



# 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 February **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

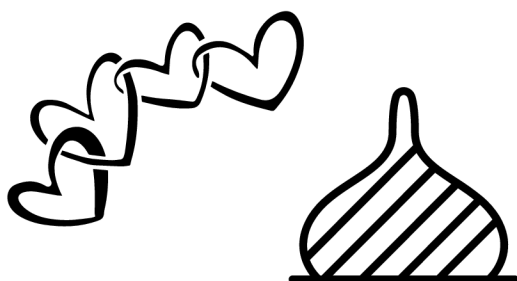
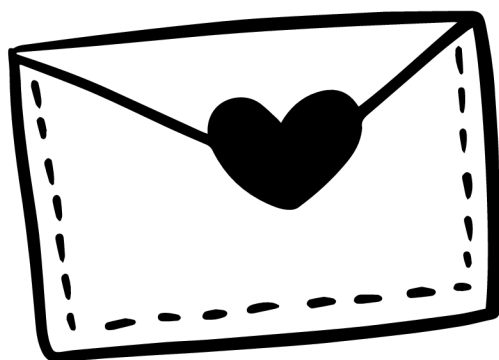
## HOW MUCH IS THAT VALENTINE?

Planned Valentine's Day spending in the United States was expected to reach approximately 26 billion U.S. dollars in 2023. This is an increase of about two billion dollars from 2022.

In recent years, some of the more popular gifts to give on Valentine's Day were an experiences, jewelry, candy, and flowers.

As February 14th approaches, what expectations do you have for receiving something special? How much do you plan to spend celebrating the holiday?

<https://www.statista.com/statistics/285028/us-valentine-s-day-sales/>



Valentine's Day wasn't a big holiday, but by the time Victoria became Queen in 1837, technology was poised to transform Valentine's Day into a commercial bonanza. Victorians loved showering their significant others with Cupid-bedecked gifts and cards, but Valentine's Day was about to get even happier.

The commercialization of Valentine's Day flourished in America at the turn of the century. Chocolate pioneer Milton Hershey started as a caramel maker, but in 1894 began covering his caramels with sweet chocolate.

In 1907, Hershey launched production of tear-dropped shaped "kisses," so-called because of the smooching noise the chocolate made as it was manufactured. Mass-produced at an affordable cost, the kisses were advertised as "a most nourishing food."

<https://www.smithsonianmag.com/smithsonian-institution/how-chocolate-and-valentines-day-mated-life-180954228/>

## WASHINGTON'S BIRTHDAY

The federal government still officially calls Presidents' Day "Washington's Birthday"; and George Washington's portrait has graced the \$1 note for nearly 150 years. The \$1 note is the oldest U.S. currency produced today.



<https://www.frbsf.org/our-district/about/sf-fed-blog/7-things-you-may-not-know-about-us-currency/#:~:text=The%20portraits%20currently%20appearing%20on,few%20other%20notable%20historic%20figures>

## LINCOLN PENNY

In 1909, Abraham Lincoln became the first president featured on our coins in honor of his 100th birthday. The "head" side of the Lincoln penny (called the "obverse") was designed by Victor David Brenner and features Lincoln; this design is still used today. From 1909 to 1958, the reverse featured two sheaves of wheat. From 1959 to 2008, the reverse has been an image of the Lincoln Memorial designed by Frank Gasparro to commemorate Lincoln's 150th birthday. In 2009, the Mint issued four different pennies throughout the year as part of the Lincoln Bicentennial One Cent Program. The themes on the reverses represented the four major aspects of Lincoln's life.



<https://www.usmint.gov/coins/coin-medal-programs/circulating-coins/penny>

## PRESIDENTS IN YOUR WALLET

Do you know the presidents who are currently on our currency? We have George Washington on the \$1 bill, Thomas Jefferson on the \$2 bill, Abraham Lincoln on the \$5, Andrew Jackson on the \$20, and Ulysses S. Grant on the \$50. Alexander Hamilton and Ben Franklin were never presidents, but they are featured on the \$10 and \$100 bill, respectively. Because we celebrate Presidents' Day this month it's fun to learn these fun facts.

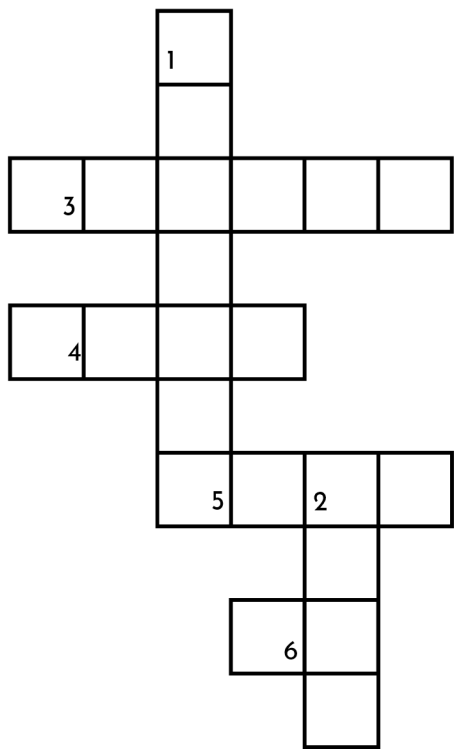


*The Treasury Department is planning to replace Andrew Jackson on the \$20 note with abolitionist and social activist Harriett Tubman by 2030.*

<https://www.atlantafed.org/blogs/take-on-payments/2023/02/13/presidents-in-your-wallet>

# FUN PAGE

## CROSSWORD

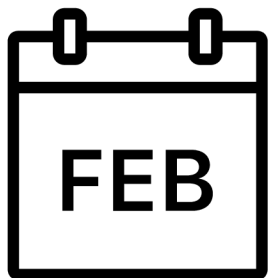


### DOWN

1. The study of past events
2. General George Washington led the Continental \_\_\_\_\_.

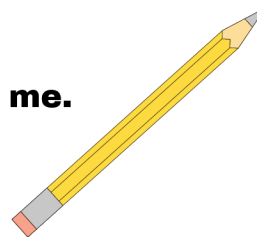
### ACROSS

3. We do it with our ears
4. Something to read
5. 365 Days
6. Abraham Lincoln is taller than I \_\_



**What did the calculator say to the pencil on Valentine's Day?**

**You can count on me.**



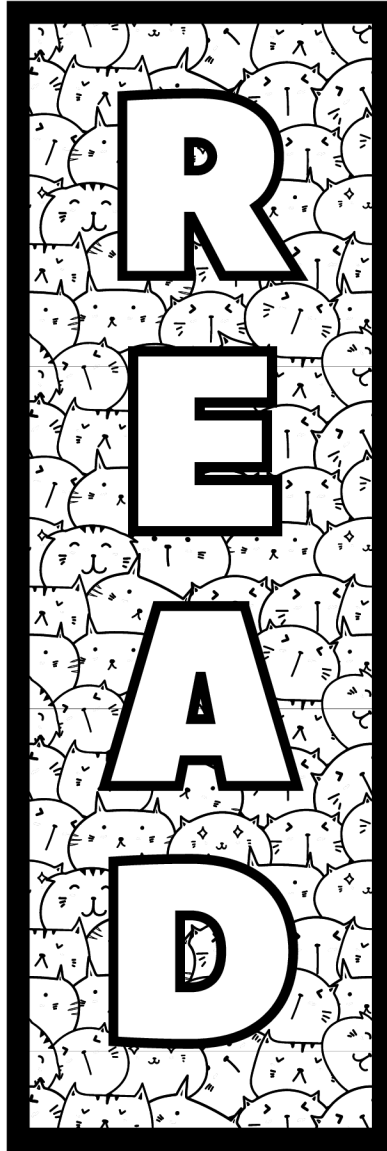
## BIG WORD, LITTLE WORDS

Write down all the little words you can make from this big word.

### C A L C U L A T O R

# BOOKMARKS

Color and cut out these to use or give as gifts.  
Optional: Glue each bookmark to a piece of construction paper.





## What do you want to be?

Everyone gets the question at some point in their life “What do you want to be when you grow up?” It can take time to discover the answer to that question. Here are three things that impact the answer.



### 1. Interests

Interests are activities or hobbies someone does for enjoyment. Write down 5 things you are interested in. Color and discuss these interests.

### 2. Knowledge

Knowledge is a collection of facts, information, and skills acquired by a person through experience or education. Write down 3 kinds of knowledge you would like acquire by taking a class or studying.

### 3. Skills

Skills are tasks or abilities that someone does well. The way we develop a skill is to practice it. What are 3 skills you want to practice?

# LIFE ACTIVITY

## Jobs & Careers



Our Interests, knowledge, and skills lead us to jobs or careers.  
Research the kinds of jobs or careers related to your answers on the previous page.

<u>My Interests</u>	<u>My Future Knowledge</u>	<u>My Future Skills</u>
Job or Career Idea	Job or Career Idea	Job or Career Idea
Job or Career Idea	Job or Career Idea	Job or Career Idea
Job or Career Idea	Job or Career Idea	Job or Career Idea

### Notes

# MONEY MATH

Calculate the amount of change to be returned from the payment amount.



Shoes \$25.00  
Sales Tax 1.50  
26.50

**TOTAL CHANGE DUE:**

---

Paid with cash

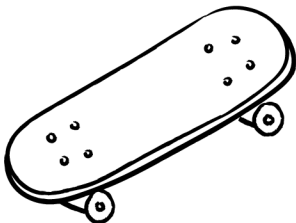
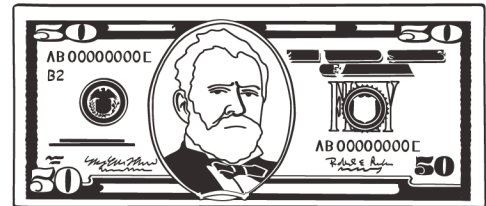


Groceries \$45.00  
Sales Tax 2.70  
47.70

**TOTAL CHANGE DUE:**

---

Paid with cash



Skateboard \$72.00  
Sales Tax 4.32  
76.32

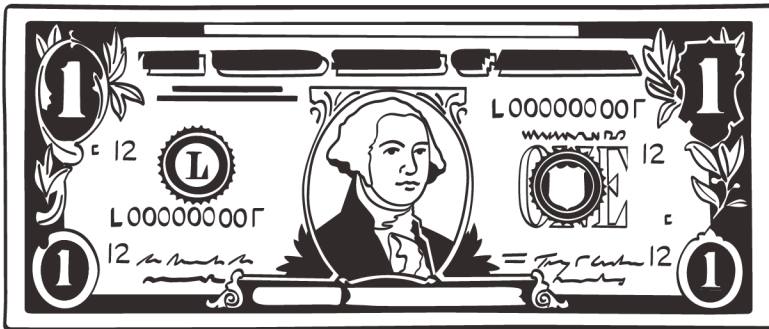
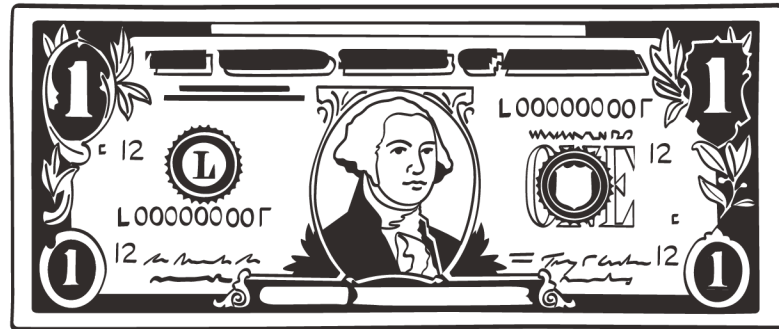
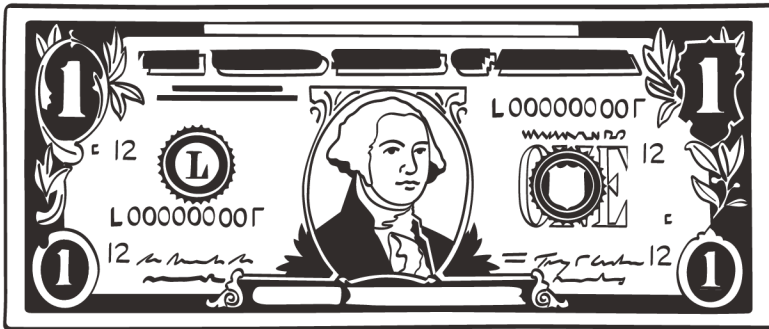
**TOTAL CHANGE DUE:**

Paid with cash



# CASH CORNER

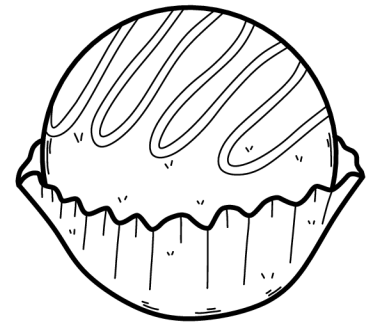
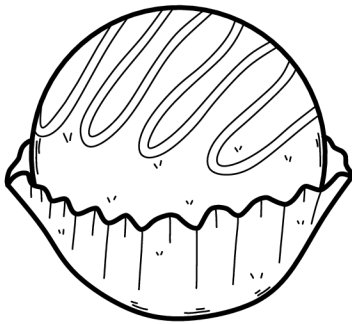
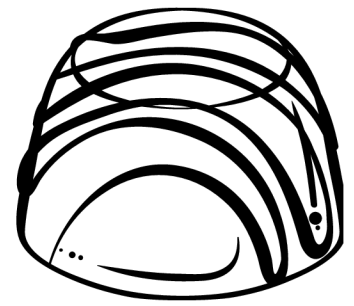
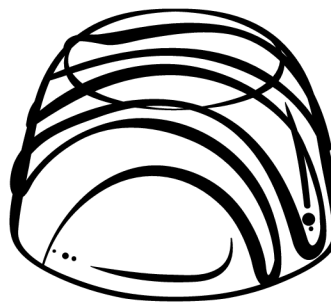
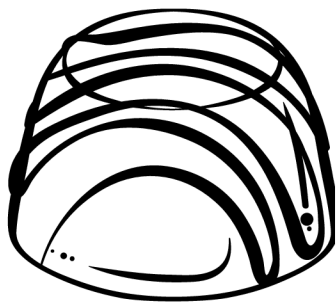
Color and cut out the cash.  
Use the cash on the next page for a pretend Pop-up Shop.



# POP-UP CANDY SHOP

Start a Pop-up Candy Shop. Color and cut out the items on this page and sell the items in your stand. 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.

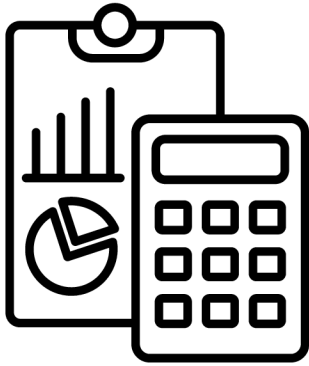
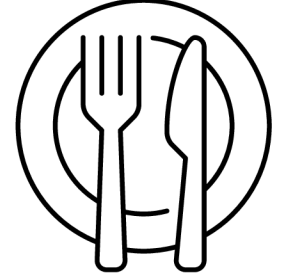
## CHOCOLATE TRUFFLES





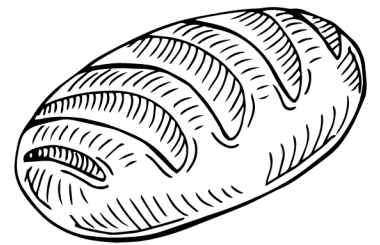
## Inspired by "Emma Mason Turns Paperwork Into A Profit"

Mr. Adams owns the Blue Moon Cafe. Every day, he serves breakfast, lunch, and dinner. On Sundays, he combines breakfast and lunch and hosts a big Sunday buffet that includes breakfast and lunch foods. His customers like to meet family for meals on Sundays. So, by having the Sunday buffet, he is meeting the needs of his customers and making them happy. He brings in the most money or revenue to his restaurant on Sundays.



Mr. Casey is an accountant. His job is to help businesses keep their financial records in order. He uses a computer and a calculator to create reports. His clients set up appointments with him throughout the year but his busiest time is right before April 15th when taxes are due. He files tax returns for his clients at that time and sends them an invoice so they can pay for his services.

Mrs. Birdsley is the town baker. She makes fresh cookies, cakes, and bread every morning. She started her business because she loves baking. Her neighbors would smell her freshly baked goods coming out of her home and knock on her door to see if they could buy some. She was making so many loaves of bread each day that she needed a bigger kitchen. She turned something she loves to do into a business that pays her bills.



# BUSINESS EXERCISE

## Take Payment



Businesses need to accept payment. Help the following businesses do their business!

Mr. Adams puts a bill on the table for each group he serves. Here's an example.

Blue Moon Cafe

\$

4 Buffet Meals	\$40.00
2 Orange Juice	\$5.00
2 Coffee	\$5.00
SUBTOTAL	\$50.00
Tip	\$10.00
Tax	\$3.00
TOTAL	\$63.00



How much change does the customer need for each possible payment?



Count the cash and write the amount of change to give back to the customer.



Count the cash and write the amount of change to give back to the customer.

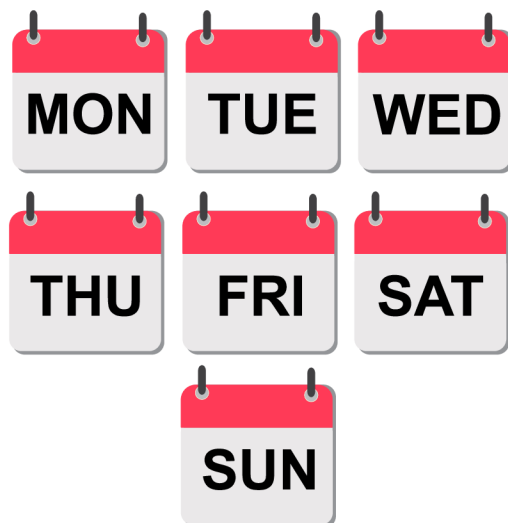
# EARN MONEY



## Add Up The Register

The businesses on Main Street had a busy week. Add up the sales they processed through their cash registers to find their total sales for the week.

	Blue Moon Cafe	Birdsley's Bakery	Hanson Scissors Salon	Casey Accounting Services
Mon	250.75	150.25	232.12	250.00
Tues	320.33	175.22	278.10	75.00
Wed	262.45	145.32	125.96	500.25
Thurs	332.79	163.85	136.89	150.00
Fri	285.61	127.88	125.25	225.00
Sat	321.74	185.45	110.74	Closed
Sun	450.45	187.23	Closed	Closed

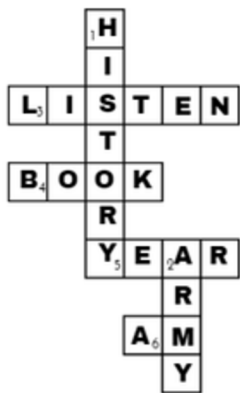




# INSTRUCTIONAL INFORMATION & ANSWER PAGE

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 Possible small words include: cat, act, lot, car, cut, rat, arc, art, colt, curt, talc, tour, cart, curl, clot, coal, cola, cult, oral, taco



6 Kids will color and cut the bookmarks. They may want to glue the bookmarks to construction paper.

7 Kids write down their responses. Help kids discover what they already know and what they want to know more about. Example: Interest in technology could lead to building knowledge about computer programming. This knowledge could be obtained by taking a class at school or after school, at a summer camp, or by talking with an adult who is a computer programmer. Encourage kids to practice their skills and to go slow. It takes time to build knowledge and skills.

8 Help kids fill in the chart by talking with them and guiding them in doing research online.

9 \$3.50, \$2.30, \$23.68

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

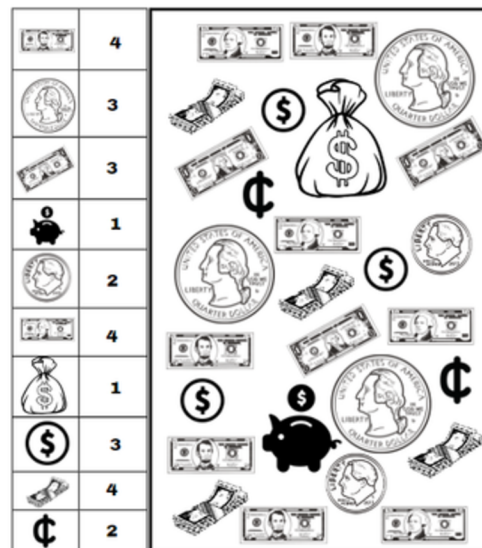
11 Kids color and cut out items for a pretend pop-up candy shop. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

12 Read and discuss.

13 \$17 & \$37

14 Cafe \$2,224.12; Bakery \$1,135.20; Salon \$1,009.06; Accounting \$1,200.25

15



Financial Literacy Standards in this packet include:

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

- Spending & Saving (4SS 9, 10)
- Employment & Income (4EI 2, 3, 5)

(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!

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