



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

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 Certified Financial Literacy Educator



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THANK YOU FOR YOUR ORDER!

This is the October **Let's Play Money printable packet for 2nd 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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LET'S PLAY MONEY

NEWS

JACK-O'-LANTERN HISTORY

A long time ago in Ireland and Scotland, people carved faces into turnips and put candles inside to scare away bad spirits. This idea came from a story about an imaginary man named Stingy Jack, who played tricks on the Devil. After Jack died, the Devil made him wander in the dark with only a glowing coal inside a turnip to help him see. This is where the Jack-O'-Lantern tradition started.

When Irish people moved to the United States, they brought this idea with them, but instead of turnips, they used pumpkins. In America, people began to carve scary faces into pumpkins and light them with candles to spook people on Halloween. Today, Halloween has many additional fun traditions, like bonfires, haunted houses, and trick-or-treating.

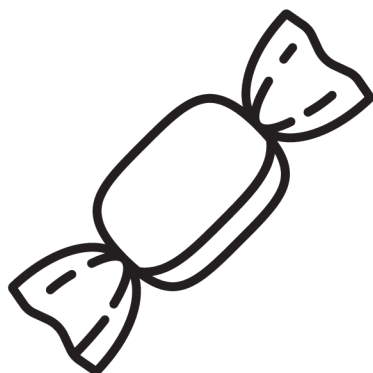
<https://kpcnotebook.scholastic.com/post/history-halloween>



TRICK-OR-TREAT

In 2023, people in the United States spent about 3.6 billion dollars on candy for Halloween. This was a little more than they spent in 2022, and it's more than what they spent before the pandemic. Candy sales have gone up for three years in a row. What is your favorite candy?

<https://www.statista.com/statistics/1305961/halloween-candy-spending-us/#statisticContainer>



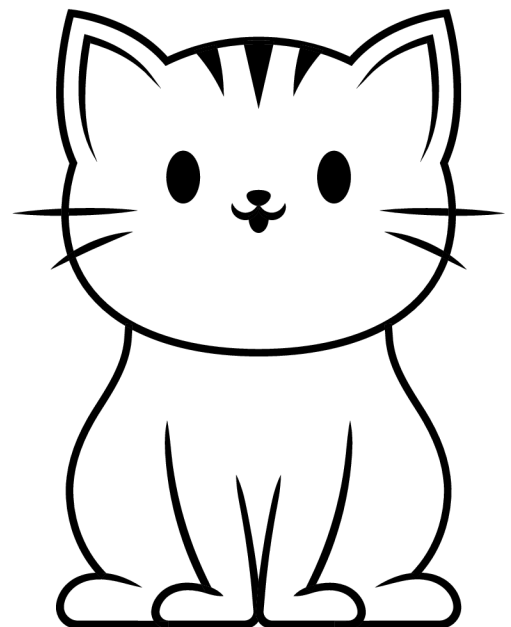
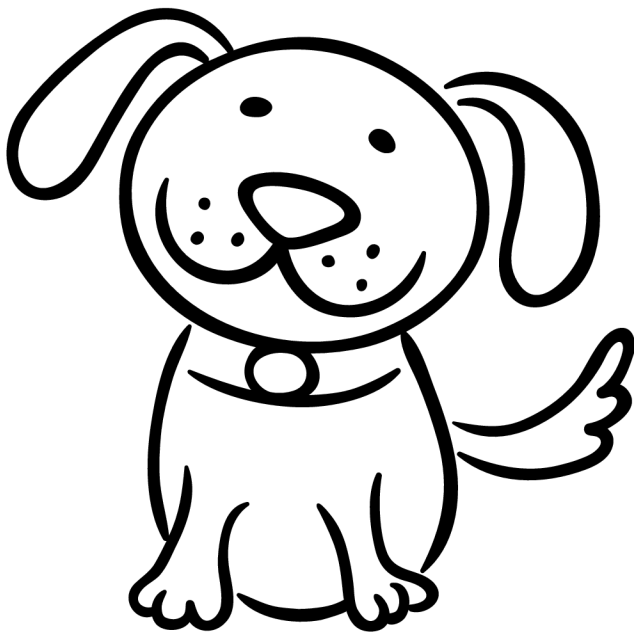
HALLOWEEN FUN

This Halloween, people in the U.S. may spend about \$700 million on costumes for their pets! And total Halloween spending could reach over \$12 billion. This would be a new record! On average, every Halloween shopper will spend about \$108 on candy, costumes, and decorations.

Save money this year. Instead of buying a pet costume, invent a costume for your pet. Use your ideas to dress the dog and cat below. The most popular pet costumes are pumpkin, hot dog, bat, bumblebee, and spider.

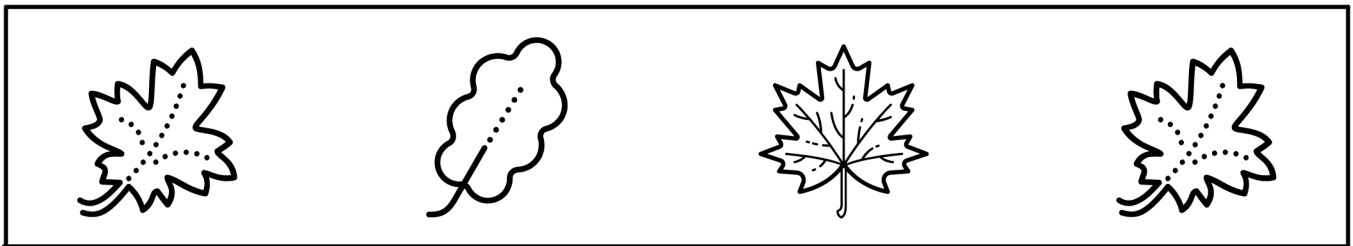
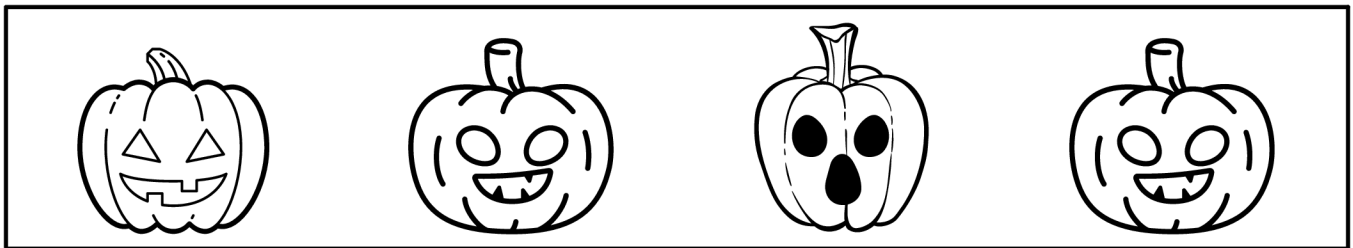
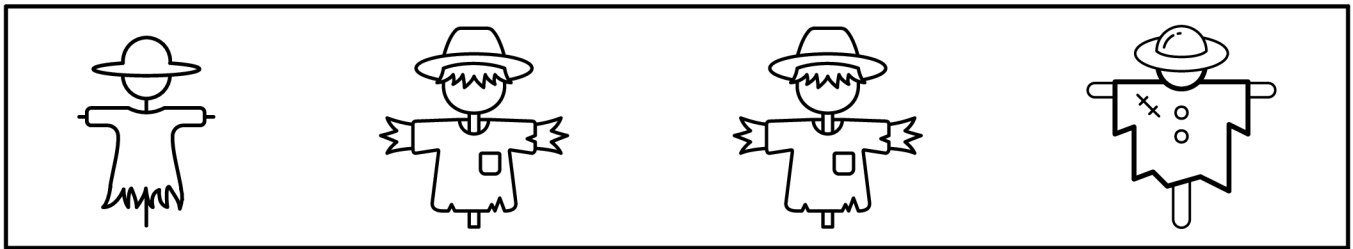
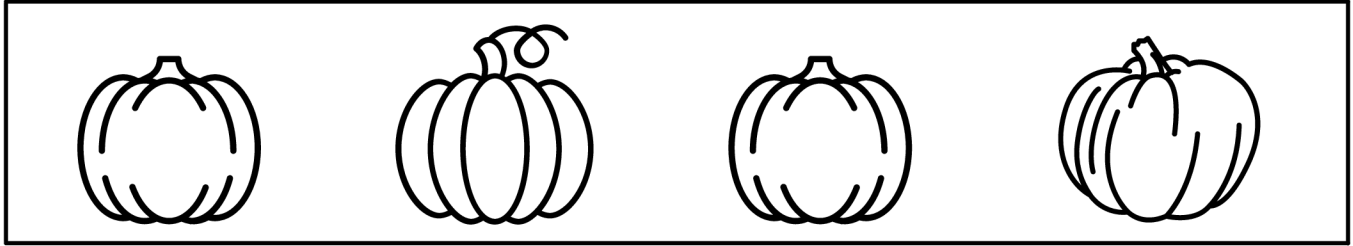
Dress the pets for Halloween!

Color the pets and add a costume.



FUN PAGE

Same or Different? For each row, only color the pictures that match each other.



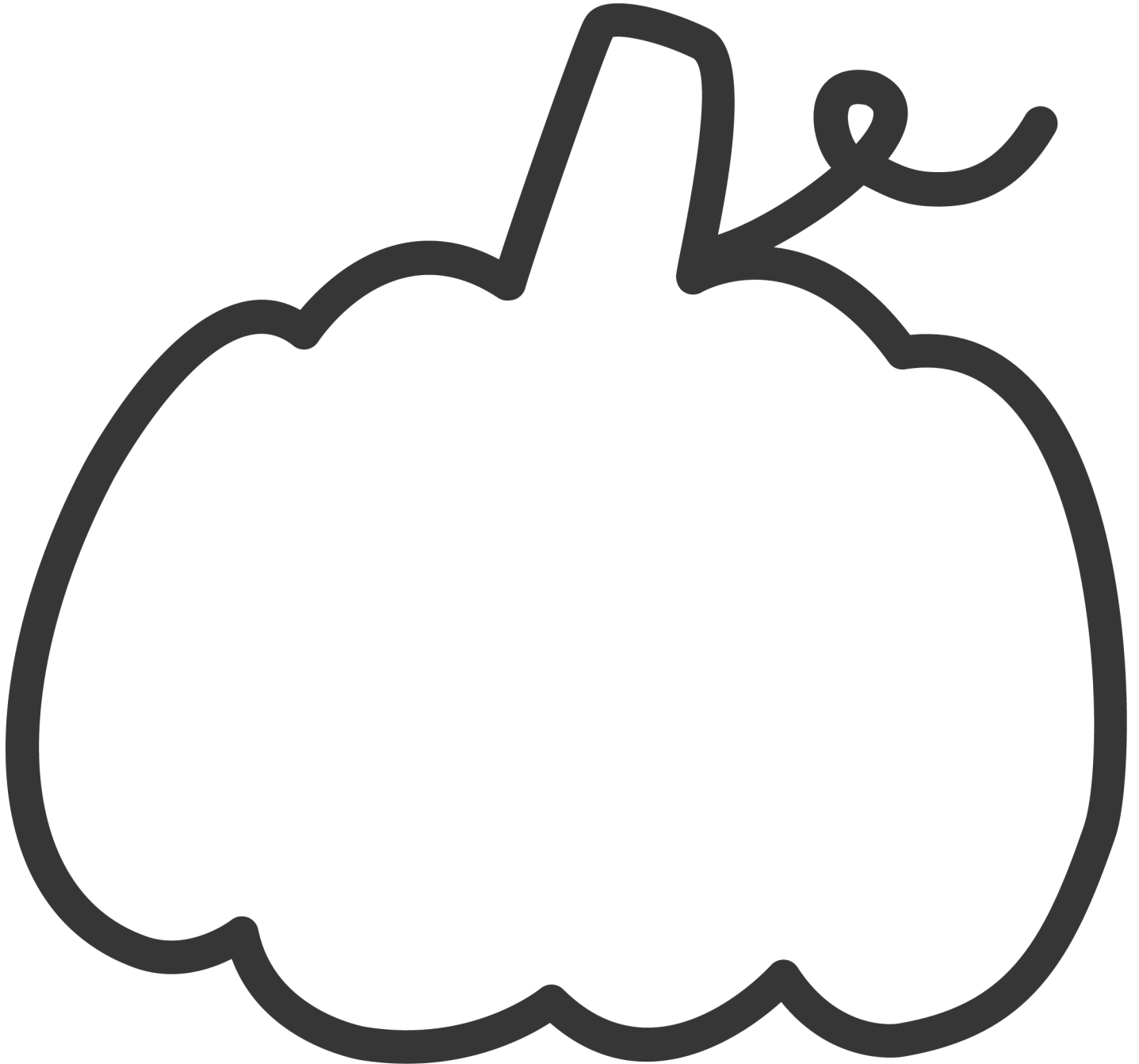
Who helps little pumpkins cross the road safely?



The crossing gourd.

COLOR

Design your own jack-o'-lantern by drawing a face and then color it.



LIFE ACTIVITY



Cut The (Costume) Cost

The largest household expense for Halloween is costumes.

Instead of buying a ready-made costume, get creative with crafty supplies and materials you have at home or can purchase at the craft or thrift store.

My Costume Idea

Write it down or draw a picture.



I can “cut” the cost!

Write it down a few ways to make the costume less expensive.



1.

2.

3.

LIFE ACTIVITY



Needs vs. Wants

"Needs" are things we must have to live, like food, water, and a place to sleep. "Wants" are things we like to have, but we don't need them to live. Wants include toys, games, or candy. Make a list of items below that you "need" and items you "want."

Needs

Wants



MONEY MATH

Total the cash in in each section below.



\$



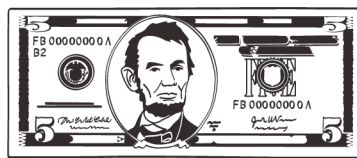
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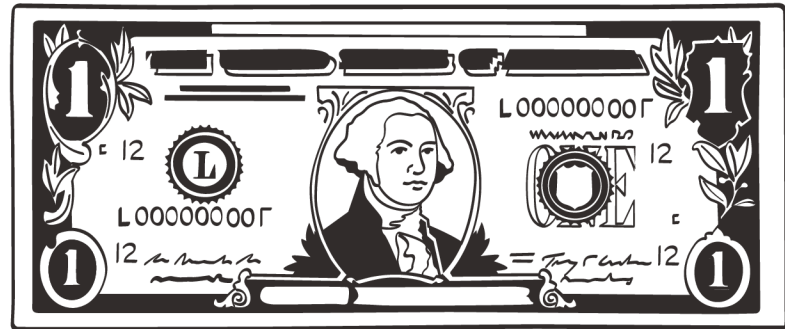
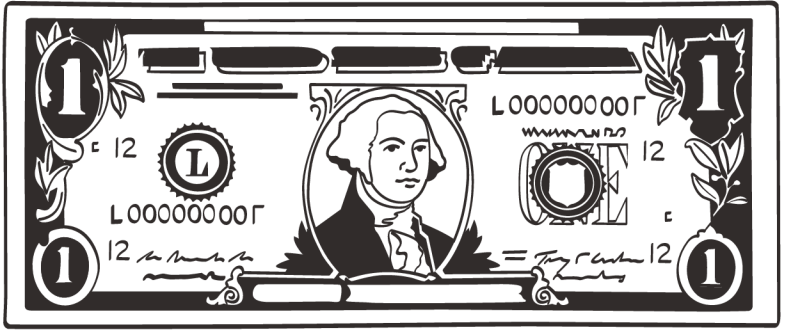
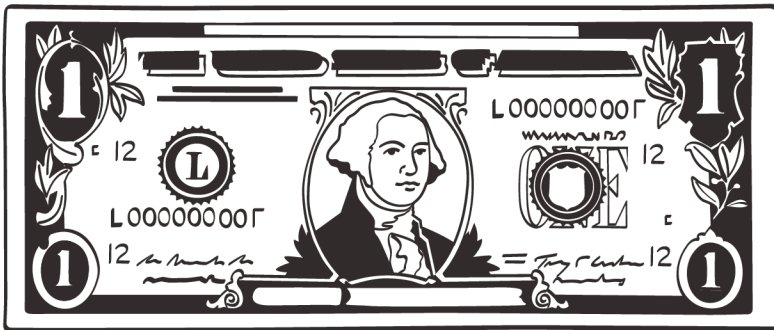
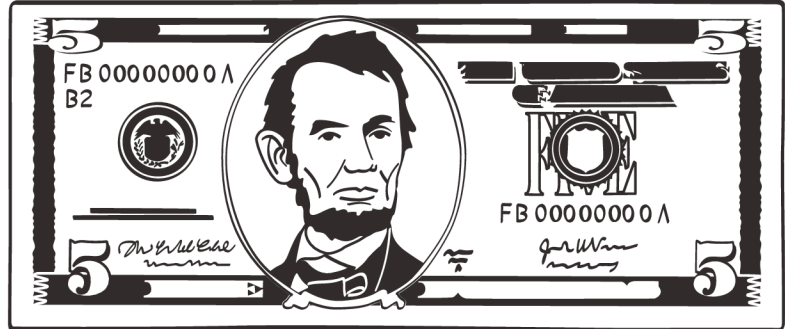
\$



\$

CASH CORNER

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



Quarters = 25 cents each



Nickels = 5 cents each

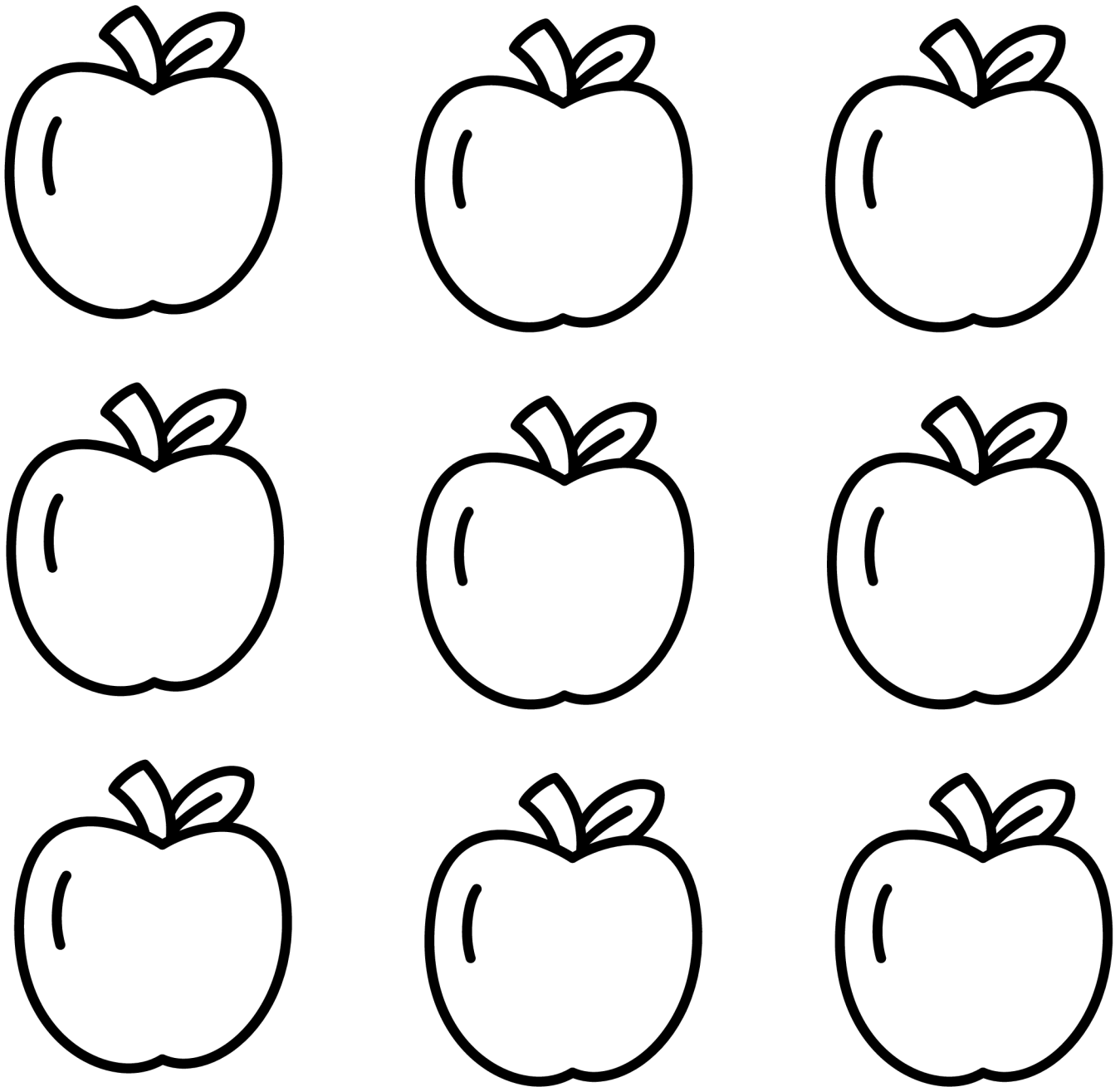


Dimes = 10 cents each

POP-UP FARM STAND

Start a Pop-up Farm Stand. 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.

APPLE FARM



BUSINESS STORY



Excerpt from "Cat Casey Turns Brownies Into A Business"

Cat Casey and her friends are having a have a bake sale. They want to raise money to buy costumes for the talent show. Cat made a batch of pumpkin brownie bars. Cat tells us what happens next.

When I got to Emma's House on the corner where we were setting up the bake sale, Nick and Max were already there moving a table under the big oak tree. Nick had made chocolate chip cookies, Max had made peanut butter cookies, and Emma had made white cupcakes with chocolate frosting and sprinkles.



Emma's dad suggested we have some change in a small box, in case someone came by with larger bills. He loaned us a roll of quarters that equaled \$10 as well as \$10 worth of dollar bills. At the end of the sale, we would pay him back his \$20 loan first, and then we could count our money.

That afternoon started slowly with a few neighbor kids stopping by to see what we were doing and rushing home for fifty cents to buy a dessert. We had a family of four stop and buy six items so they could share with their grandparents after dinner. My mom and dad came by and bought four cookies. Then a big surprise happened. Mrs. Smith from the ladies' garden club drove up to drop off some plants for Emma's mom. She came to the table and bought one of my pumpkin brownie bars. She stood right there, ate it, and listened as we told her our plans for the money.

"You know," she said. "I'm meeting with the business owners along Main Street tonight to plan out the Pumpkin Spooktacular and I'm going to take them a treat." She bought the remaining eleven pumpkin brownie bars and went on her way."

Story continues on next page.



BUSINESS EXERCISE



Profit



Excerpt (continues) from "Cat Casey Turns Brownies Into A Business"

We closed up shop and sorted out the money. First we counted out the money in our little box. The total amount in the box was \$40.

We set aside \$20 and paid back Emma's dad first. There was \$20 profit left after we paid back the loan.

Profit is the money a business makes after paying for all its costs.



Color the cash in the amount of the profit the kids made in the story above.

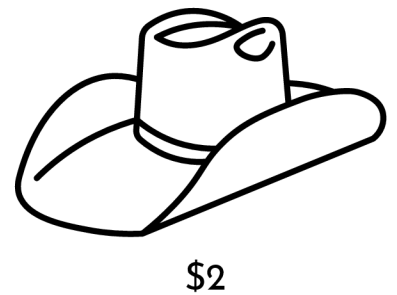
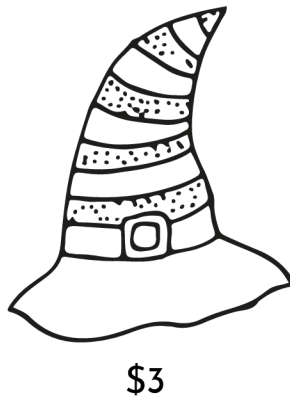
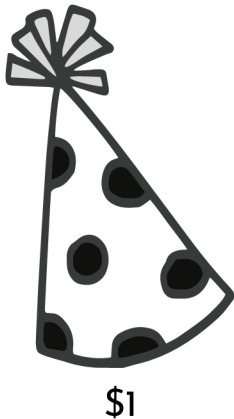
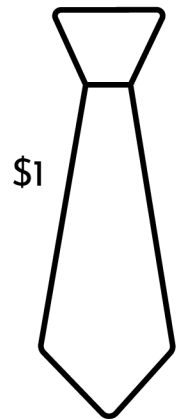
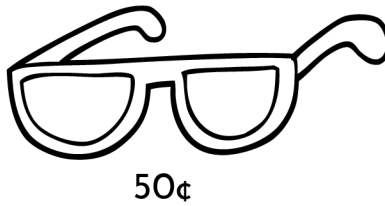
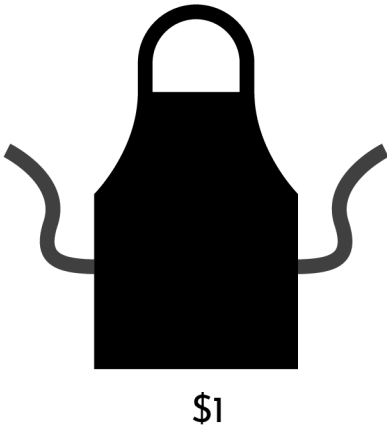
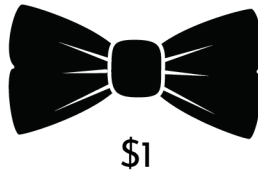
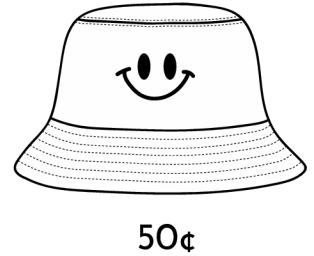


BUSINESS EXERCISE



Choices

Cat earned \$5 profit from the bake sale. She wants to buy a Halloween costume so she goes to the thrift shop. Circle the items that you think she would like and keep the total price under \$5.



GAME TIME

Fill in the missing numbers.



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10		12		
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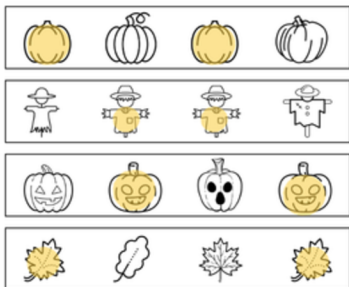
	7		9	
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15			18	
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INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Kids read the **Let's Play Money** newsletter (independently or with a grown-up)

5



6 Kids draw a jack-o'-lantern face and color the pumpkin.

7 Kids write down or draw a picture of their choice of Halloween costume. Then write down or discuss one to three ways that the cost of the costume could be reduced. Examples: kids could borrow a costume or part of a costume, use materials at home to make all or part of the costume, and purchase items needed from a thrift store.

8 Kids make a list of needs and wants.

9 \$35, \$16, \$45, \$20, \$26, \$125

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

11 Kids color and cut out items for a pretend pop-up farm 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 Kids read the business story independently or with an adult.

13 Kids read the continued story then color 20 of the one dollar (\$1) bills.

14 Kids decide what costume choices to purchase while staying within the five-dollar (\$5) limit.

15



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 2:

- Financial Decision Making (2FD) 1,2,6,7

(2) NFEC (Grade 2):

- Financial Psychology Standards: Identify different lifestyles and recognize that setting goals can help people plan for the future and make lifestyle choices.

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