



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 March **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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LET'S PLAY MONEY

NEWS

WHAT'S IN THAT COIN?

Today, you will find nickel, copper, and zinc in coins. You can see layers of these metals by their colors if you look at the side of certain coins. A coin that is made of layers of metal is called a clad coin.

In the past, coins were made out of silver, gold, and copper. Since these metals are so valuable, the U.S. Mint began to use the less expensive and more durable metals listed above. If you can find a half-dollar coin that was made in 1970 or earlier, you will have a coin made with real silver!



<https://www.usmint.gov/learn/kids/coins-life/coin>

composition#: ".text= Today's%20coins%20are%20made%20from.called%20a%20E2%80%9Cclad%E2%80%9D%20coin.

COIN MAKING

Large sheets of metal are used to make coins. The sheets of metal come rolled up like giant tubes of wrapping paper. Circles called "blanks" are punched out from the metal sheets. The blanks are then heated so they are soft and then washed. If you look at the front or back of a coin, it has a rim. This rim is made first by a machine that squeezes the coin. The design is pressed into the front and back by a stamp (called a "die"). Finally, inspectors at the Mint check the coins to make sure they are perfect, without flaws. The approved coins are counted, weighed, bagged, and sent all over the United States.

Watch the video to see coins being made

<https://www.usmint.gov/learn/kids/coins-life>



A POT OF GOLD



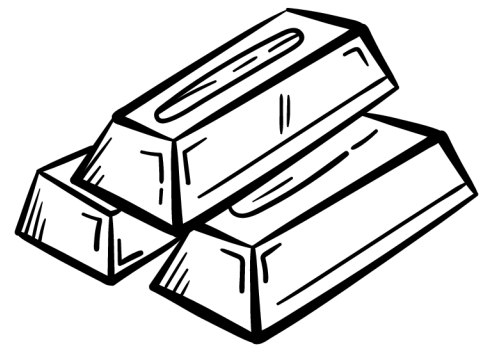
One day, a husband and wife were out on their farm harvesting carrots. They were very poor. As they pulled the last carrot, they discovered that there was a leprechaun hanging on to the end of it! They knew they were lucky to have caught a leprechaun because now the leprechaun had to promise to grant them one wish in order to be set free. Unfortunately, the husband and wife could not agree on what the one wish should be. They just began to wish for many things. They became greedy. After listening to their long list for a while, the leprechaun finally said that they could have all the things they wanted! However, they just needed to find his pot of gold. And he told them where it was—at the end of a rainbow! And then he winked and disappeared leaving the farmers with nothing and the impossible task of trying to find the end of a rainbow. This is the most well-known Irish origin story of the leprechaun's pot of gold at the end of the rainbow.

<https://www.usmoneyreserve.com/news/executive-insights/pot-of-gold-at-end-of-rainbow-origin/>

REAL GOLD

Gold is a highly valuable metal. It is used for jewelry, in industry, and it is used by governments as a way to store monetary worth to back up the value of a country.

Gold is used in jewelry because it is beautiful and doesn't corrode. In industry, gold is used in the construction of computers, phones and other communications devices, and in airplane and space engineering. Gold is valuable in industry because of its useful physical and chemical properties, which include high electrical conductivity and durability.



If you own a computer or a smart phone or nice jewelry, you own a very small amount of gold. Large amounts of gold in the form of gold bullion are held by government treasuries and banks!

<https://www.usgs.gov/centers/national-minerals-information-center/gold-statistics-and-information>

Bullion = gold or silver in bulk before being turned into a coin or jewelry; "gold bullion"



FUN PAGE

1

ST. PATRICK'S DAY WORD SCRAMBLE

Unscramble the St. Patrick's Day words

iirhs

rmach

kclu

lodg

orabwin

voerlc

otp

cion

eergn

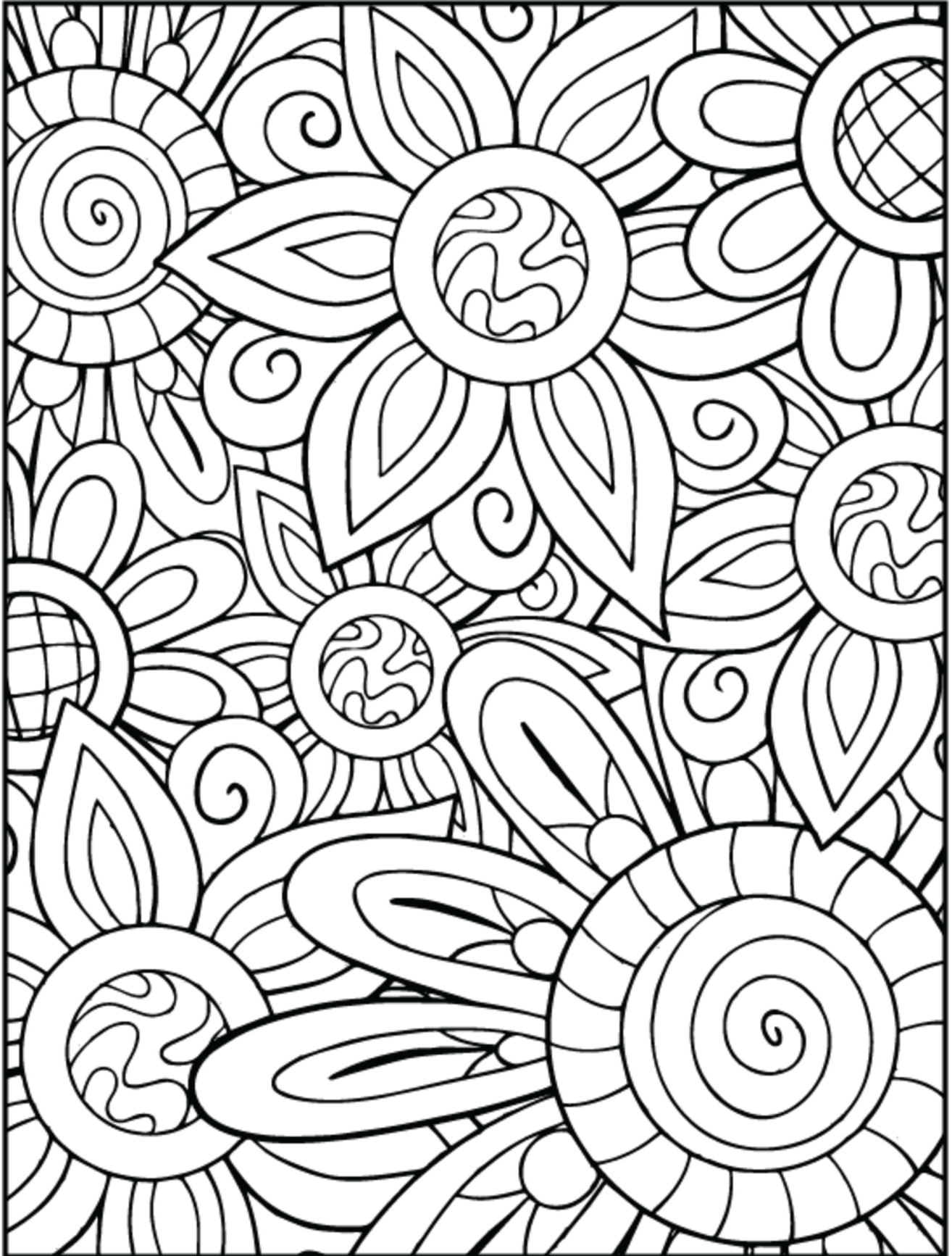
ramhc

How can you spot a jealous shamrock?

It will be green with envy.



MANDALA COLORING



LIFE ACTIVITY

Financial Decisions



Write down something you would like buy.

Is this item something you need or something you want?

A need is something you must have to live or be safe, like food, clothes, and a place to stay.

A want is something you'd really like to have, but it isn't necessary for survival. Examples include toys, games, or treats.

What is the cost of the item?

How would you earn the money for this item?

What are alternatives to buying this item?

LIFE ACTIVITY

Financial Goals



A financial goal is a target you set for your money. It's something you want to achieve or save up for, like getting a new toy, going on a trip, or saving money for the future.

Practice setting a financial goal. Write down something you want in the future and how much it will cost.

_____ \$ _____
Item

Write down the date that you want or need to have the money by:

_____ 

Write down your plan for earning your financial goal:

MONEY MATH

Make A Financial Decision



You need to buy a new computer. Evaluate each of the following situations & choose the best decision.

A

Hot Deals Computer Store

Computer Model A123

New Laptop Computer	\$750
Free carrying case	\$0
8% Sales Tax	<u>\$60</u>

Drive 5 miles to pick up today.

B

Online Outlet Store

Computer Model A123

New Laptop Computer	\$900
Carrying case	\$40
Discount	-\$200
8% Sales Tax	<u>\$59.20</u>

Free shipping & you receive it in 5 days.

C

Big Box Store

Computer Model A123

New Laptop Computer	\$650
Carrying case	\$50
1 year membership	\$40
8% Sales Tax	<u>\$56</u>

Drive 2 miles and stand in line to sign up for 1-year membership.

D

Computers Only Shop

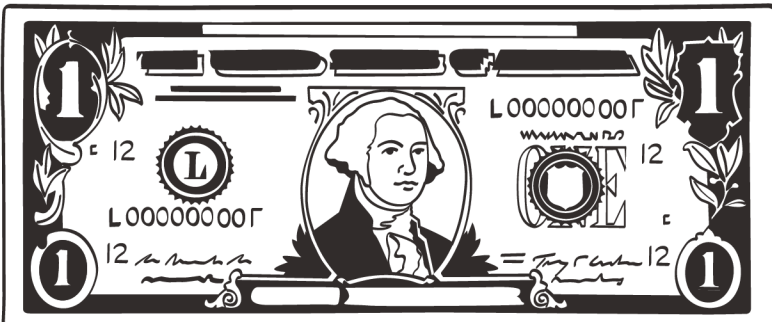
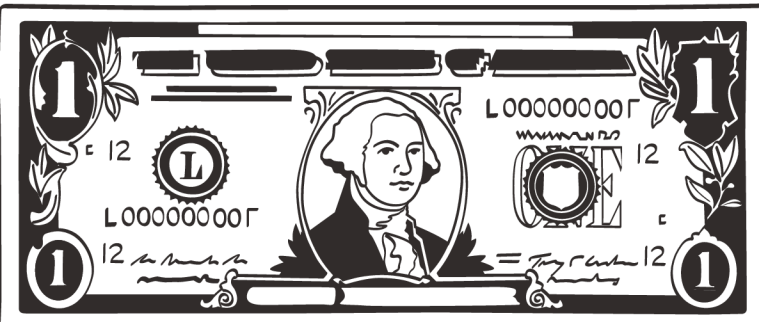
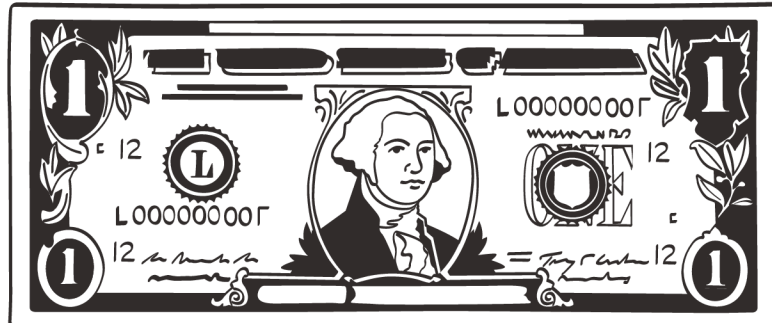
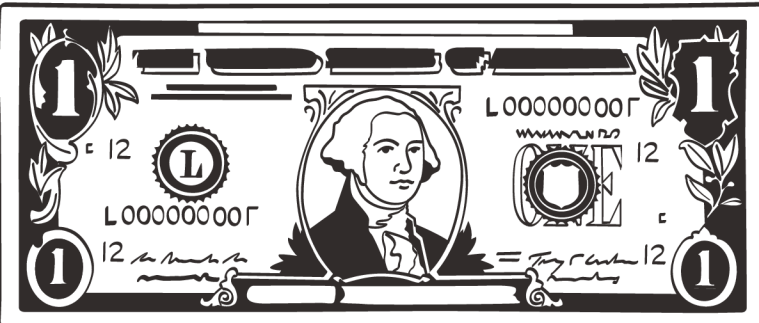
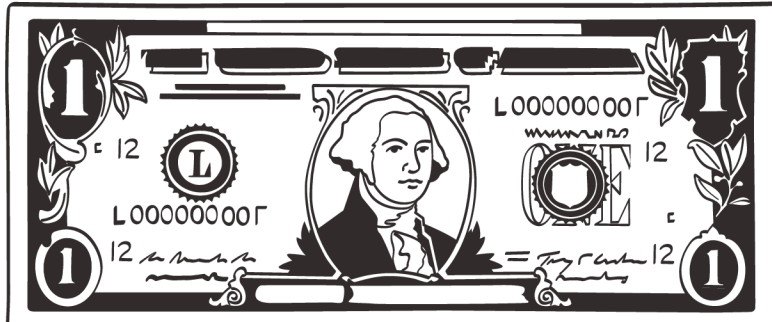
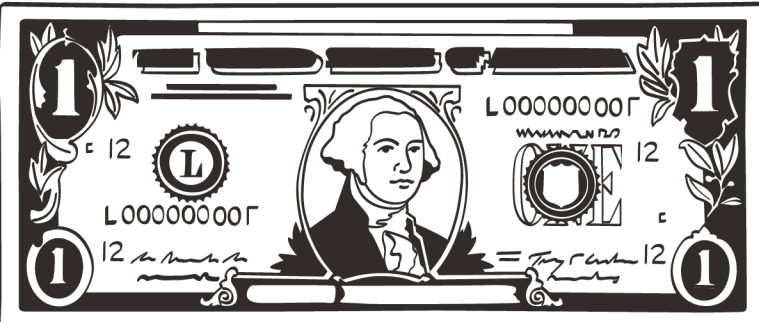
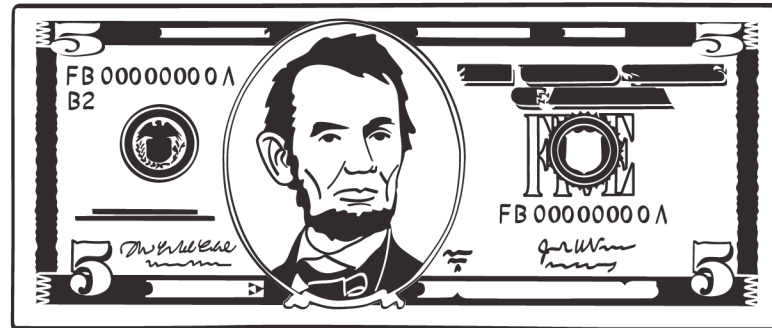
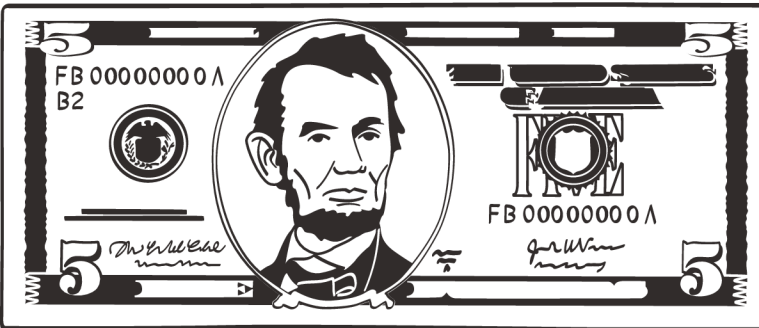
Computer Model A123

New Laptop Computer	\$725
Discount	-\$25
Carrying Case	\$50
8% Sales Tax	<u>\$60</u>

Open 7 days per week
9am-5pm.

CASH CORNER

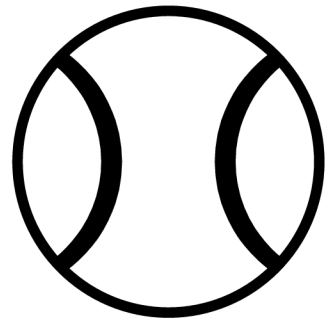
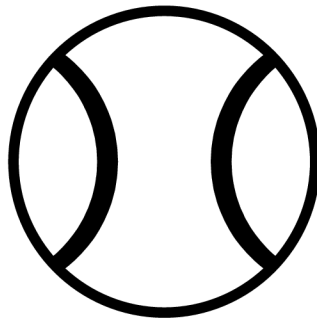
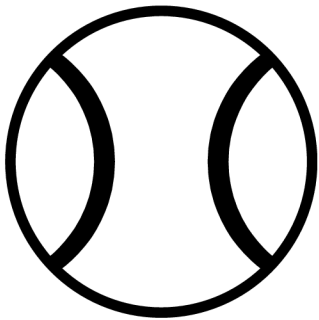
Color and cut the cash.
Use the cash on the next page for a play Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. 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.

SPORTS SHOP



BUSINESS STORY



Excerpts from “Max England Turns A Pet Project Into Pay”

Max England hosts an open house event to launch his new dog walking and pet sitting business.



Mrs. Reed brought her daughter Rosemary who had just adopted a new dog named Angel. Rosemary had a busy job and was worried that Angel wasn't getting enough exercise. I showed her my menu of services. It includes dog walking services. She hired me on the spot to walk Angel three times a week starting the following week.

Max also got several new clients including two reservations for cat sitting over the summer. Rosemary had a neighbor who also needed dog walking, so each time he walked Angel, he could make double the money because he could also walk Pumpkin.

Max created a contract for his clients so he could be clear about the services he offers. Learn more about contracts on the next page!





Business Contracts

A basic business contract is an agreement between two parties, often companies or people, that lays out the rules for their deal. It's a written promise that both sides agree to follow when doing business together.

Write down the answers by looking at the contract on the next page.

- 1. What type of service will Max provide?**
- 2. How much will Max charge for his services?**
- 3. What is the smallest amount of money that Max will accept for walking the dog one time?**
- 4. What specific day will Max expect to get paid from his clients?**
- 5. How many days notice must his customers give for making schedule changes?**
- 6. What day does the contract start?**
- 7. What is the name of Max's customer?**

BUSINESS EXERCISE



Business Contracts

Max England has a basic contract he asks his dog walking clients to sign. Use this contract to answer the questions on the previous page.

DOG WALKING SERVICES AGREEMENT

This Agreement (the "Agreement") is entered into on March 1st, between Max England (the "Service Provider") and Rosemary Roberts ("Client").

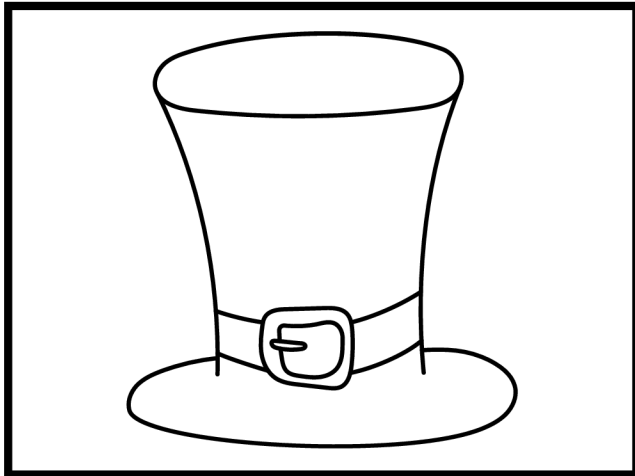
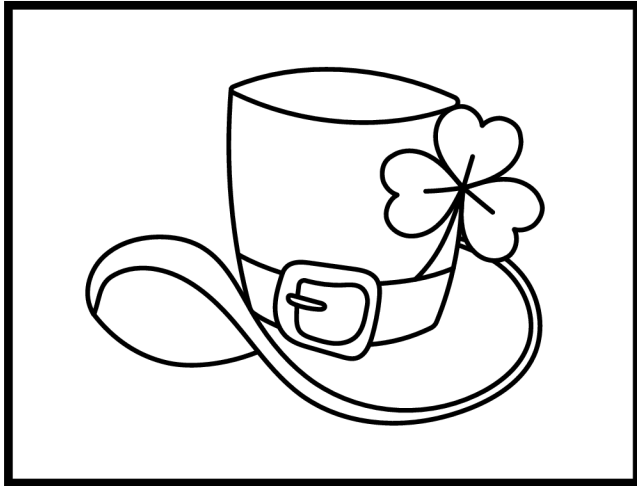
1. SERVICES: The Service Provider agrees to provide dog walking services to the Client's pet, Angel as mutually agreed upon.
2. PAYMENT TERMS: The Client agrees to pay the Service Provider the sum of \$10 per dog walk. Payment is due on a weekly basis.
3. MINIMUM PAYMENTS: A minimum payment of \$10 is required for each scheduled dog walking service.
4. DUE DATES: Payments are due Fridays following the completion of each week, as agreed upon by both parties.
5. RESTRICTIONS: The Client agrees not to assign or transfer this agreement without the written consent of the Service Provider. The Service Provider reserves the right to refuse services for any reason.
6. NOTIFICATIONS: Both parties agree to communicate any changes in schedule at least 2 days in advance. In case of cancellation by the Client within 1 day of a scheduled service, the Client shall pay a cancellation fee of \$10.
7. AGREEMENTS: The Client agrees to provide necessary information about the pet(s), including any health or behavioral issues that may affect the dog walking service. The Service Provider agrees to perform the services diligently and responsibly.
8. DURATION: This agreement shall commence on March 1st and continue until terminated by either party with [Number of Days] days' written notice.
9. OTHER TERMS: a. The Service Provider is not liable for any damage or injury caused by the Client's pet(s). b. The Client is responsible for providing all necessary equipment (leash, waste bags, food as needed) for the dog walking services.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the Effective Date: March 1st

Service Provider: Max England Max England
Client: Rosemary Roberts

COPY AND DRAW

Observe the picture then draw your own.



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

Answer Key

irish

charm

luck

gold

rainbow

clover

pot

coin

green

march

6 Color

7 Kids practice making a financial decision. Kids fill in the blanks with their ideas and discuss them with a grownup. Use open-ended questions (see above).

8 This worksheet covers the first steps in setting a financial goal. Kids practice setting a target date and dollar amount and creating a plan to reach the goal.

9 A \$810, B \$799.20 C \$796, D \$810; Financial decisions are subjective. The lowest price is option C but it will take 5 days. This option saves time. Going to a store may tempt you to buy other items. Plus there would be transportation costs. We make financial decisions regularly and in the context of various situations. Discuss how your family makes its financial decisions.

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

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

13 dog walking, 2. \$10, 3. \$10, 4. Fridays, 5. 2 days, 6. March 1st, 7. Rosemary Roberts

14 Use this page to answer questions on page 12. Note that contracts often contain small print that is hard to read (sometimes there are sections of "fine print," detailed information that is written small and is hard to read). It is important to read contracts even if the print is small. New words may also appear in contracts. It is always okay to ask questions about words you don't know or aren't familiar with.

15 Copy and draw

Financial Literacy Standards in this packet include:

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

- Financial Decisions Making (5FD) 1,5,8,9,10

(2) NFEC (Grade 5):

- Credit, Debt, and Loans Standards. Explain the purpose and components of contractual agreements. Explain why understanding the information in a contract is critical in financial decision-making.

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!

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