



# 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 April **Let's Play Money** printable packet for 4th 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 IS SOCIAL SECURITY

Social Security provides retirement income for almost every American worker. It also sends out Supplemental Security Income (SSI) to those individuals 65 and older who have limited income and resources. Additional Social Security services include providing retirement, disability, survivor, and family benefits, and enrolling individuals in Medicare. Finally, Social Security issues Social Security numbers, usually to people when they are born. A Social Security number is useful for getting a job, making financial transactions, and receiving government services.



<https://www.ssa.gov/about-ssa>

### SOCIAL SECURITY NUMBER



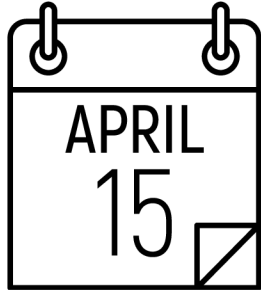
In 1936, the Social Security number (SSN) was created. This number helps the Social Security Administration (SSA) track the earnings of U.S. workers over time. This information is used to determine Social Security benefits that a worker will receive in the future.

As of December 2008, over 450 million original SSNs had been issued by the SSA. Almost all legal residents of the United States had an SSN at this time.

The SSA issues the Social Security Numbers on a small paper card. The first design was used in October 1936. It was submitted by Frederick E. Happel, an artist and photo engraver from Albany, NY. Initially, 26 million cards were ordered. Then, new designs were used. In total, over 50 designs have been used for Social Security cards between 1936 and 2008.

<https://www.ssa.gov/policy/docs/ssb/v69n2/v69n2p55.html>

## TAX DAY - APRIL 15TH



Tax Day in the United States tends to fall on April 15th. Individual income tax returns are due to be submitted to the federal government by this date. Tax Day has been in place since 1913, when the Sixteenth Amendment became part of the U.S. Constitution.

The Revenue Act of 1861 was the first U.S. income tax and it was meant to help fund the Civil War. In later years, it was repealed, re-adopted, and determined to be unconstitutional. Early on, taxes in the U.S. were not based on voluntary tax returns and tax payments happened on other dates depending on the law at the time.

[https://en.wikipedia.org/wiki/Tax\\_Day](https://en.wikipedia.org/wiki/Tax_Day)



**Governments collect taxes to provide goods and services that benefit citizens. Some of these important services include public education, construction of roads and public buildings, garbage collection and maintenance of cities and towns, and protection by the military and police.**

<https://kids.britannica.com/kids/article/tax/390858>

## POPULAR BABY NAMES REPORT

Throughout the year, people submit applications for Social Security cards. For fun, the SSA uses this information to create a list of the most popular baby names. This list of the 1,000 most popular baby names is released each year just before Mother's Day. You can find the Popular Baby Names list for this year and past years on the SSA website.

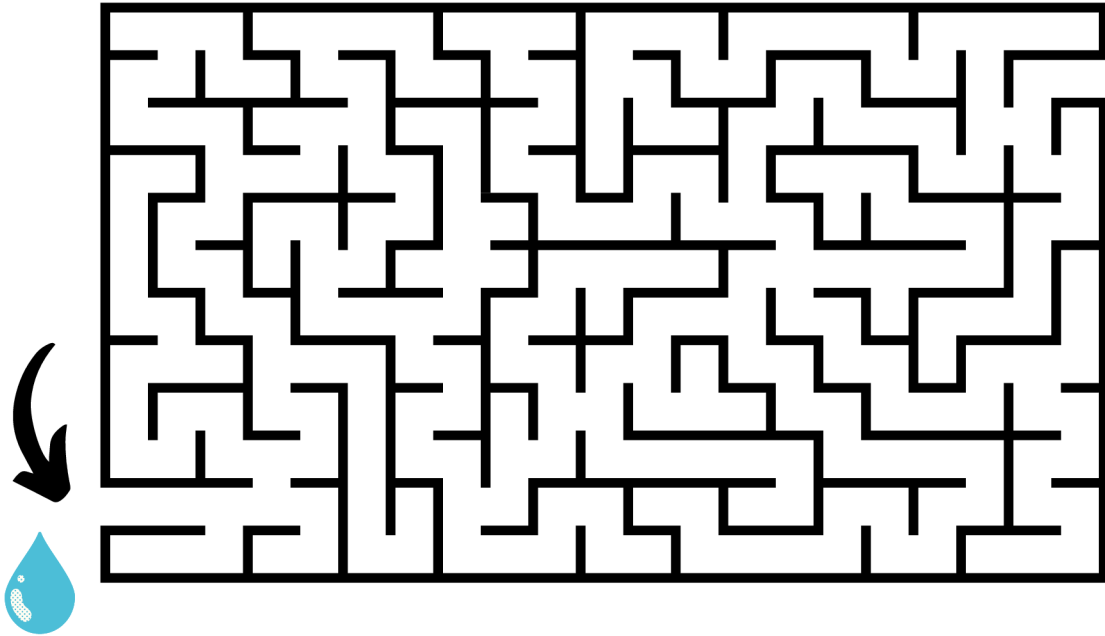


[https://kids.kiddle.co/Social\\_Security\\_Administration](https://kids.kiddle.co/Social_Security_Administration)

Baby Name Report Link -> <https://www.ssa.gov/oact/babynames/>

# FUN PAGE

The planet needs your help! Navigate the maze and lead the water droplet to the thirsty plant on Earth Day.



**Knock Knock**

**Who's there!**

**Banana!**

**Banana who?**

**Banana split some ice cream?**



**APRIL  
FOOL'S  
DAY**

**What goes up when April rains come down?**

**An umbrella!**

# COLOR POSTER



# LIFE ACTIVITY



## A Signature

A signature is a handwritten name someone writes on documents. It shows proof of identity on a social security card or driver's license. A signature on a document or check also confirms that a person is willing to and has the authority to honor a contract or pay a bill.

Most signatures include your first and last name: *Alex Smith*

Signatures should be your legal name not your nickname *Alexandra Smith*

Some people chose to include their middle name or their middle initial. *Alexandra C. Smith*

Typically a signature is written in a cursive or script style.

*Alexandra C. Smith*  
*Alexandra C. Smith*

**Practice writing your signature ten times.**

<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

# LIFE ACTIVITY

## Sign Your Name



Write your signature on the following items.

A check form with fields for "Your name", "Date", "Pay to the order of", "Memo", and a dollar amount box. It includes a security watermark icon and a MICR line at the bottom. An arrow points to the bottom right corner.A Social Security card with the text "SOCIAL SECURITY", "000-00-0000", "THIS NUMBER HAS BEEN ESTABLISHED FOR", and a "SIGNATURE" line. An arrow points to the bottom right corner.A driver license form with a "DRIVER LICENSE" header, a silhouette of a person, and several lines of text. An arrow points to the bottom right corner.A bill form with the word "BILL" at the top, a dollar sign, and a barcode. An arrow points to the bottom right corner.A contract form with the word "CONTRACT" at the top, several lines of text, and a shield icon at the bottom. An arrow points to the bottom right corner.

# MONEY MATH



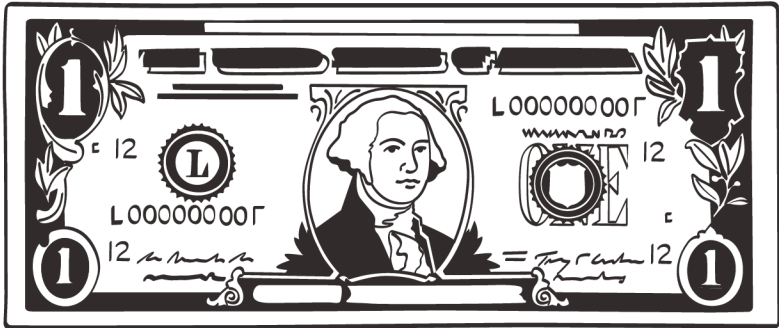
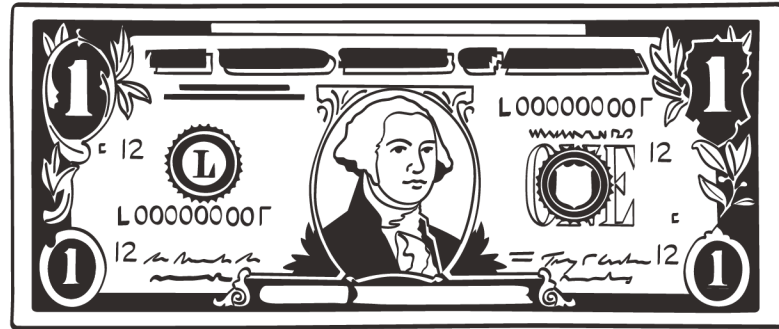
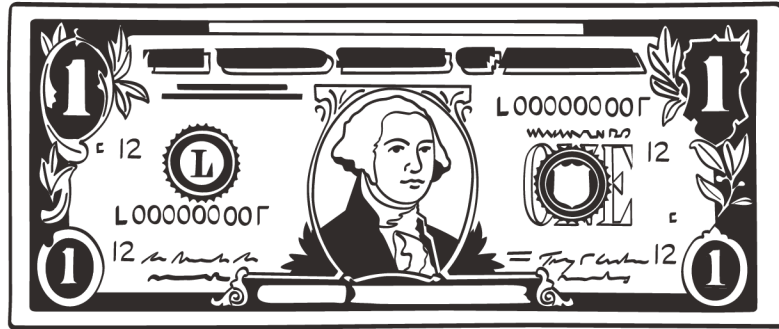
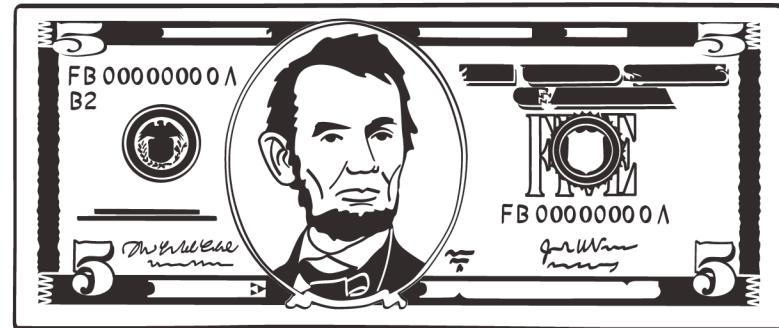
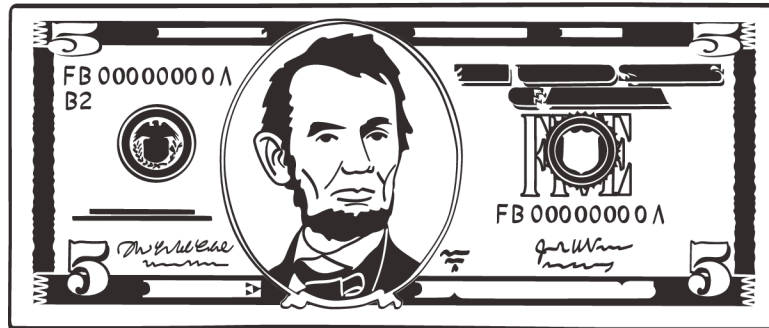
You earn the following amounts and are paid by check. But some of what you earn is taxed. What is your earning after you pay taxes? Find out how much each check will be after the taxes are subtracted.

$\begin{array}{r} \$116 \\ -13 \\ \hline \end{array}$	$\begin{array}{r} \$180 \\ -20 \\ \hline \end{array}$	$\begin{array}{r} \$250 \\ -35 \\ \hline \end{array}$	$\begin{array}{r} \$345 \\ -42 \\ \hline \end{array}$
$\begin{array}{r} \$596 \\ -84 \\ \hline \end{array}$	$\begin{array}{r} \$484 \\ -73 \\ \hline \end{array}$	$\begin{array}{r} \$790 \\ -110 \\ \hline \end{array}$	$\begin{array}{r} \$348 \\ -36 \\ \hline \end{array}$
$\begin{array}{r} \$381 \\ -23 \\ \hline \end{array}$	$\begin{array}{r} \$290 \\ -63 \\ \hline \end{array}$	$\begin{array}{r} \$265 \\ -46 \\ \hline \end{array}$	$\begin{array}{r} \$376 \\ -57 \\ \hline \end{array}$
$\begin{array}{r} \$281 \\ -52 \\ \hline \end{array}$	$\begin{array}{r} \$168 \\ -29 \\ \hline \end{array}$	$\begin{array}{r} \$353 \\ -25 \\ \hline \end{array}$	$\begin{array}{r} \$274 \\ -36 \\ \hline \end{array}$
$\begin{array}{r} \$162 \\ -28 \\ \hline \end{array}$	$\begin{array}{r} \$94 \\ -15 \\ \hline \end{array}$	$\begin{array}{r} \$222 \\ -73 \\ \hline \end{array}$	$\begin{array}{r} \$68 \\ -9 \\ \hline \end{array}$



# CASH CORNER

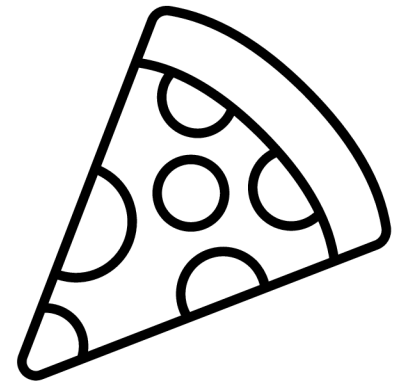
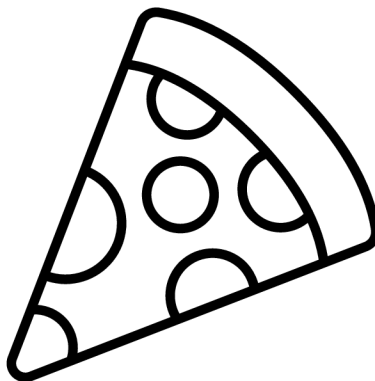
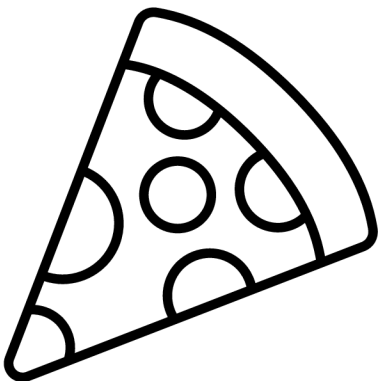
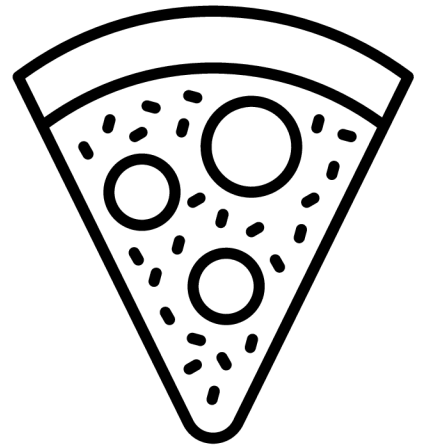
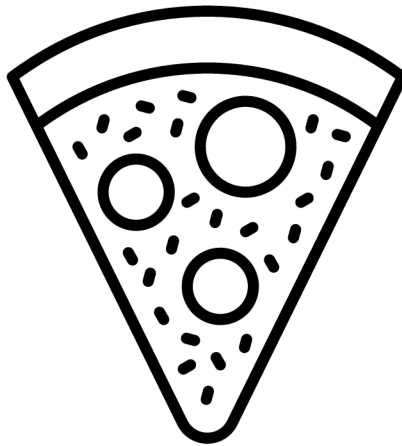
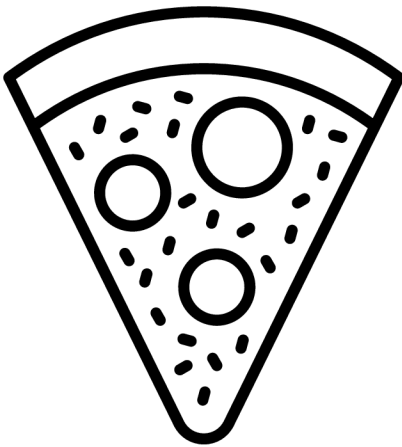
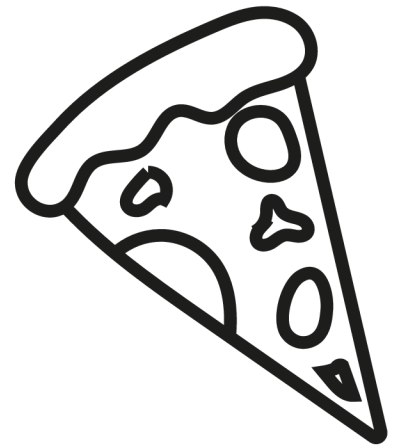
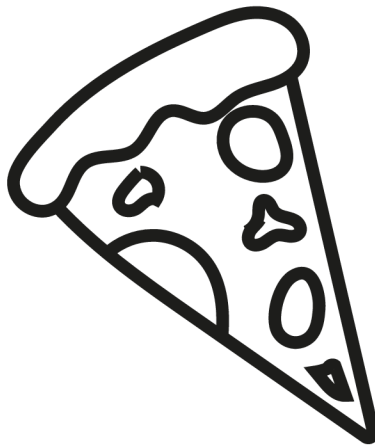
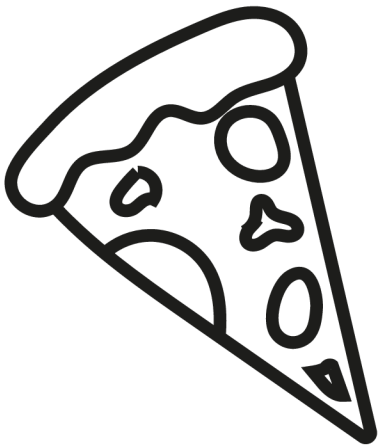
Color and cut the cash.  
Use the cash on the next page for a Pop-up Shop.



# 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 slice 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.

## PIZZA BY THE SLICE





## Excerpt from "Max England Turns A Pet Project Into Pay"

I told my friends Cat, Emma, and Nick, my idea for a business.

"I've had two customers pay me \$20 each to sketch a picture of their pets. I think other people might like a sketch too."

"Great idea," said Emma. "But don't forget you also did something else with each of the animals. In both cases, you played with the pets. With Mrs. Reed's cat, you were hired to pet sit, but you added value by sketching Alley the cat. With the dog Mr. Anders, you were hired to sketch him, and you ended up playing with him."



"Rather than limiting yourself to pet sketches, you could offer several different services, and people could choose. Then you can upsell them a second service at the same appointment," said Cat.

I grabbed a paper and pencil from the bookshelf and started to write out a list of pet services I could offer.

- Pet Portraits
- Pet Playtime
- Pet Training
- Pet Sitting
- Pet Walking



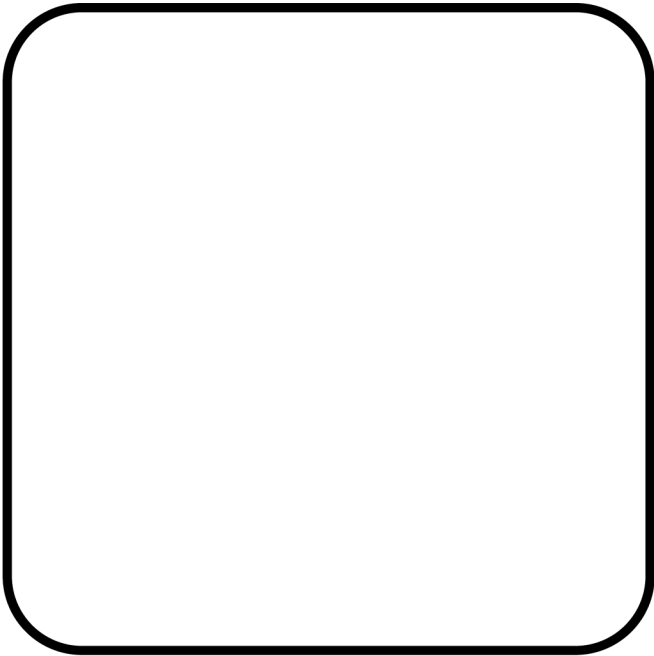
# BUSINESS EXERCISE



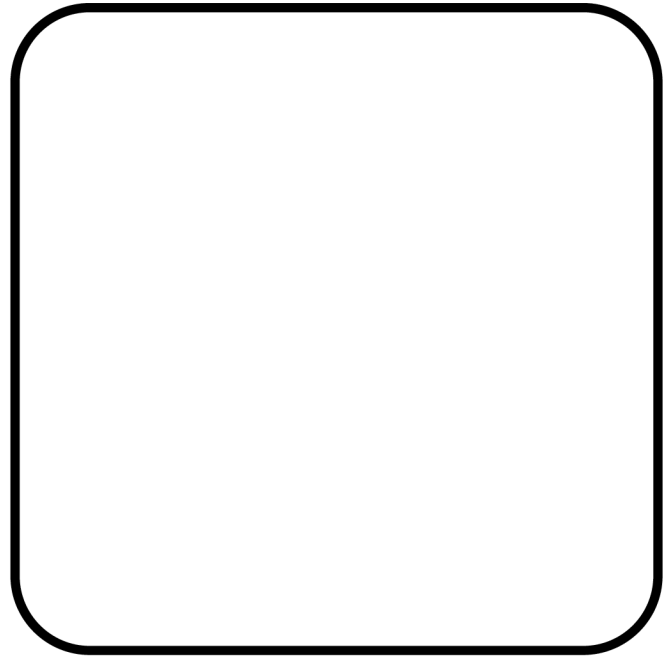
## Business Services

A service is when we help someone or do work for someone and they pay for the service.

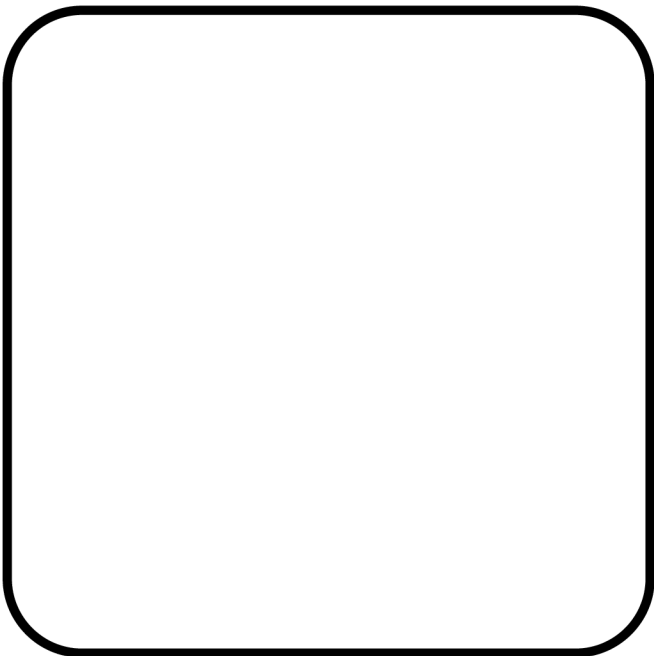
**Max is skilled at working with pets. Draw a picture of Max offering the following services.**



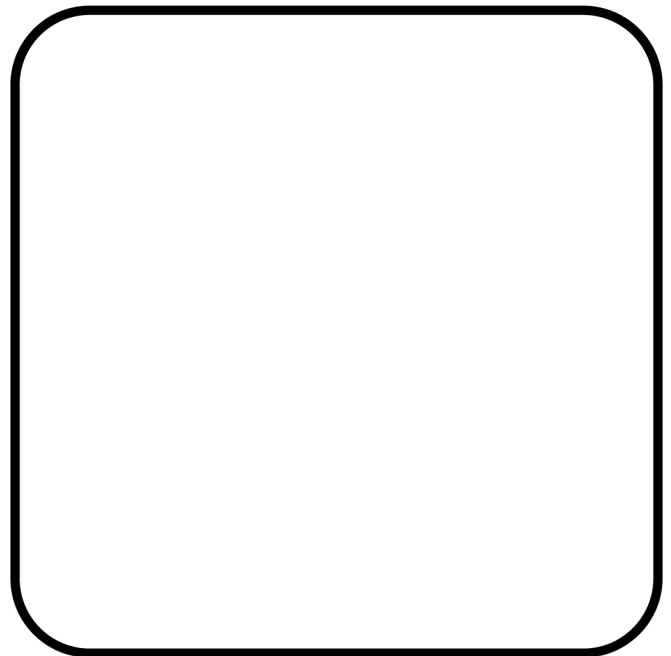
Dog Walking



Cat Sitting



Pet Sketching



Dog Training

# EARN MONEY



## Your Skills

Turn your skills into money. What kind of services can you offer? Write down four ideas and color a picture of each. If you don't have skill(s) yet, write down skills you would like to learn.

A large, empty rounded square box with a thick black border, intended for drawing a picture of a service idea.

1. \_\_\_\_\_

A large, empty rounded square box with a thick black border, intended for drawing a picture of a service idea.

2. \_\_\_\_\_

A large, empty rounded square box with a thick black border, intended for drawing a picture of a service idea.

3. \_\_\_\_\_

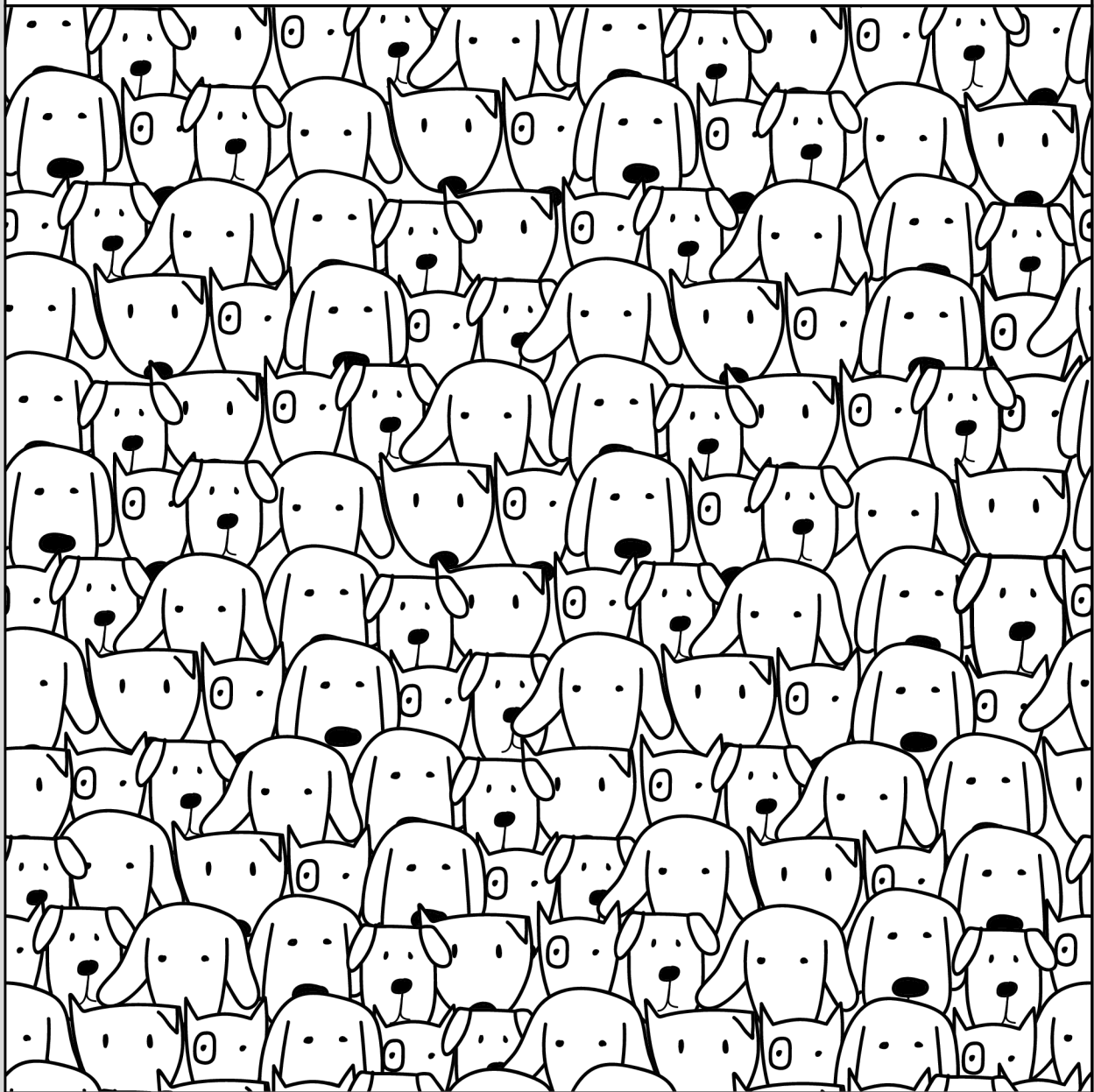
A large, empty rounded square box with a thick black border, intended for drawing a picture of a service idea.

4. \_\_\_\_\_

# COLOR & COUNT

Color the dogs using a colorful pattern then count them. How many did you find?

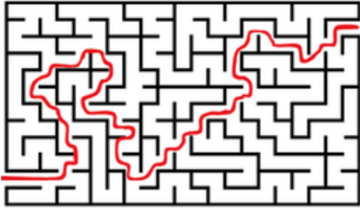
Answer:



# 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



6 Color

7 Kids practice writing their signature ten times.

8 Kids sign the provided line for each document.

9

$\begin{array}{r} \$116 \\ -13 \\ \hline 103 \end{array}$	$\begin{array}{r} \$180 \\ -20 \\ \hline 160 \end{array}$	$\begin{array}{r} \$250 \\ -35 \\ \hline 215 \end{array}$	$\begin{array}{r} \$345 \\ -42 \\ \hline 303 \end{array}$
$\begin{array}{r} \$596 \\ -84 \\ \hline 512 \end{array}$	$\begin{array}{r} \$484 \\ -73 \\ \hline 411 \end{array}$	$\begin{array}{r} \$790 \\ -110 \\ \hline 680 \end{array}$	$\begin{array}{r} \$348 \\ -36 \\ \hline 312 \end{array}$
$\begin{array}{r} \$381 \\ -23 \\ \hline 358 \end{array}$	$\begin{array}{r} \$290 \\ -63 \\ \hline 227 \end{array}$	$\begin{array}{r} \$265 \\ -46 \\ \hline 219 \end{array}$	$\begin{array}{r} \$376 \\ -57 \\ \hline 319 \end{array}$
$\begin{array}{r} \$281 \\ -52 \\ \hline 229 \end{array}$	$\begin{array}{r} \$168 \\ -29 \\ \hline 139 \end{array}$	$\begin{array}{r} \$353 \\ -25 \\ \hline 328 \end{array}$	$\begin{array}{r} \$274 \\ -36 \\ \hline 238 \end{array}$
$\begin{array}{r} \$162 \\ -28 \\ \hline 134 \end{array}$	$\begin{array}{r} \$94 \\ -15 \\ \hline 79 \end{array}$	$\begin{array}{r} \$222 \\ -73 \\ \hline 149 \end{array}$	$\begin{array}{r} \$68 \\ -9 \\ \hline 59 \end{array}$

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

11 Kids color and cut-out products for the pop-up shop. They share cash from page 10 with a friend or family member and sell the pizza products and give change as needed.

12 Read

13 Kids draw an image in each square that represents the pet service.

14 Kids write down four skills they have or want learn and draw a picture of each.

15. If all the main dog faces are counted there are 137 plus additional partial faces.

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 4:

- Employment & Income (4EI) 1,2,5,7

(2) NFEC (Grade 4):

- Income, Careers, Business, and Entrepreneurship Standards: Identify interests and skills that will aid in current work and future career opportunities. Explain how to look for work, how to start a business, and how to become an entrepreneur

## 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](http://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](mailto: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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