



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 June **Let's Play Money printable packet for 6th 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
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LET'S PLAY MONEY

NEWS

WHAT IS INVESTING?

Investing is a way to use your money to make more money in the future. Instead of just saving your money in a drawer or spending it right away, you can put it into things that have the potential to grow in value over time. Here are some key points about investing:



1. Why Invest?

- Investing helps your money grow. For example, if you invest \$100, it could turn into \$200 or more in the future.
- It helps you save for big goals like college, buying a house, or even starting a business.

2. How Does Investing Work?

- When you invest, you use your money to buy something that can increase in value. This could be a stock, a bond, or even a piece of property.
- Over time, as the value of what you bought goes up, your money grows.

3. Types of Investments

- **Stocks:** Buying stocks means you own a small part of a company. If the company does well, the value of your stocks goes up.
- **Bonds:** When you buy a bond, you are lending your money to a company or the government. They promise to pay you back with interest.
- **Mutual Funds:** These are collections of stocks and bonds. When you invest in a mutual fund, your money is pooled with other people's money to buy a variety of investments.
- **Savings Accounts:** Putting your money in a savings account at a bank lets it earn interest, which is a small amount of money the bank gives you for keeping your money with them



THE BENEFITS OF INVESTING

Investing can help you reach your financial goals faster than just saving money. It also teaches you how to manage your money wisely and understand how businesses work. By investing, you can grow your money over time and learn important skills that will help you in the future



THE RISKS OF INVESTING



Investing always involves some risk because the value of your investments can go up and down. This means you might make money, but you could also lose some. It's important to learn about what you are investing in and make smart choices to help reduce these risks. Understanding the risks can help you be a more successful investor.

.....

Why did the banker quit his job?

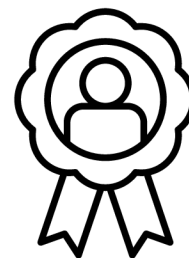
He lost interest.

.....



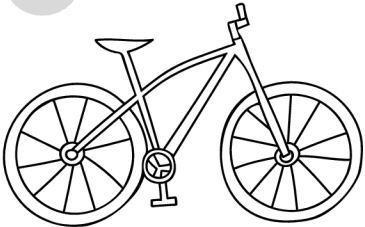
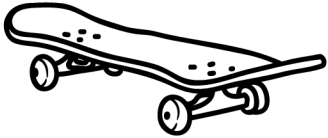

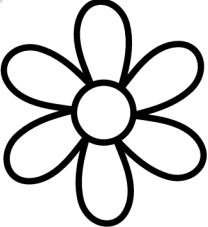


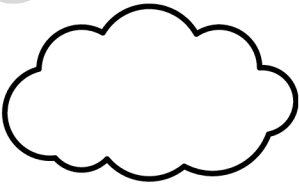
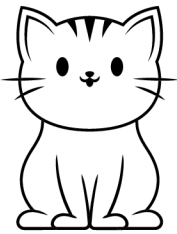


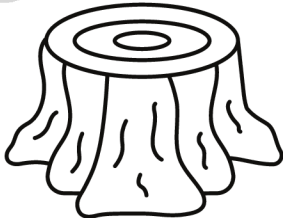
INVEST IN YOURSELF

There are other ways to invest including in yourself. Investing in yourself means spending time and effort to improve your skills and knowledge. This can include things like reading books, learning new hobbies, practicing sports, or studying hard in school. When you invest in yourself, you become better at what you do, which can help you achieve your goals and be more successful in the future. It's a way to make sure you keep growing and improving.

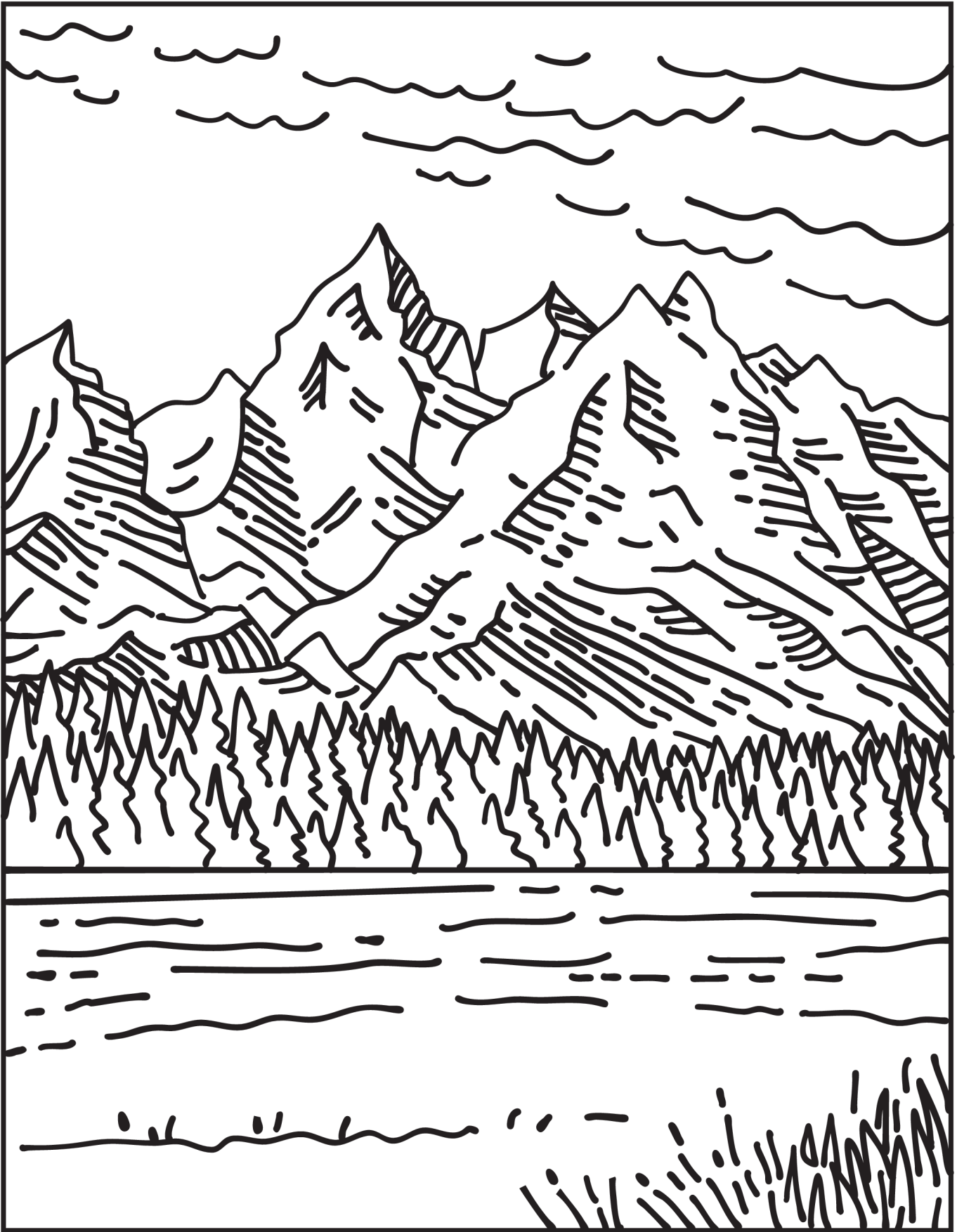


OUTDOOR FUN SCAVENGER HUNT

Go outside and find as many items listed below. Make a check mark in each box when you find each item. Count up the total number of items you find.

 Bike	 Skateboard	 Recycle Bin
 Flower	 Grass	 Ball
 Cloud	 Cat	 Flock of Birds
 Trail or Path	 Water Bottle	 Stump

COLOR



Grand Teton National Park

LIFE ACTIVITY

Open An Account



Having a bank account is important because it keeps your money safe and helps it grow with interest. It also makes it easier to manage your money, letting you deposit, withdraw, and keep track of your spending. This helps you save for future goals and handle your finances responsibly

Open your own Savings account this summer. Follow the steps below. If you already have a Savings account start at #1 then go directly to #7 and make a deposit into your account.

1. Choose a Bank or Credit Union: With your parents, pick a bank or credit union that you trust and like. Write the name of the bank_____
2. Gather Documents: You will need some identification, like your birth certificate or school ID, and your parent's ID too. You might also need proof of address, like a utility bill.
3. Visit the Bank: Go to the bank or credit union with your parent or guardian. Some banks also let you do this online.
4. Fill Out an Application: Tell the bank employee that you want to open a savings account. They will give you a form to fill out with your name, address, and other information.
5. Make a Deposit: You'll need to put some money into your new account. This is called your initial deposit. Some banks have a minimum amount you need to deposit.
6. Receive Your Account Information: The bank will give you a booklet or paper with your account number and other details. You might also get a bank card to access your account.
7. Start Saving: Now you can put more money into your account whenever you want and watch it grow with interest!

By following these steps, you'll have a safe place to keep your money and start saving for the future.



LIFE ACTIVITY



Investing

There are several ways to invest your money to make it grow. You can buy stocks, which are small pieces of a company, and if the company does well, your stocks increase in value. Another way is to buy bonds, which are like loans you give to companies or the government, and they pay you back with interest. You can also put your money in a savings account at a bank to earn interest, or invest in mutual funds, which are collections of stocks and bonds managed by professionals. Each way of investing has its own risks and rewards, but they all help your money grow over time.

Find & circle the words.

P	K	S	U	M	M	O	N	E	Y	M	P
L	H	A	I	R	O	A	H	O	T	U	A
D	O	F	N	O	S	L	K	L	I	S	R
O	M	U	T	U	A	L	N	D	N	I	T
E	E	N	E	C	V	Y	E	B	V	O	L
F	R	D	R	L	I	S	O	H	E	H	Y
O	S	S	E	R	N	R	R	I	S	K	C
G	T	T	S	L	G	U	E	N	T	I	L
G	O	W	T	O	S	A	W	D	R	L	O
Y	S	T	O	C	K	S	A	Y	G	I	U
K	M	H	N	R	P	E	R	N	N	S	D
P	S	T	O	B	O	N	D	S	E	G	Y

STOCKS
BONDS
SAVINGS
INTEREST
MONEY

INVEST
MUTUAL
FUNDS
RISK
REWARD

MONEY MATH

Calculate Interest

The kids put money into their savings accounts. Each savings account earns a different rate of interest. Calculate the interest that each account has earned.

Interest Earned = Principal × Interest Rate

Be sure to convert the interest rate to a decimal so you can multiply it!

.....
\$200 in the bank at an interest rate of 5%, you will earn \$10 in interest.

EXAMPLE

$$\$200 \times .05 = \$10 \text{ INTEREST EARNED}$$

.....
\$150 in the bank at an interest rate of 4%, you will earn \$___ in interest.

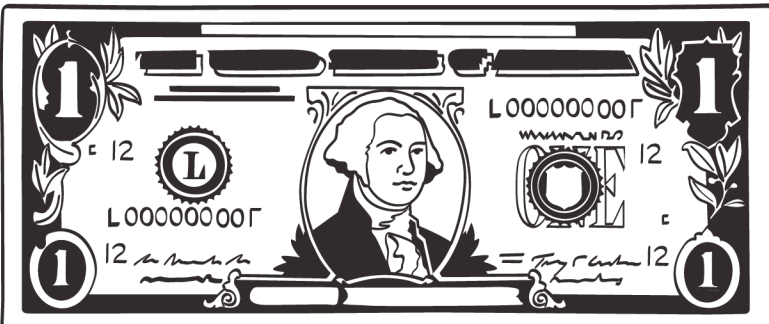
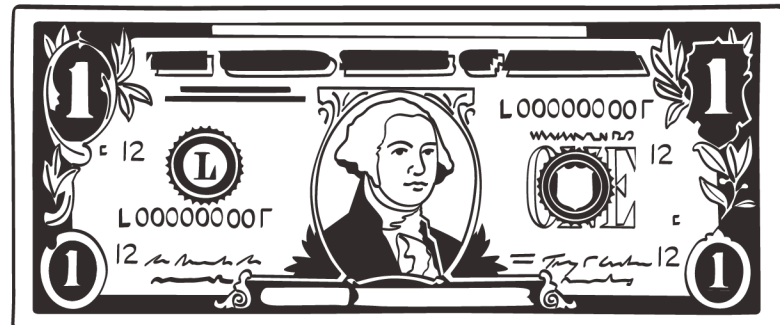
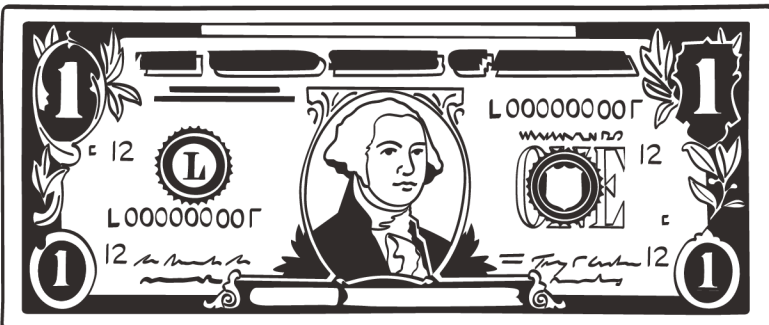
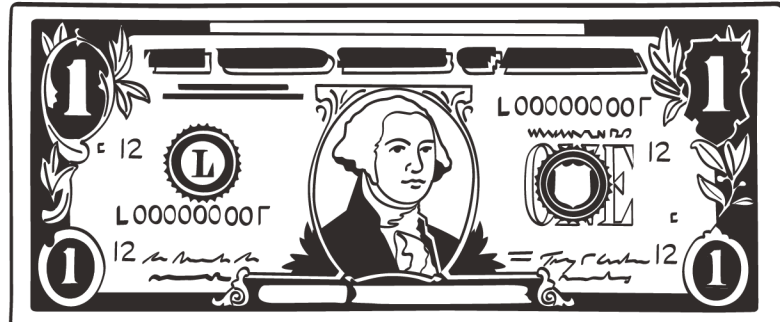
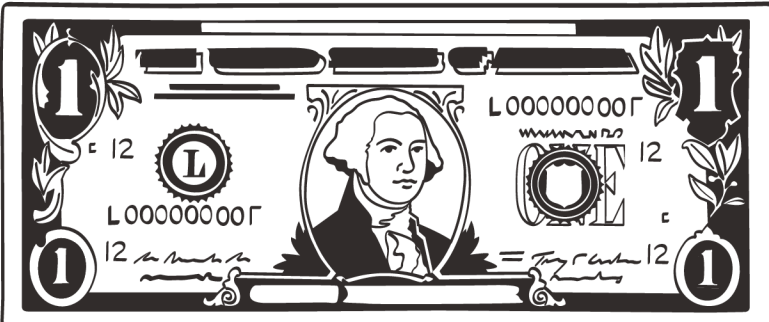
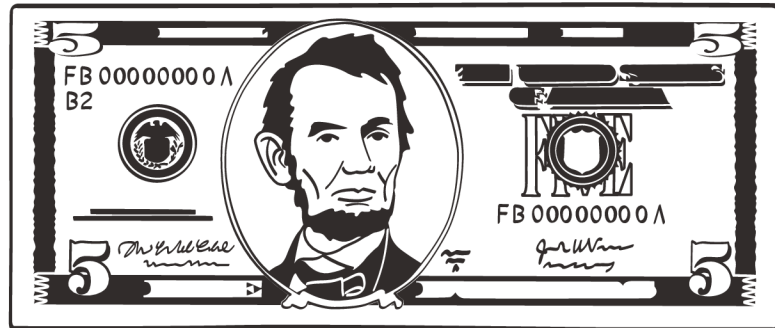
.....
\$300 in the bank at an interest rate of 5%, you will earn \$___ in interest.

.....
\$400 in the bank at an interest rate of 6%, you will earn \$___ in interest.

.....
\$500 in the bank at an interest rate of 7%, you will earn \$___ in interest.

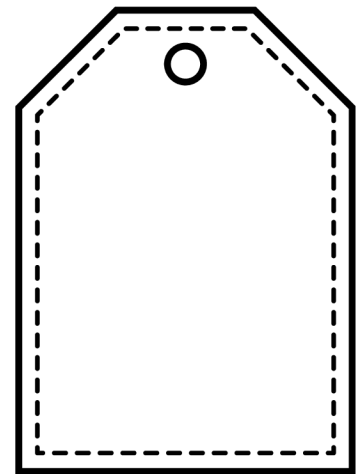
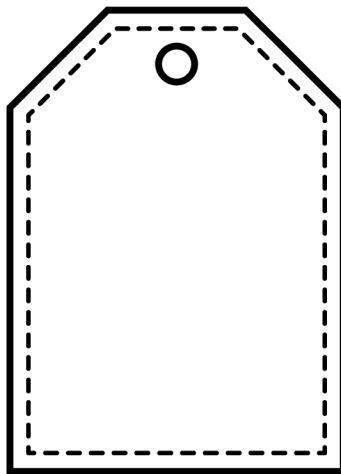
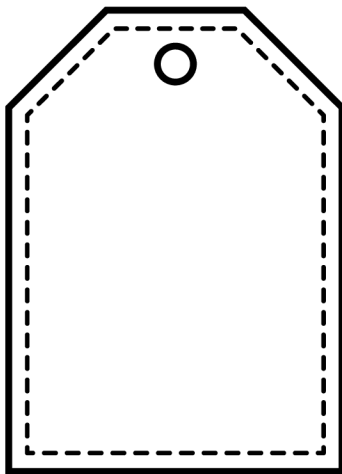
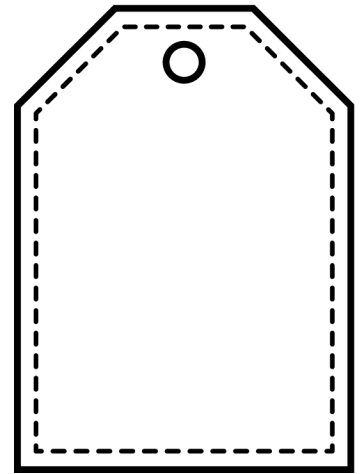
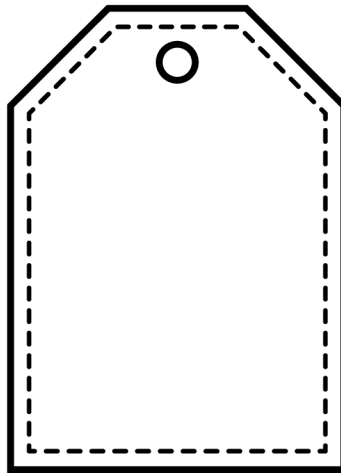
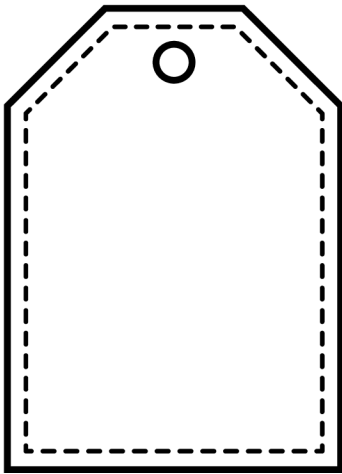
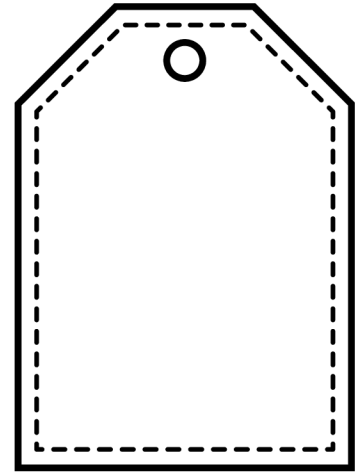
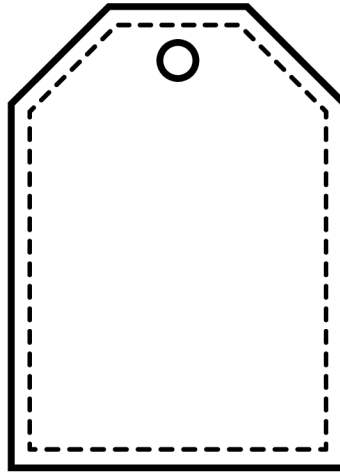
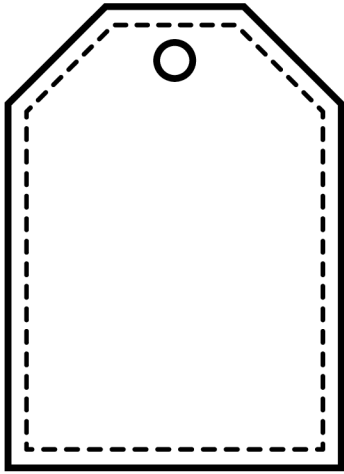
CASH CORNER

Color and cut the cash.
Use the cash on the next page for a play Garage Sale.



GARAGE SALE

A garage sale or sidewalk sale is a sale of used items that are no longer needed. Gather items you no longer need and have a "sale" for your family or friends. Use the pretend cash on page 10, or, with an adult's permission and help, put on a real sale where you collect real cash for items you sell. Decide how much each item costs. If you are using pretend money (see the previous page), give some to your customers to spend. With pretend or real cash, be sure to have some money in an envelope or cash register to give back as change when a customer buys one of your used items.



BUSINESS STORY



Excerpt from “Nick Frank Turns Carpentry Into Cash”

The rest of the summer sailed by as Grandpa and I finished the Bowen family’s fence and picked up several more jobs from island neighbors.

By the end of August, I had sold 92 of my handmade cars. I sold the original 16 cars for \$1.25 each, giving me a revenue of \$20.

I took that \$20 and reinvested it in materials. This time instead of making 16 cars, I made 20 cars (since each car cost me \$1 to make) which increased the inventory of vehicles by 25% (percent).

I walked the ferry line again and sold all 20 cars for \$1.25 each, which meant I made \$25. Each week I reinvested the money I made into making more cars. This meant I was compounding the number of cars I could sell.

By compounding the number of cars I made each time, I increased the inventory in my fleet by 25% each week.



Car Materials Cost \$1

Car Retail Price 1.25



	Money Invested	Number Of Cars Made	Revenue	Profit (In Inventory)
Week 1	\$16	16	\$20	4 cars
Week 2	\$20	20	\$25	5 cars
Week 3	\$25	25	\$31.25	6 cars

My grandpa said that compounding was essential financial knowledge for kids. When he was my age, he started putting \$10 per week into a savings account. Since there are 52 weeks in a year, that was \$520 per year into his account. If he had just put that money in an envelope under his mattress (or in his sock drawer like me) fifty years later, he would have had \$26,000 under the bed.

Instead, he put the money into a savings account at the bank, with an interest rate of 5% per year. He never withdrew any money, and every year he earned 5% interest on the money in the account. The first year he made 5% interest on the \$520, but the second year he made interest on the interest! Each year he added \$520 to the account, and his account continued to compound.

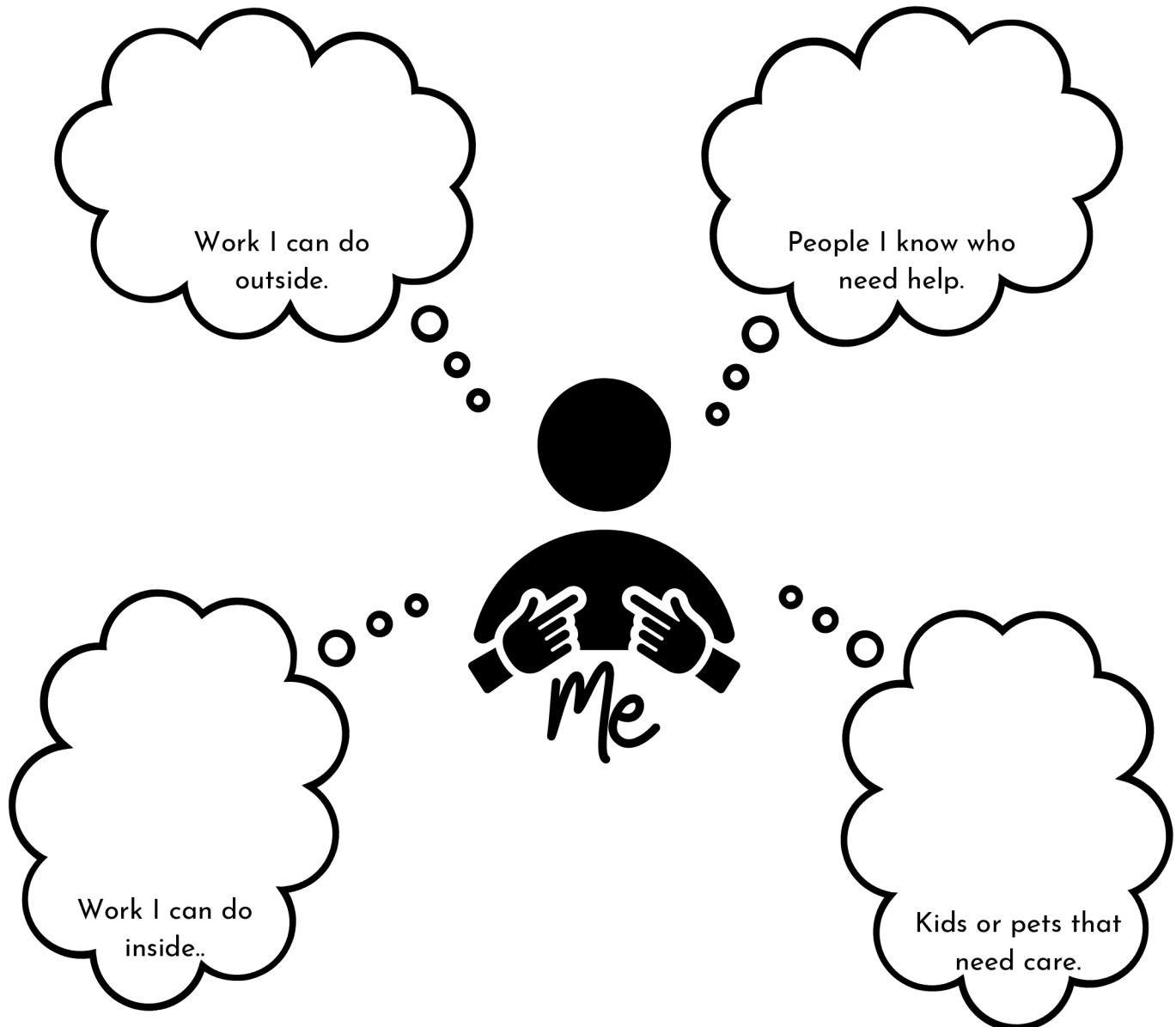
Now that he is sixty-one years old (50 years later), his savings account from when he was a boy has grown to approximately \$115,000. That is sure a lot more than the \$26,000 he would have had under his mattress, plus it helped him to retire from his business and do the fun jobs he wants to do.



Offer A Service

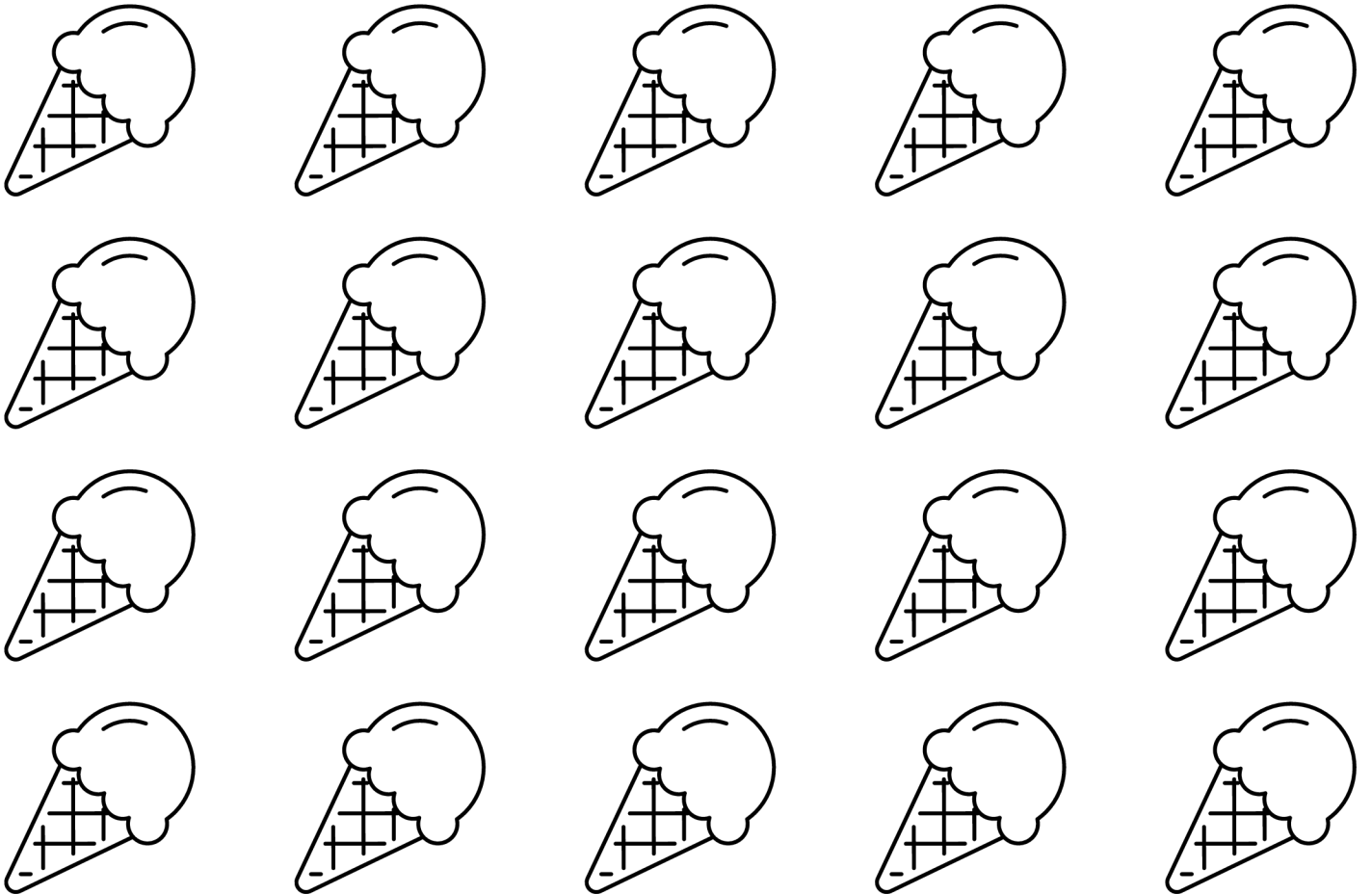
One of the easiest ways for kids to earn money is by offering a service. A service is when you do something helpful for others, like mowing lawns, walking dogs, babysitting, or washing cars, and they pay you for your help.

Use the mind map to fill in ideas of services you could offer this summer.



JUNE READING LOG

Color 1 ice cream cone for every 20 minutes of reading this month.



Write down the titles of the books you are reading:

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 Kids go outside and look for the items on the scavenger hunt sheet. They check off each item found. This can be done in a single session or over a week's or month's time.

6 Color

7 Talk to kids about opening a Savings account. What bank, what items are needed to open an account, how much will they put in as a starting deposit? If they already have an account they can make a deposit(s) this summer.

8



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

11 Kids cut-out and label tags for a real or play Garage Sale. Shop. They can accept real cash in a real setting or use the play cash (see page 10) to have a pretend Garage Sale.

12 Kids read the business story.

13 Kids write down ways to earn money this summer (see page 14 for brainstorming ideas). Decide how much will be set aside to go into a Savings account. Open an account & deposit the money into the account.

14 Use the thought bubbles to write down ideas for ways to make money this summer.

15 Kids complete this summer reading chart by reading books.

9 \$6, \$15, \$24, \$35

Stay Connected!

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 6:

- Investing (6I) 1,2

(2) NFEC Grade 6:

- Accounts, Savings, Budgeting and Investment Standards: Calculate the percent of a number to help determine interest earned.

- **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