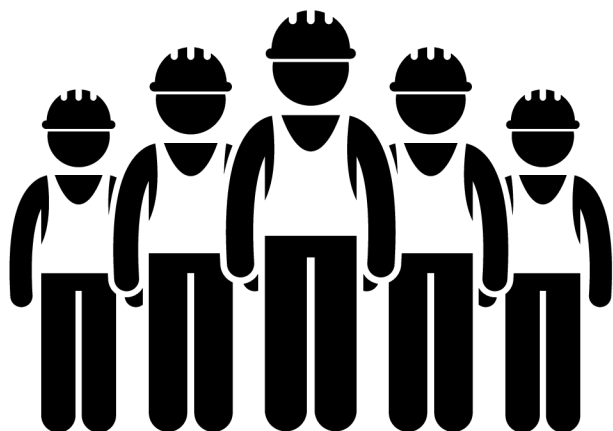


<https://constitutioncenter.org/blog/10-fascinating-facts-about-the-labor-day-holiday>

WHAT IS A UNION?

A union is a group of workers who come together to protect their rights and improve their working conditions. Today, about 14.8 million people in the workforce are union members. That's less than in 1983 when there were 17.7 million members. The biggest union today is the National Education Association, which has about 3 million members, including those who are inactive or lifetime members.

<https://constitutioncenter.org/blog/10-fascinating-facts-about-the-labor-day-holiday>



YOUTHRULES.GOV

Does you or someone under 15-years old want a job at the grocery store, local pool, or retail store? Get more information on the federal limits on working hours and tasks at this website.

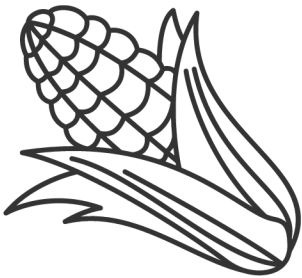
My children are 14 and 15 years old. How many hours can they work?

<p>✓ They <u>can</u> only work:</p> <ul style="list-style-type: none">• Outside of school hours.• After 7:00 a.m.• Before 7:00 p.m., except from June 1 through Labor Day, when they can work as late as 9:00 p.m.	<p>✗ They <u>can't</u> work more than:</p> <ul style="list-style-type: none">• 8 hours per day or 40 hours per week when school <u>isn't</u> in session.• 3 hours on a school day, including Friday.• 18 hours a week when school is in session.
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YouthRules.gov

AGRICULTURE JOBS FOR KIDS

There are different rules that apply to kids working on ranches or farms or other outdoor jobs. If you are interested in picking berries, cutting hay, or being a farmhand, you can check the dos and don'ts of working in farming if you are under the age of 18.



[Agriculture Jobs - Under 12-Years-Old](#)

[Agriculture Jobs - 12-13 Years-Old](#)

[Agriculture Jobs - 14-15 Years-Old](#)



FUN PAGE

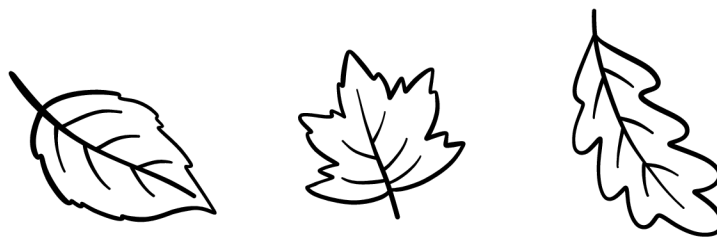
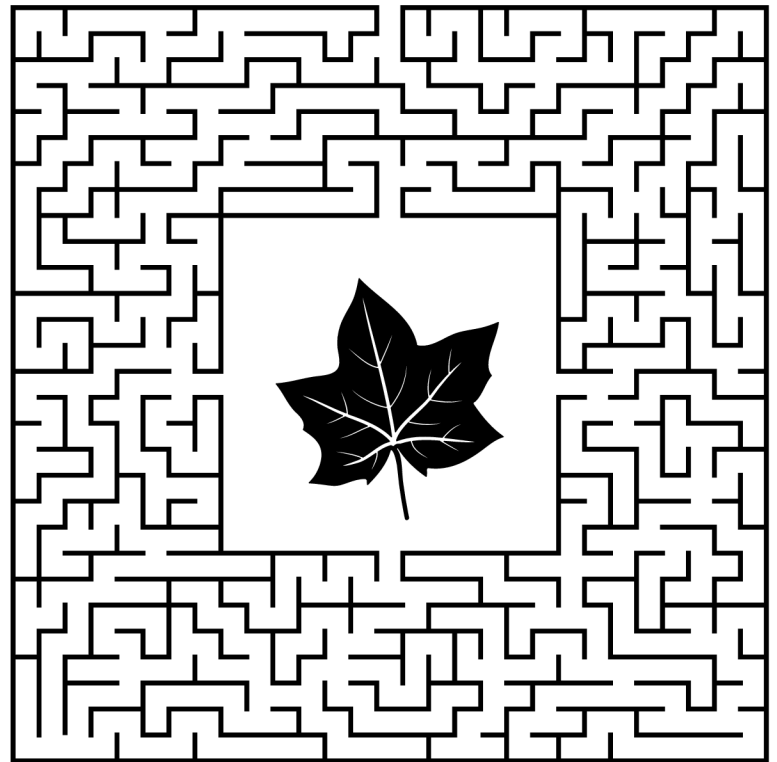


Find 6 small words by using the letters in this big word.

S W E A T E R S

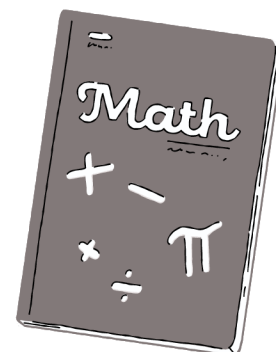
- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Solve the Fall maze by making your way to the leaf.



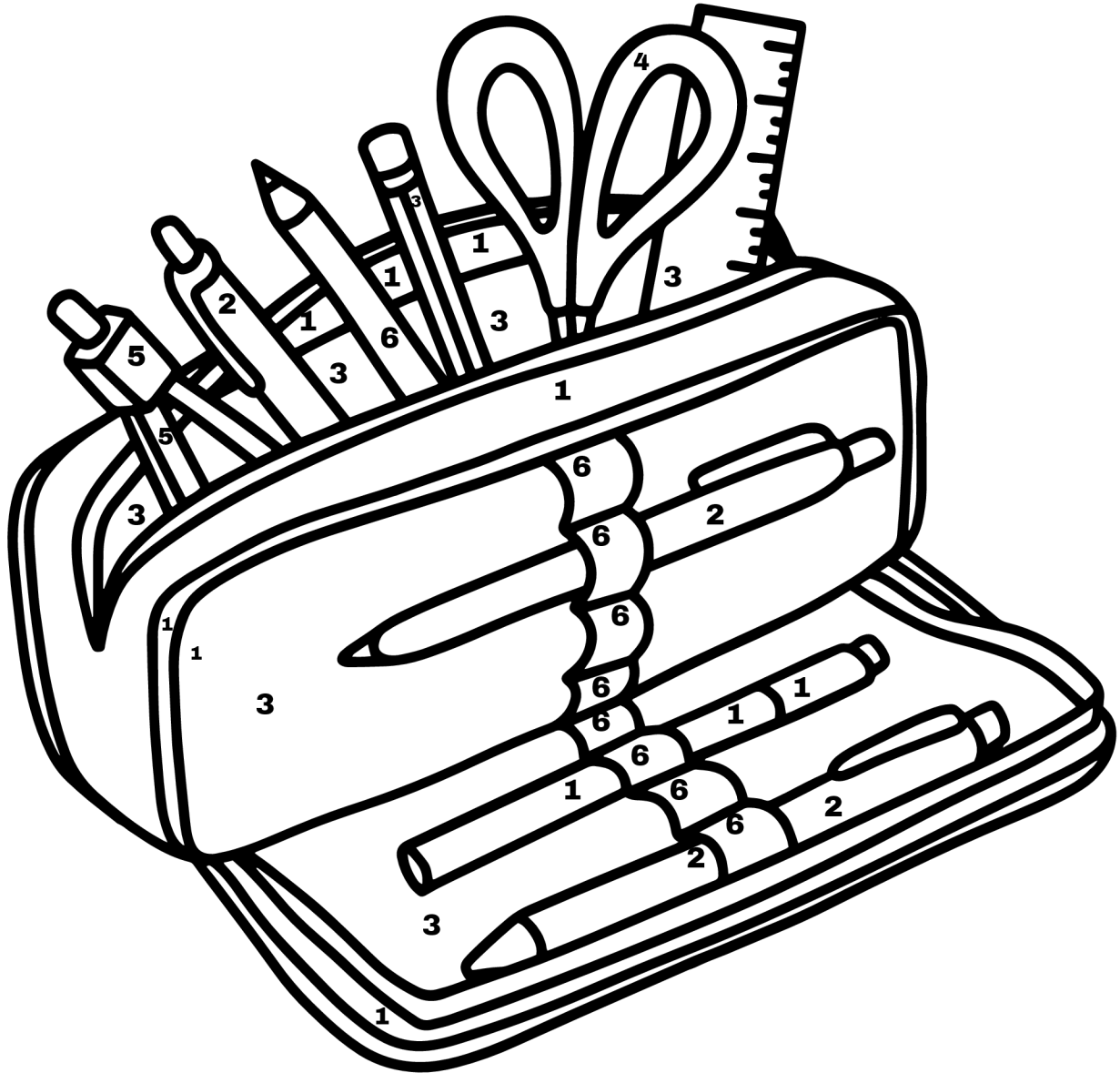
Why was the math book sad?

Because it had too many problems!



COLOR BY NUMBER

Use the key at the bottom of the page to color the picture.



- 1. red
- 2. blue
- 3. yellow

- 4. orange
- 5. brown
- 6. black

LIFE ACTIVITY



Plan Your Lunch

Make a list of the items you want to include when you make your lunch each day.

Example:

Peanut Butter &
Jelly Sandwich

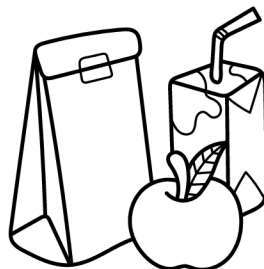
Apple

Chips

Fruit Roll-up

Milk Box

My Lunch:



LIFE ACTIVITY



Lunch Cost Analysis

How much does your sample lunch cost?

Write down the cost of each item in your lunch and add up the total. Do this by going to a grocery store, looking online, or by reviewing a receipt from your family's grocery shopping trip.

Use the example below to help you.

Item Name	Bulk Cost	# of Servings	Single Cost
TOTAL COST FOR ONE LUNCH			

Example



Item Name	Bulk Cost	# of Servings	Single Cost
*Jar of Peanut Butter	4.00	16	.25
Jar of Jelly	4.75	18	.26
Loaf of Bread	2.29	10	.23
Apple			.50
Chips (Individually packaged)			.50
Fruit Roll-up	3.29	10	.33
Milk Box	7.99	6	1.33
TOTAL COST FOR ONE LUNCH			3.40

MONEY MATH


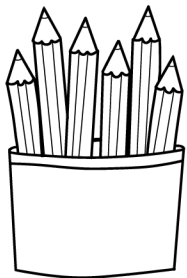

Add It Up

Calculate the total amount of each purchase of school supplies.

SCHOOL SUPPLIES


$$\begin{array}{r} \$12.99 \\ 4.50 \\ 2.25 \\ .85 \\ + \underline{3.75} \end{array}$$


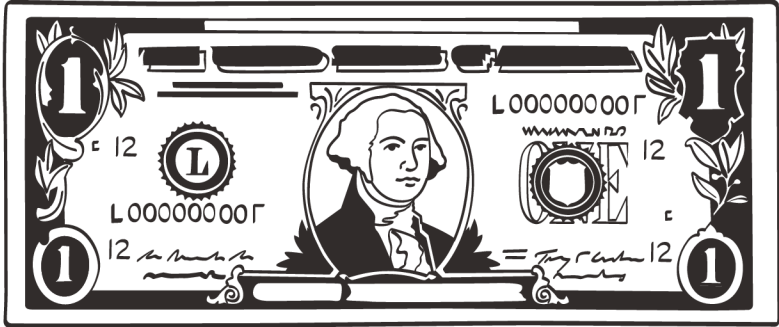
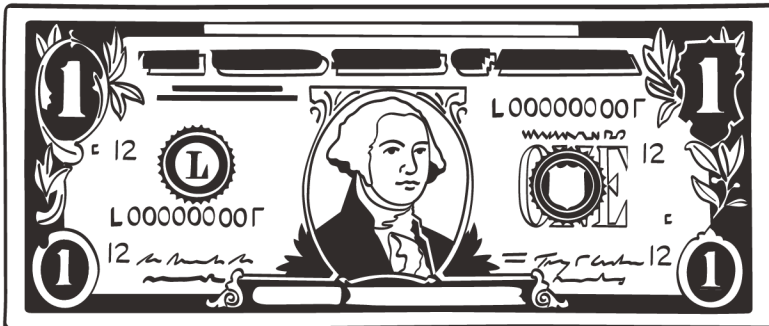
SPORT SUPPLIES


$$\begin{array}{r} \$29.95 \\ 9.75 \\ 3.25 \\ 3.25 \\ + \underline{4.98} \end{array}$$


Nick and Max decided to sell coloring pencils to kids at school to raise money for some of their school supplies. They bought 100 pencils for 25¢ each. They sold all of them each for 50¢ each. How much money did they make?

CASH CORNER

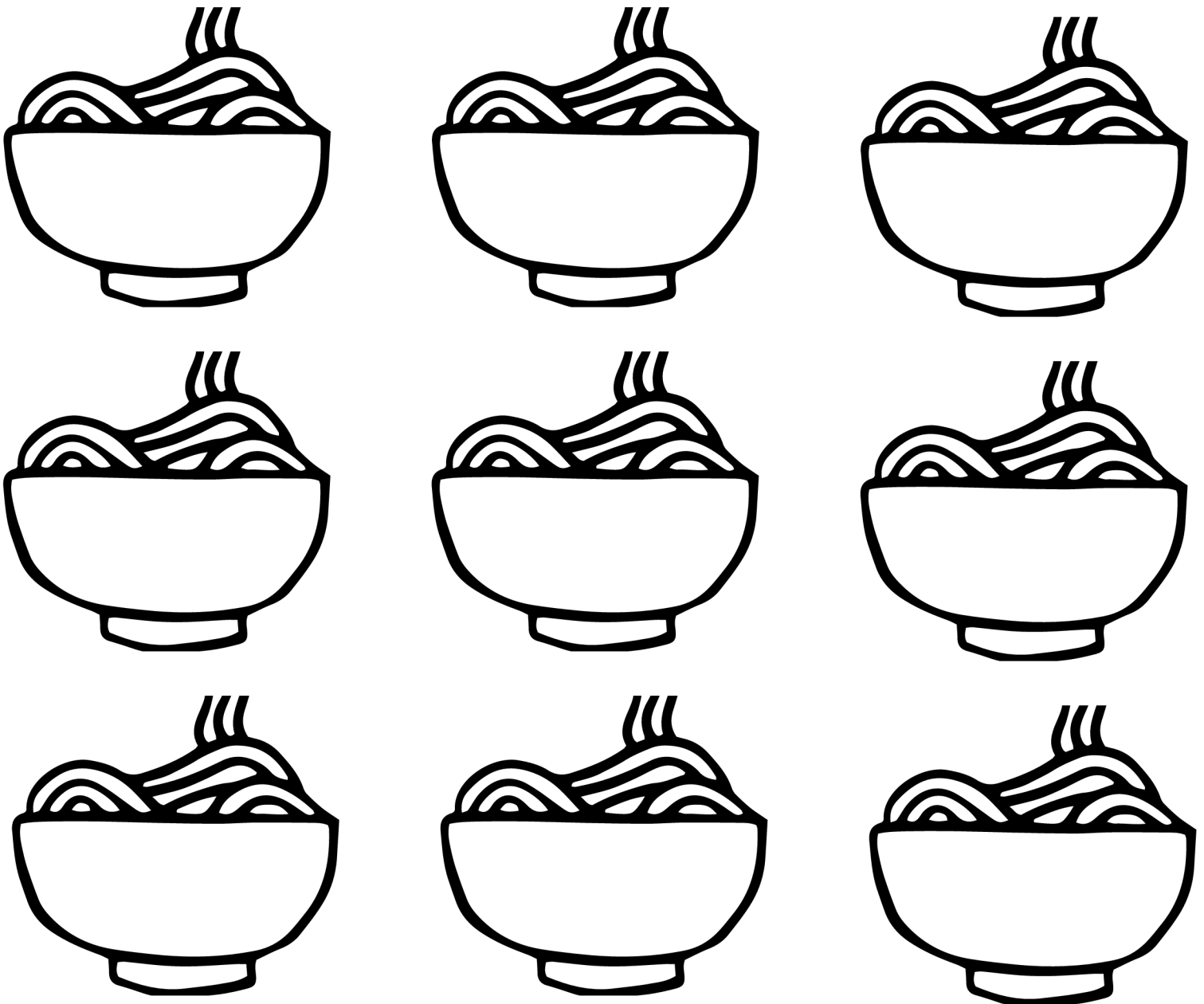
Color and cut out the cash.
Use the cash on the next page for a pretend Pop-up Stand.



POP-UP FOOD TRUCK

Start a Pop-up Food Truck. Color and cut out the food on this page and sell the items in your truck. 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.

NOODLE TRUCK



BUSINESS STORY



Excerpt from "Nick Frank Turns Carpentry Into Cash"

The rest of the summer sailed by as Grandpa and I finished the Bowen family's fence and picked up several more jobs from island neighbors. In total, I made \$1,200 in profit over the summer.



While my friends were visiting in July, they showed me their system for budgeting and saving the money they made in their businesses. Rather than just putting \$1,200 in my wallet and spending it during the school year, I divided it into categories.

I used the empty small paint cans from my car business and tapped the lids back on top. My grandpa helped me cut a slot in the lid of each can so that I could drop money into each one, like a piggy bank. Cat, Emma, and Max divide their money into five different "banks," and I decided to copy their system.

- The first can had a red paint label, so I wrote across it in black marker, "Savings." I want to save money every year like my grandpa had done since he was young. I added \$300 to this can; that is 25% of my \$1,200. When we return to the mainland in the fall, I will put that money into an interest-bearing savings account at the bank.
- I used the green paint can for my second account. This will be my "Personal Fund" for items I want, such as ice cream, games, or movies. I also added \$300 or 25% of \$1,200 to this can.





Story continues...

Excerpt from "Nick Frank Turns Carpentry Into Cash"

- My third can is yellow, and I will use it for my "Business Expenses." I added \$300 or 25% of my \$1,200 profit to this can as well. This means that I can get started in business right away next summer. This money can be used to purchase any new tools or supplies I need.



- The fourth can is blue, and I am using it to set aside money for "Donations." A food bank on the island provides food to people who don't have enough. I plan to donate 10% of my profit, or \$120, to the food bank.
- My last can is orange, and across it, in big black letters, I wrote "Workshop." This account is for me to invest in myself and my long-term plans to work full-time as a carpenter. I plan to create my own workshop in the back of our garage on the island and build a workbench. I already have two customers scheduled for next Memorial Day weekend. I want to have my workshop up and running as soon as we arrive on the island for the summer next year. I placed \$180, or 15%, of my profit into this can.

SAVING MONEY

Budgeting & Saving



Kids can build good money habits early. Saving and spending priorities reflect goals and personal values.

Answer the following questions.



- 1** What is something large that you want to save for over a long period of time?

- 2** What kind of personal items do you need or want to buy in the near future?

- 3** What kinds of emergencies or unknown items might you need to save for?

- 4** What type of donation or charity would you like to donate money to?

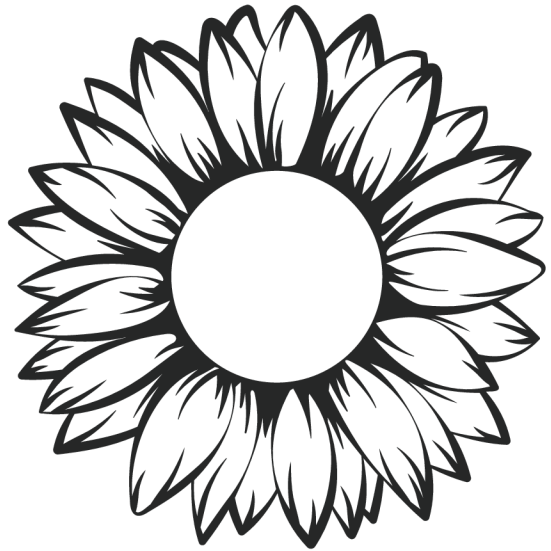
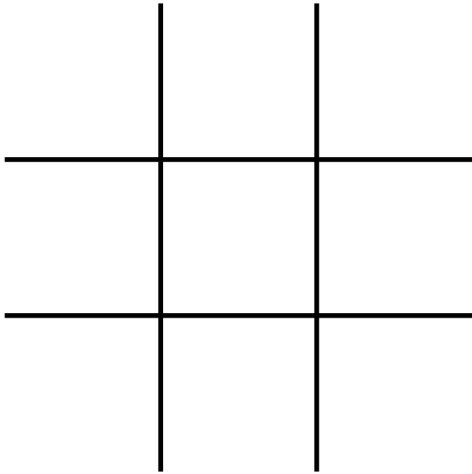
- 5** What type of business would you start if you had enough start-up money?

GAME TIME

Play tic tac toe & color the images.

TIC TAC TOE

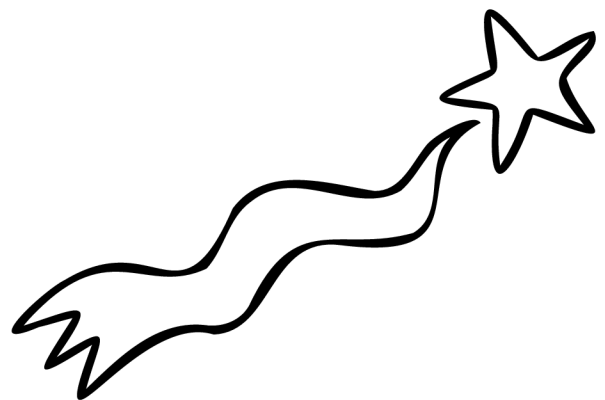
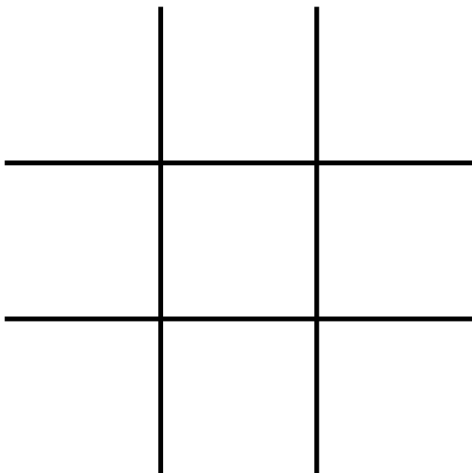
USE X O TO PLAY!



YOU SHINE AS BRIGHT AS
A SUNFLOWER FIELD!

TIC TAC TOE

USE X O TO PLAY!



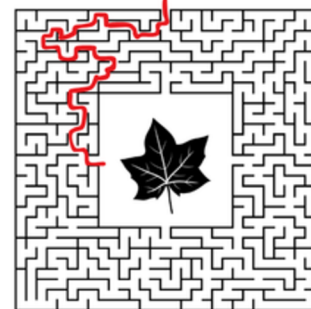
YOU'RE THE STAR OF
THE SHOW!

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 write small words using the letters in the large word. Examples include (but are not limited to): sweat, water, tear, seat, star, ear, east, west, rest, wear

6 Kids use the color key to color the numbers in the picture.



7 Kids make a list of items they want to eat for lunch. Optional: This page can be used as a planning tool for budgeting, comparing prices, and making healthy choices.

8 Kids fill out the chart starting with a list of food items needed for their lunch. First, they write down the bulk price for each item (see the example below the chart). Then, they write the number of servings for each item. Finally, they divide the bulk price by the number of servings to find the cost for the single lunch serving. Kids add up the total single-serving costs to find the cost of one lunch.

9 school supplies \$24.34, sport supplies \$51.18, \$25

Kids cut out the small cash and sort it from highest to lowest.

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

11 Kids color and cut out items for a pretend pop-up food 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.

12-13 Kids read the business story.

14 Kids answer the questions about different categories of money they need to budget or save up for.

15 Kids play tic-tac-toe. The winner is the first one to get three Xs or Os in a row. Kids color the pictures.

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:

- Spending & Saving (6SS) 1,2,3,4

(2) NFEC Grade 6:

- Accounts, Savings, Budgeting, and Investment Standards: Describe a budget and how it can help reduce expenses and track money earned and spent. (Big ideas: Planning and recording a budget can help us prepare for big life events.)

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