



# 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 May **Let's Play Money** printable packet for 3rd 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
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9	Money Math
10	Cash Corner
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16	Instructional Information & Answer Pages



THE LITTLE BOOKS OF BIG BUSINESS  
**LET'S PLAY MONEY**

NEWS

## START A GARDEN WITH SEEDS

Are you ready to start a garden? If you are starting your plants from seeds, it is helpful to look at the information on the seed packet. Here are some things you will find on most packets:

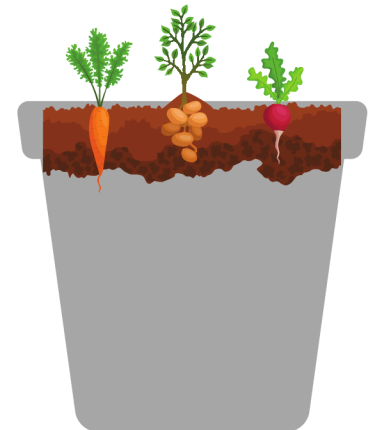


- Picture - The packet photograph or drawing shows you what fruit or vegetable will grow from the seeds in the packet.
- Plant Description - Information on the packet describes how big the plant will grow and any specific details about when to plant the seeds or harvest the plant.
- Planting Directions - Details on the packet explain how deep to plant the seed, what type of light the seeds needs, and the best way to care for the plant.

<https://extension.psu.edu/information-on-seed-packets#:~:text=Plant%20Description%20%2D%20Seed%20packets%20usually,i.e.%20climbing%2C%20upright%2C%20etc>

## CONTAINER GARDENS

Container gardening is an option if you don't have space in your yard to plant plants in the ground. Containers make gardening flexible because you can move the containers around in different seasons to make sure they get enough sunlight and are protected from bad weather. Containers are also a great alternative if your yard has poor soil or is easily accessed by animals or pests.



Almost any plant can be grown in a container, but some that grow best include flowers, herbs, and most vegetables.

<https://mgsantaclara.ucanr.edu/garden-help/container-gardening/>



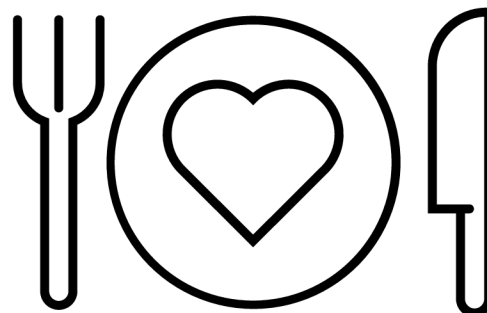
## FARMERS' MARKETS

A Farmers' Market is an event that is held in a town or city that farmers can come to sell their fruit, vegetables, eggs, and meat directly to customers.

Most Farmers' Markets start in the Spring when the growing season begins. Each week the farmers bring baskets and boxes of produce to a park or open-air location and sell items from the back of their trucks or from under a pop-up canopy.

## KIDS EATING HEALTHY

Kids should eat a variety of foods. Variety makes meals more interesting and each food provides a unique mix of vitamins and minerals. According to the experts at Harvard University:



- Vegetables and fruits are an important part of a healthy diet, and variety is as important as quantity.
- No single fruit or vegetable provides all of the nutrients you need to be healthy.
- Eat plenty of fruits and vegetables of all colors.
- Choose whole fruits or sliced fruits (rather than fruit juices). Limit fruit juice to one small glass per day.

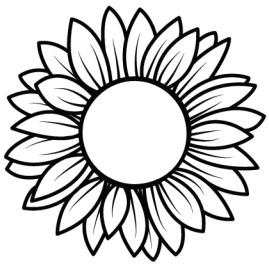
<https://www.hsph.harvard.edu/nutritionsource/kids-healthy-eating-plate/>

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**Why don't ladybugs like playing hide and seek?**

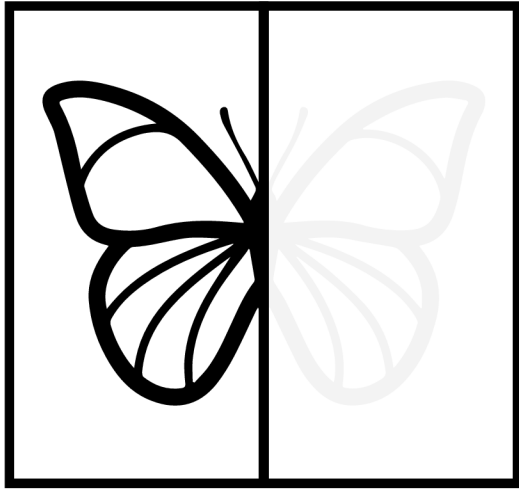
**Someone always spots them.**



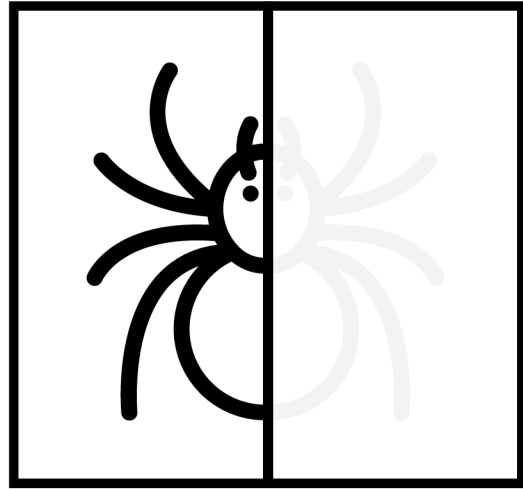


# FUN PAGE

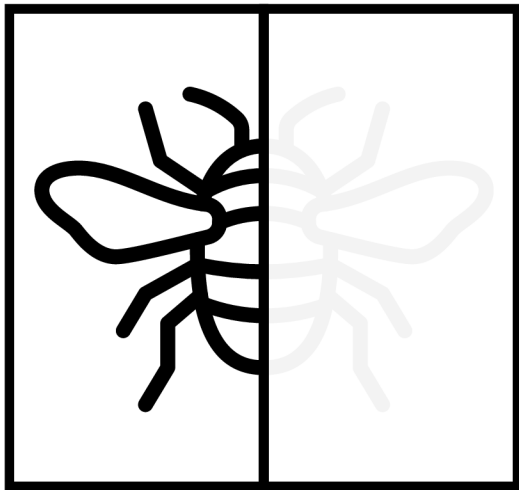
Draw and color the other halves. Then, trace the words.



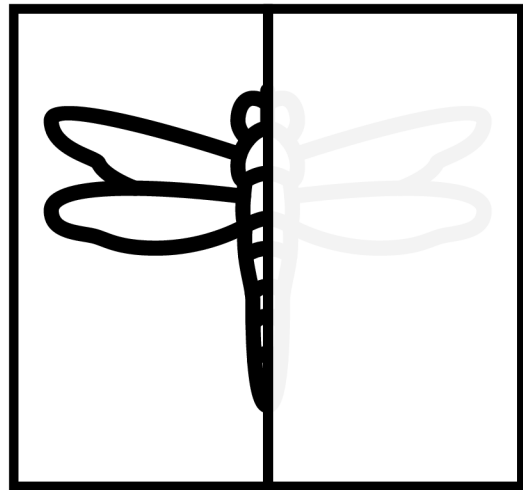
butterfly



spider



bumblebee



dragonfly



Find little words in this big word.

**GARDENING**



# COLOR

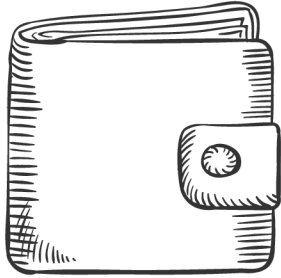


# LIFE ACTIVITY

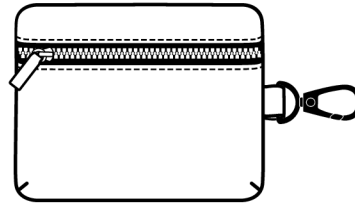


## Keep Money Safe

There are different ways to keep money safe. Write down the name of each of the following ways.



wallet



coin pouch



bank



purse

**Circle the best reason for keeping money safe in the right place.**





- A. Security - prevents money from getting lost, stolen, or damaged.
- B. Convenience - money stored in a wallet makes it easy to use when needed
- C. Interest and protection - large sums of money are safer in the bank and can earn interest, depending on the type of account.
- D. All of the above - Overall, keeping money safe in a wallet or bank offers peace of mind, accessibility, and potential growth, making it a smart choice for managing finances.

# LIFE ACTIVITY

## Safety



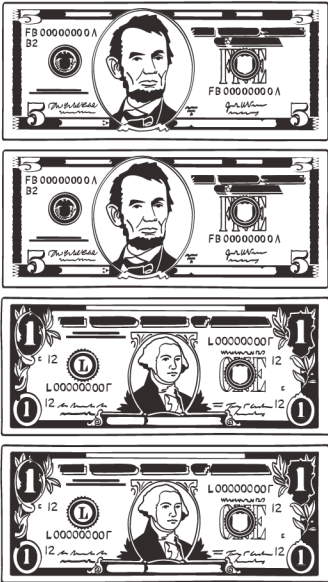
Homeowners and renters have responsibility for the safety of other people. Check off each of the items as you add them to the drawing.

-  Slips & Falls - Draw a clear path to the front door with no cracks, ice, or snow.
-  Chemicals - Draw a shed in the backyard to secure cans of paint, gas, and oil.
-  Kids safety - Draw a fence to secure the backyard so young kids can't get into a pool or jump on a trampoline without supervision.
-  Other safety ideas - Write or draw other safety measures to lower risks like putting a lock on the front door, putting away ladders in the garage, or securing sharp objects like tools.



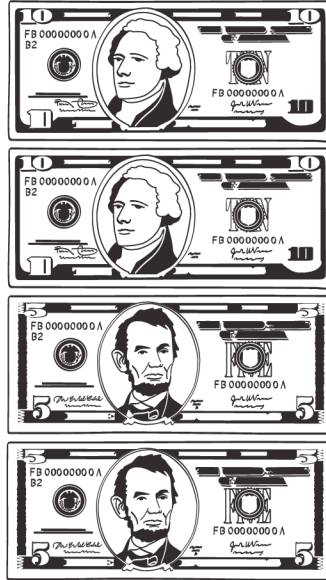
# MONEY MATH

Keep money safe when selling at a lemonade stand, Farmers' Market, or in any situation where you are handling cash. Add up the cash below to find out the total amount in the cash box.



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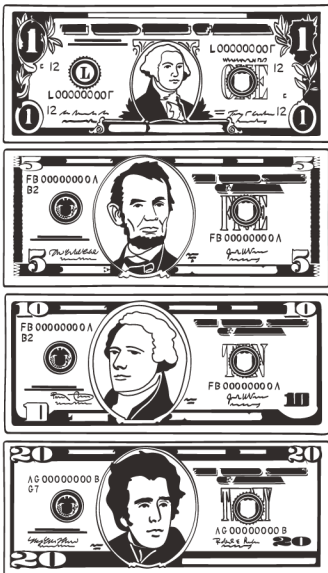
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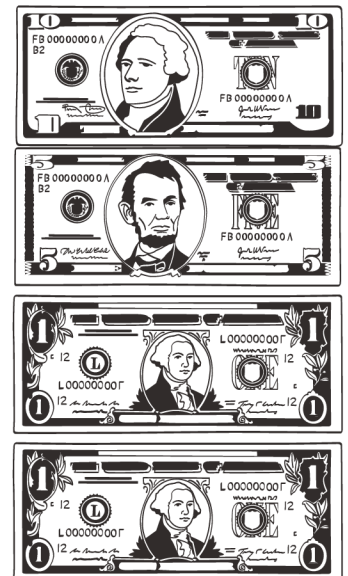
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\$

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**TOTAL**

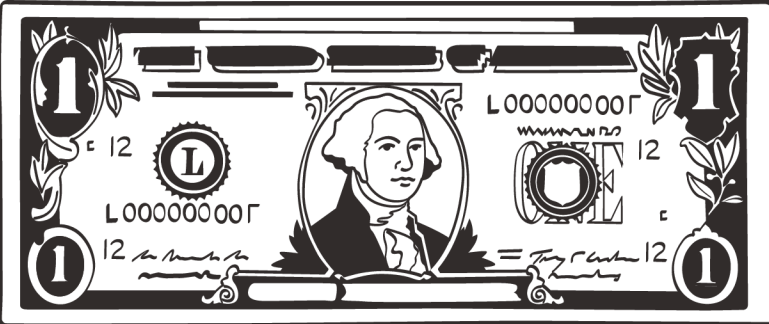
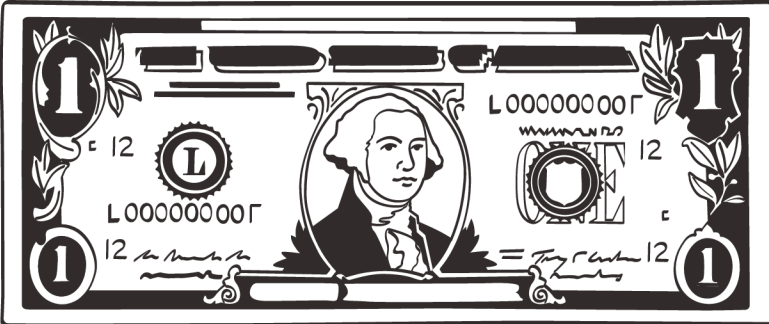
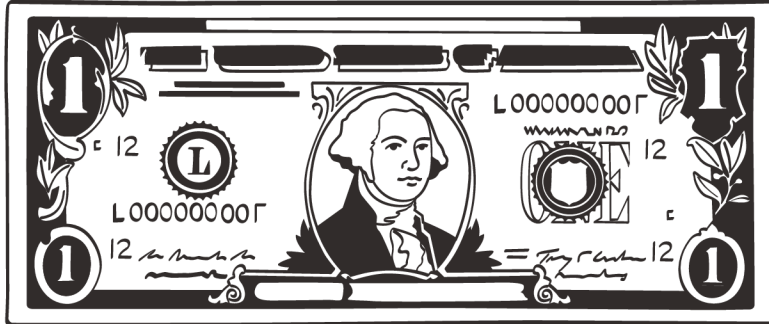
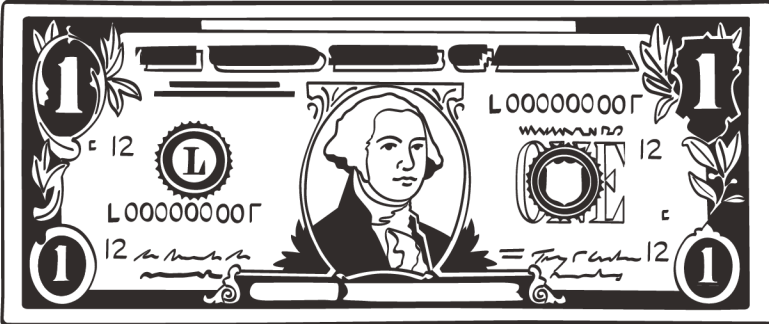
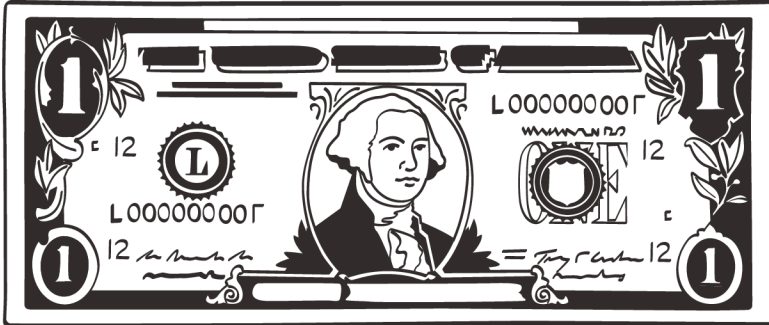
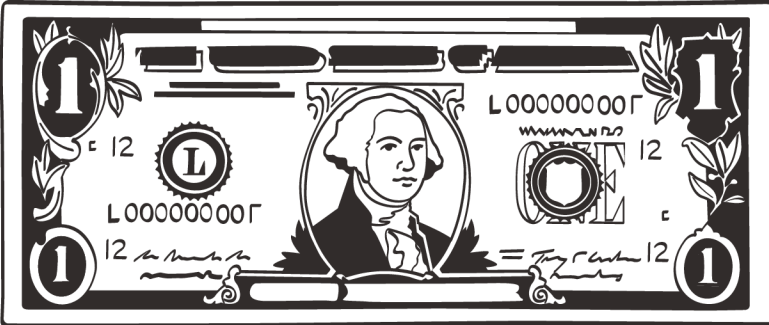
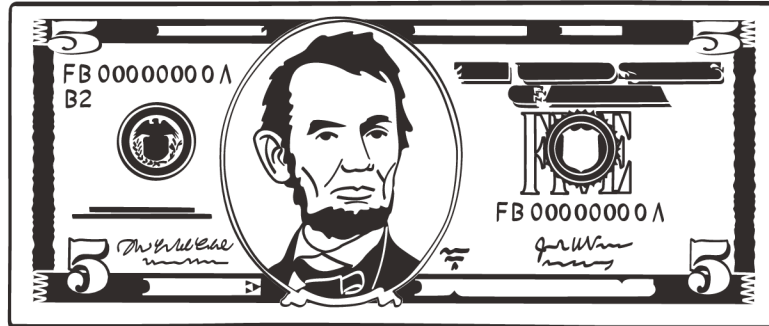
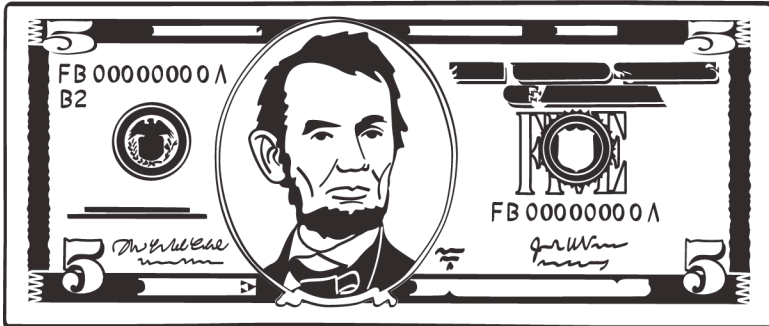


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# CASH CORNER

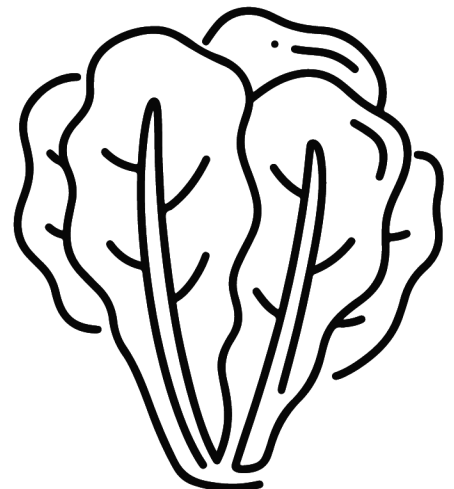
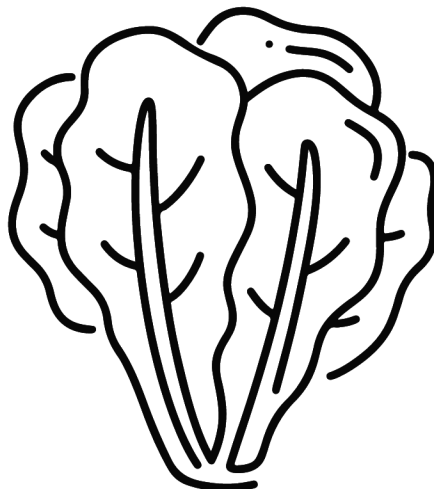
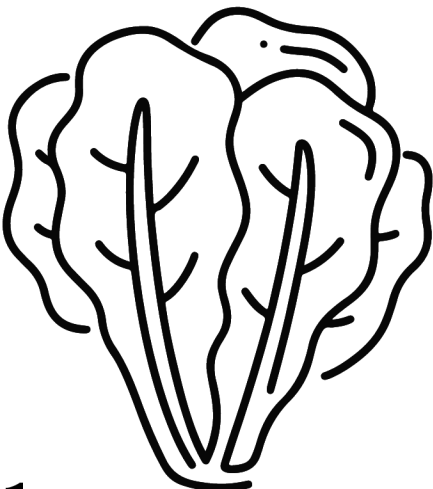
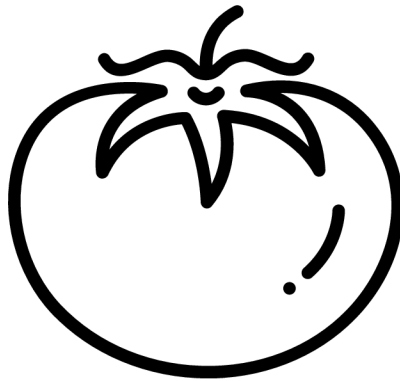
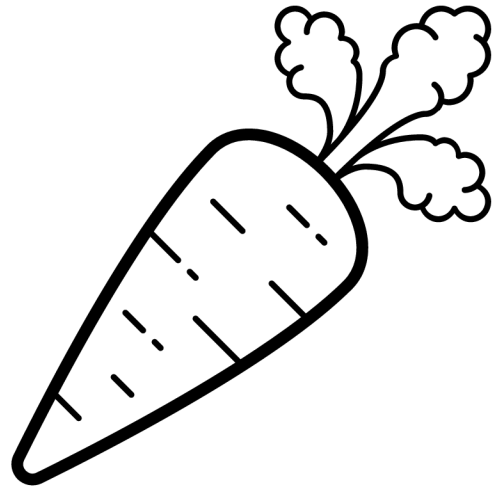
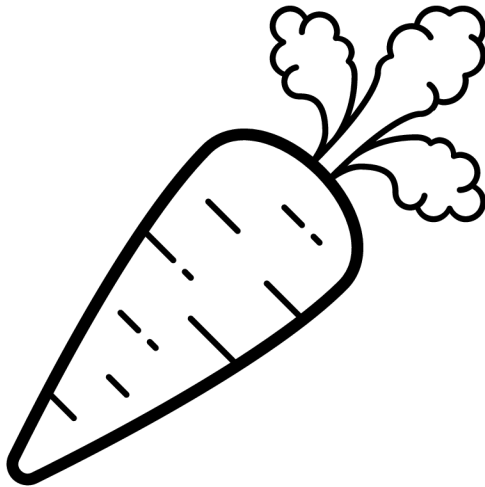
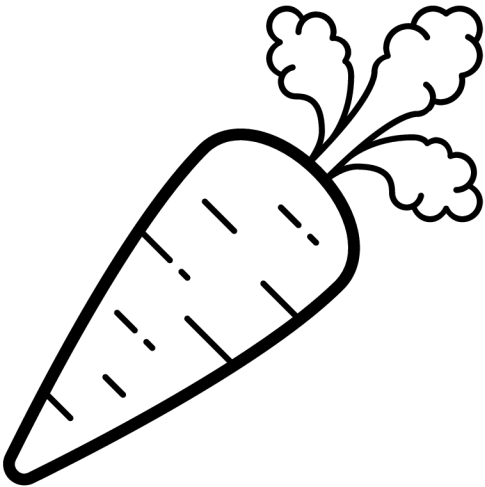
Color and cut the cash.  
Use the cash on the next page for a Pop-up Shop.



# 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 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.

## VEGGIE STAND



# BUSINESS STORY



## Excerpt from “Tim Young Turns Clouds Into Coins”

As part of our Kid Vendor Day at the Farmers’ Market, we would get to set up our tables and sell our products. We learned about selling to adults when we were in our business class. We practiced networking or talking to customers by playing a game.

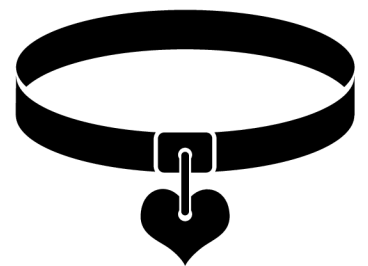


“Walk up to someone new and ask them about their product,” Mrs. Chavez told us. “If you are the person who gets asked, explain what your product is and how people can use it.”

During the game, Tori and I walked over to Robert.

“Hi, I’m Tori, and this is my brother Tim,” Tori said. “What do you make and sell?”

“Hi, I’m Robert,” the boy with dark brown hair said. “I sell dog collars. You put them on your dog and clip their leash to it.”



“That’s pretty cool,” I said.

“Unfortunately, we don’t have a dog,” said Tori.

“Do you know of anyone who does?” asked Robert.

“Yes, our Aunt Emmy has two big golden retrievers, Bear and Buddy,” said Tori.

“They make great gifts for dog lovers,” said Robert.

“Oh, I would love to give Aunt Emmy a present for her dogs,” said Tori. “I can’t wait to see your products at the market.”

Mrs. Chavez had been standing near us listening. “Well done, Robert. By engaging in conversation with potential clients, you naturally found an opportunity for them to want what you are selling.”

# BUSINESS EXERCISE



## Product Ideas

Kids can make products to sell at local Farmers' Markets, neighborhood events, or to family and friends.

**Think of three product ideas and draw them in the boxes.  
Write down what supplies and tools are needed to make each product.**

A large, empty rounded rectangular box for drawing a product idea.

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A large, empty rounded rectangular box for drawing a product idea.

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A large, empty rounded rectangular box for drawing a product idea.

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## Feedback

Before you buy materials or spend the time to make a product, get feedback from people to see if they are interested in buying it. Is there a need for your product? Is there something special about your product that saves people time or money or is the product just plain fun to use?

**Ask three people to give you feedback on your product idea.**

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**Name**

**Feedback**

Is it something you need or want?  
Do you know someone else who would need or want it?  
What would you be willing to pay for the product?  
Other thoughts or feedback?

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**Name**

**Feedback**

Is it something you need or want?  
Do you know someone else who would need or want it?  
What would you be willing to pay for the product?  
Other thoughts or feedback?

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**Name**











**Feedback**

Is it something you need or want?  
Do you know someone else who would need or want it?  
What would you be willing to pay for the product?  
Other thoughts or feedback?

# COLOR & COUNT

## VEGETABLE SOUP



# INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Money News - 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 draw the other half and color. Little words that can be made include age, aid, air, and, anger, are, die, dig, din, ear, earn, end, gad, gain, gear, grade, grand, grin, ire, near, rad, rain, ran, rang, red, rid, ride, ring.

6 Coloring

7 Kids write the the words wallet, coin pouch, bank, and purse. Answer = D, all of the above

8 Kids draw the items on the list and check off each one as they go. This activity page offers an opportunity for a discussion on safety measures to take for the places you live, work, go to school, and play outdoors.

9 Left to right: \$12, \$30, \$40, \$36, \$17. The grand total is \$135.

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











11 Kids color and cut-out products for the Pop-up Shop. Share cash from page 10 with a friend or family member and sell the products and give change as needed.

12 Read

13 Creative processes. Kids think of ideas and draw or write down ideas. (Entrepreneurial stages: Discovery and Concept Development). Write down supplies and materials needed. Example: Bracelets; materials needed = beads, twine, scissors

14 Kids get feedback on their product idea. Is it worth taking the risk to spend time and money creating this product? Is there a good side to risk such as practicing developing something in a safe and low cost way?

15

3	4	2	5	3	4	2	2	1	3
									

## 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).**

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 3:

- Risk Management & Insurance (3RM) 1,2,3

(2) NFEC (Grade 3):

- Risk Management and Insurance Standards: Explain the risk of ownership. Identify ways to protect belongings and the costs involved .

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](http://www.TheLittleBooksOfBigBusiness.com)