



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 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

EAT HEALTHY ON A BUDGET

A healthy diet is important for good health, but what can be done when money is tight? Families may need to choose between paying bills or buying groceries. Learn about resources to make nutritious food available to all families.



MAKE IT A "SNAP"

The Supplemental Nutrition Assistance Program (SNAP) provides eligible families with a monthly benefit to buy fruit, vegetables, bread, cereal, meat, fish, poultry, and milk.

Grocery stores and farmers markets accept the SNAP debit card and special discounts on purchases of fruits and vegetables.

SNAP provides online resources for stretching food dollars with grocery lists, recipes, and cost estimates for recipes. Not everyone qualifies for SNAP, but these resources can help everyone create healthy meals on a budget.

<https://snaped.fns.usda.gov/>



VISIT A FARMERS MARKET

Visit a local Farmers' Market to find fresh, locally grown produce, which can often be purchased with SNAP dollars. Farmers' Markets are fun outdoor markets where farmers bring fresh vegetables, fruit, dairy, meat, and other locally produced food like honey, jam, and bread.

Farmers Market Nutrition Program

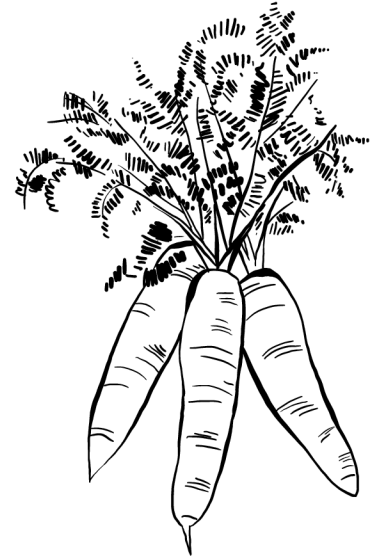
<https://www.fns.usda.gov/fmnp/wic-farmers-market-nutrition-program>



GROW SOME CARROTS!

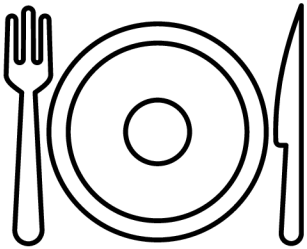
Carrots are a popular vegetable that grow well during a cool growing season like spring. Homegrown carrots are sweet and a good source of vitamin A. If you grow carrots at home, don't expect them to be perfectly straight. They will taste great, no matter what their shape!

<https://www.almanac.com/plant/carrots>



FARM TO THE DINNER TABLE

Healthy foods combined with family or friends create positive vibes. Eat dinner as a family, play music, set the table with flowers and candles, and create a relaxed environment.



Try new recipes and prepare food in a new way. Instead of eating a raw carrot, try steaming or roasting it. Make carrot soup or grate carrots into a muffin mix or carrot cake.

Let everyone taste the new recipes and rate their favorite dish.

NEW WAYS TO COOK VEGETABLES



Grilling: Brush vegetables with a small amount of oil or marinate them in something such as teriyaki sauce or low-fat dressing and place in a grilling pan or on skewers.

Microwaving: Place vegetables in a microwave-safe container with a small amount of liquid and stir or rotate during cooking to prevent drying and hot spots.

Roasting: Toss vegetables in a small amount of oil and seasoning and roast at high heat, about 400-450°F until tender in a shallow baking pan in one layer.



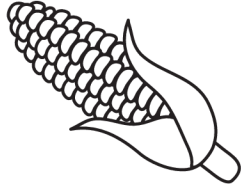
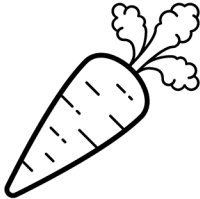
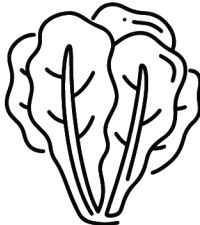
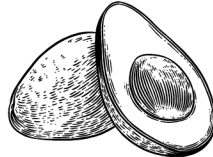
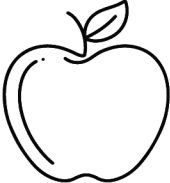
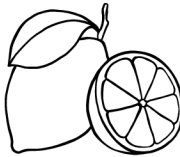
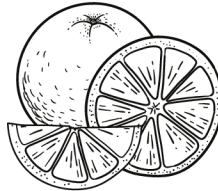
Steaming: Place vegetables in a steamer basket above boiling water. Tightly cover the pan to keep the steam in and cook until tender crisp.

Stir-frying: Use a small amount of oil, fat free broth, or nonstick spray and cook the vegetables over high heat, tossing continuously until tender crisp. Small pieces of vegetables work best with this method. A wok is the traditional pan for stir-frying, but a heavy skillet will work as well.

<https://njaes.rutgers.edu/home-lawn-garden/ways-to-prepare-vegetables.php>

FUN PAGE

Figure out what the word is and write it on the blank provided.

 <p>h e c p a</p> <p>_____</p>	 <p>t e b e</p> <p>_____</p>	 <p>n o r c</p> <p>_____</p>
 <p>a r t r c o</p> <p>_____</p>	 <p>c e l t u t e</p> <p>_____</p>	 <p>c o a v d o a</p> <p>_____</p>
 <p>p p l e a</p> <p>_____</p>	 <p>m o n l e</p> <p>_____</p>	 <p>o a r g e n</p> <p>_____</p>



What did the strawberry say when it was given a gift?

Thank you berry much.

COLOR POSTER



FARMERS' MARKET



LIFE ACTIVITY

Insurance



Insurance is a tool that can protect our finances in the event of an emergency. Its aim is to reduce financial uncertainty and make accidental loss manageable.

Premium = the amount of money we pay each month (or year) to have an insurance policy.



Calculate the yearly premium amount for each of the following:

1. Joe and Elaine are each 50 years old and have no accidents on their record. They own two cars. Each month they pay \$240 for auto insurance. How much is their premium for one year?
2. Taylor is 25 years old and just bought a sports car. He pays \$375 per month for his auto insurance. What is his yearly premium?
3. The Hepler family has four drivers and three cars. Mr. and Mrs. Hepler are 45 years old and have clean driving records (no accidents or tickets). Sarah is 18 and has one speeding ticket. Jonah is 16 and just got his driver's license. The total premium each month is \$780. How much is this family's premium for one year?
4. Joe and Elaine own their own home and pay \$150 per month for homeowners insurance. What is their yearly premium?
5. Taylor rents an apartment and pays \$160 per year for renters' insurance. How much are his payments each month?
6. The Hepler family own their own home and pay \$325 each month for their homeowners insurance policy. How much do they pay for the full year?

LIFE ACTIVITY

Insurance Claim



We pay insurance premiums monthly (or yearly) so that if an accident or unexpected problem happens the insurance company will help pay for the loss. Draw a line from the type of claim to the type of insurance that will cover it.

Claim = a request from the policy holder for reimbursement from a covered loss



Car Accident Claim



Store Theft Claim



Hospital Claim



House Fire Claim

Health Insurance

**Homeowners
Insurance**

**Business
Insurance**

Auto Insurance

MONEY MATH

Add It Up



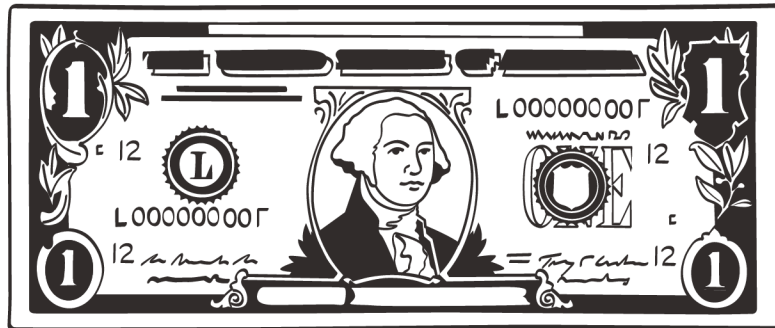
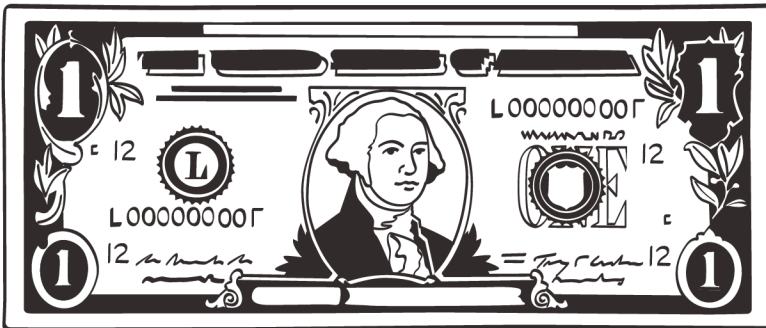
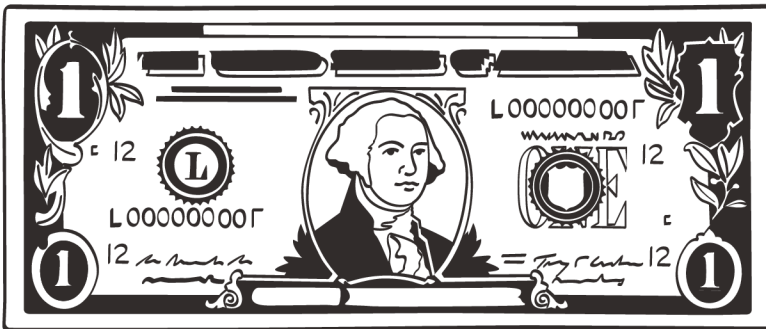
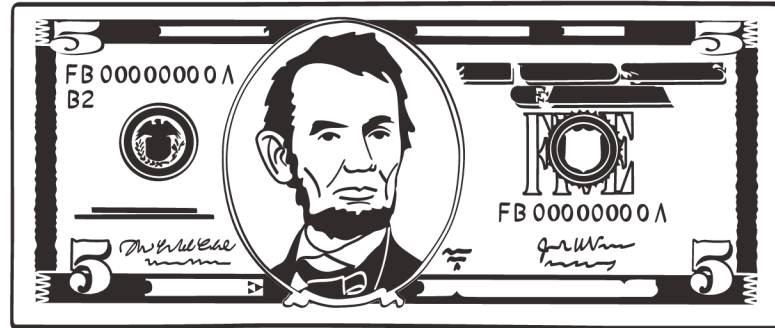
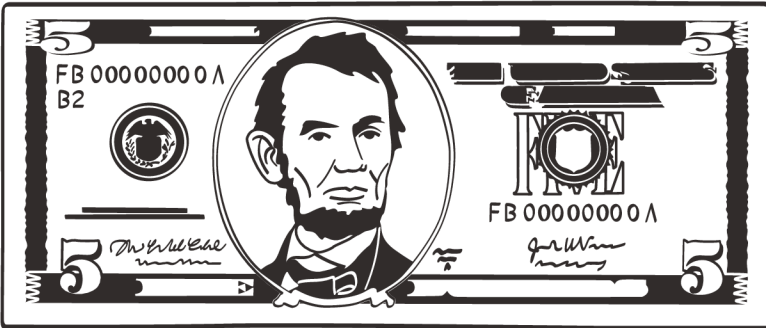
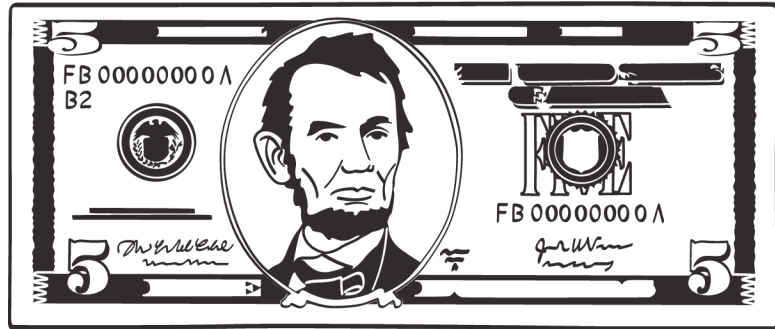
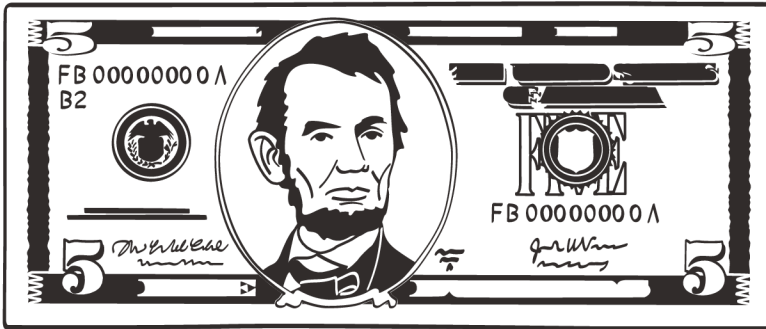
Petal Farm grows flowers and sell bouquets at the Farmers' Market. Add up their sales for the last eight weeks.

$\begin{array}{r} \$12 \\ 14 \\ 20 \\ 12 \\ 14 \\ 22 \\ +12 \\ \hline \end{array}$	$\begin{array}{r} \$14 \\ 20 \\ 12 \\ 16 \\ 22 \\ 14 \\ +16 \\ \hline \end{array}$	$\begin{array}{r} \$22 \\ 10 \\ 12 \\ 16 \\ 12 \\ 20 \\ +12 \\ \hline \end{array}$	$\begin{array}{r} \$20 \\ 16 \\ 10 \\ 22 \\ 16 \\ 14 \\ +12 \\ \hline \end{array}$
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CASH CORNER

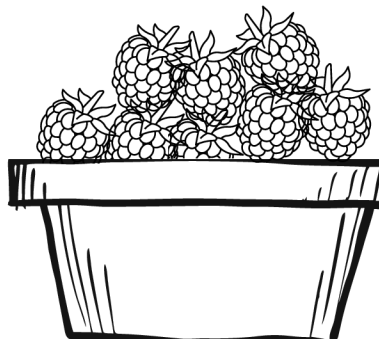
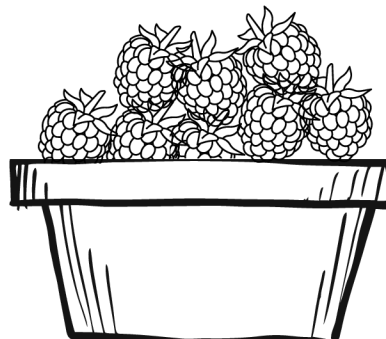
Color and cut the cash.
Use the cash on the next page for a Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. How much will you charge for each item? 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 as change.

BERRY STAND





Excerpt from
“Tim Young Turns Clouds Into Coins”

Tori and I were ready with our display and our first batch of products to sell. I started unloading my display items on the table that Tori and I were sharing. We brought a large white cloth to cover the table. She turned her box upside down on the table, which gave her a place to put her prototype purse on top. She had three smaller-sized purses and leaned these against the bottom of the box.

She spread some fake money on the table and finished her display with quarters and pennies to show how they fit into the Bunny Money coin purse tail section.



My display was meant to show how kids could use my comics. I brought a backpack and set it on the table. I had drawn five comic pictures of cloud animals and cloud food doing funny things. Each hand-drawn comic was pinned to a thin piece of poster board. My dad helped me take a picture of two cartoon characters, and we printed them on heavy paper. Then, I cut the paper into bookmarks

“Hi Mary,” called one of the ladies to my mom. “Do you have any jam for sale?”

“I will have jam on Thursday at the market, but today, it’s all about the kids,” she said stepping behind the table next to Tori.

“What an adorable purse,” the lady said. “My niece and nephew are having a birthday next week and I don’t have a gift picked out yet. How much for this bunny purse.”

Tori was a good salesperson. “This bunny purse is \$20, and the small coin purses are \$10 each.”

The woman picked up the purse and pulled out her own wallet. “Perfect,” she said and handed Tori a ten-dollar bill.

“Thank you,” said Tori and then she asked the lady. “Do you need a gift for your nephew? Every boy needs a cloud flip book,” she continued. “My brother makes them fun and funny.”

The lady picked up one of my books. “Great, I will take a flip book please,” she said. She pulled out a \$5 bill and handed it to me. I hadn’t even said a word.

“They make really good gifts,” I finally managed to say.

“These will be perfect she said. “If you have a bag and ribbon next time, I won’t even have to wrap it myself.”

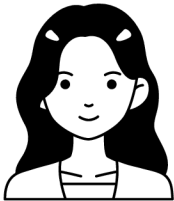
BUSINESS EXERCISE



Communication: Listen

One of the key skills in business is to be a good listener. If a customer asks us to recommend the best cat food and we recommend dog food, we have missed the first basic skill: listening.

Tim is selling artwork. His sister Tori is selling handmade purses. Listen to what each of the following customers want and circle the best choice to show them.



I'm going to a birthday party for my niece. I'm looking for a gift under \$20 that an 8-year old girl would like.

- A. Jam
- B. Bookmark
- C. Bunny Purse
- D. Cloud Artwork



My son likes to read chapter books. Do you have anything he might be interested in?

- A. Jam
- B. Coin purse
- C. Art supplies
- D. Bookmarks



I'm looking for some new pictures for my daughter's bedroom. What do you suggest?

- A. Bookmark
- B. Coin purse
- C. Bunny Purse
- D. Cloud Artwork



My little brother is going on a trip with our grandpa. Do you have anything to keep him busy in the car?

- A. Jam
- B. Bookmark
- C. Cloud Flip Book
- D. Coin purse

LEARN TO EARN



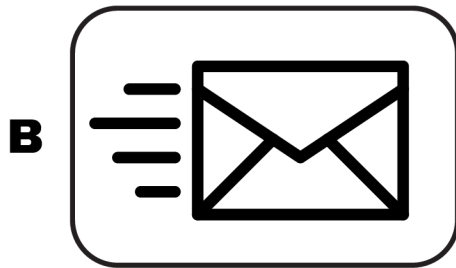
Communication

When we talk to customers we have different ways of communicating. Using a variety of communication styles helps us provide the most effective way to exchange information.

Match the communication styles with the images.



Nonverbal communication includes all communication without using words or sounds. This can include gestures, facial expressions and body language.



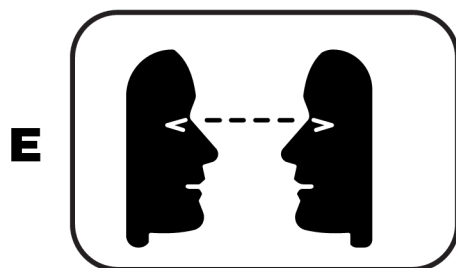
Visual communication includes all communication that can be seen like signs, charts, or drawings.



Eye contact is looking someone in the eyes. It shows interest and sincerity.



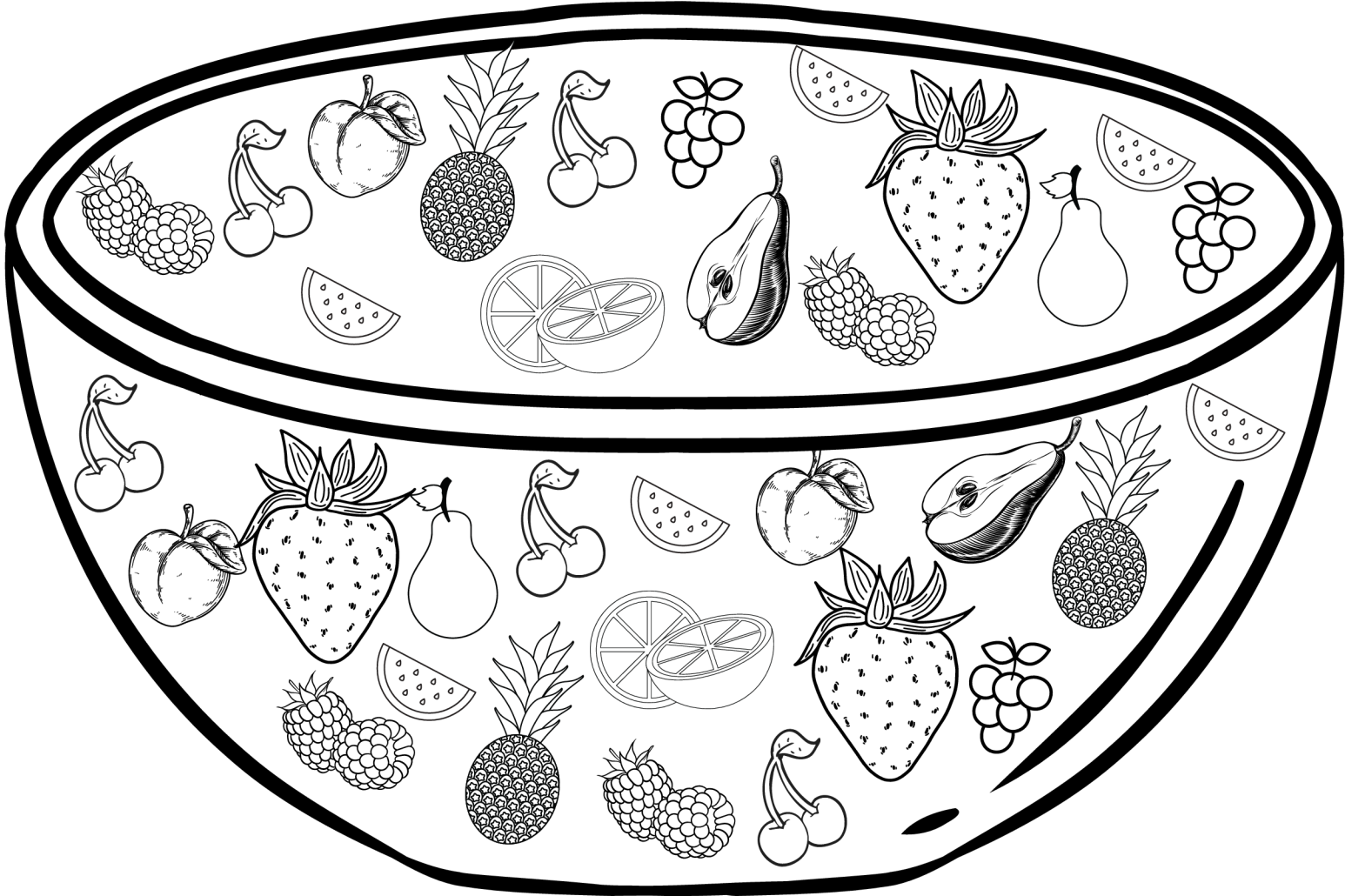
Verbal communication includes all communication using spoken words.


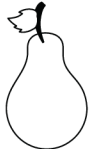




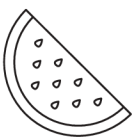
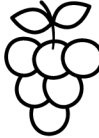




Written communication relays communication through written words like emails, text, and handwritten notes.

COLOR & COUNT

FRUIT SALAD

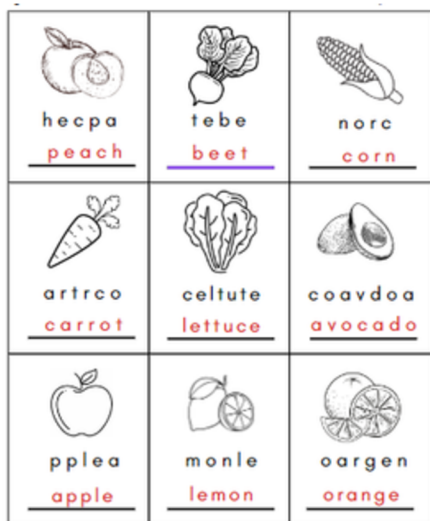


INSTRUCTIONAL INFORMATION & ANSWER PAGE

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 1. \$2,880 2. \$4,500 3. \$9,360 4. \$1,800 5. \$13.33 6. \$3,900

9 Left to right, top row: \$106, \$114, \$104, \$110; bottom row: \$118, \$128, \$104, \$114

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 C, D, D, C

14



D Nonverbal communication includes all communication without using words or sounds. This can include gestures, facial expressions and body language.



A Visual communication includes all communication that can be seen like signs, charts or drawings.



E Eye contact is looking someone in the eyes. It shows interest and sincerity.

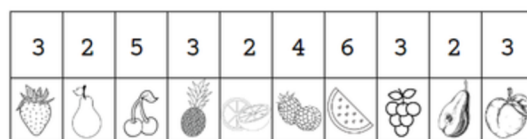


C Verbal communication includes all communication using spoken words.

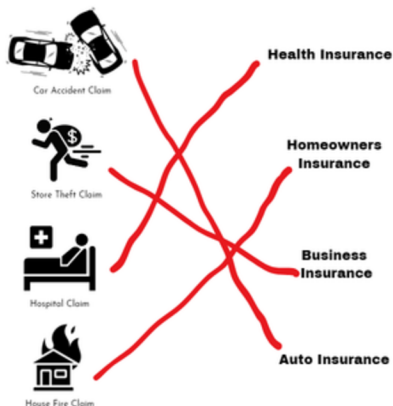


B Written communication relays communication through written words like email, text and handwritten notes.

15



8



Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 5
Not applicable for this grade.

(2) NFEC (Grade 5):

- Risk Management and Insurance Standards: Explain the decision-making process of buying insurance to protect valuables. Identify the purpose, costs, and effective use of insurance.

National Content Standards for Entrepreneurship Education

Entrepreneurial Skills:

Communications & Interpersonal Skills Understands concepts, strategies, and systems needed to interact effectively with others

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!

www.TheLittleBooksOfBigBusiness.com