



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 October **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.

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Supplies Needed



OCTOBER - 3RD GRADE

THE LITTLE BOOKS OF BIG BUSINESS

LET'S PLAY MONEY

NEWS

TRICK-OR-TREAT!

For many kids in the U.S., Halloween means going trick-or-treating for candy. But a long time ago, in the 1930s and 1940s, kids got different treats like cookies, cake, fruit, and toys. It wasn't until the 1950s that candy became popular for Halloween. By the 1970s, only wrapped candies were given out to keep things safe.



Some of our favorite candies have been around for a long time. The Hershey's Milk Chocolate bar was first made in 1900, and Hershey's Kisses were introduced in 1907. Milton Hershey made chocolate that everyone could enjoy and even built a town around his chocolate factory. In 1917, Harry Reese started making his own candies and invented Reese's Peanut Butter Cups. In 1963, Hershey's bought Reese's Candy Company.

<https://www.history.com/news/the-haunted-history-of-halloween-candy>

About 44-46% of American adults carve pumpkins for Halloween while kids are out trick-or-treating. Most people make jack-o'-lanterns for their homes, which is still one of the most popular Halloween traditions.

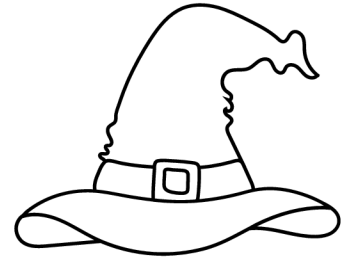
<https://www.sender.net/blog/halloween-statistics/>



HAPPY HALLOWEEN!

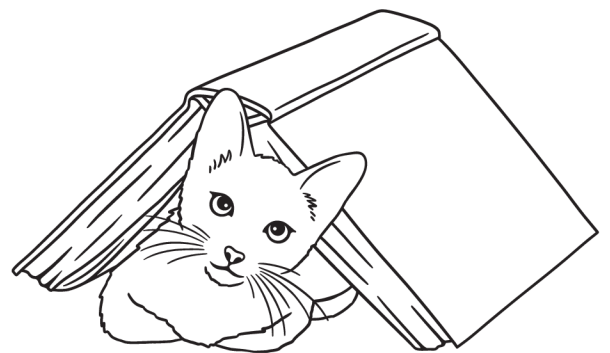
Halloween is a favorite holiday in the United States where kids love dressing up as witches, goblins, and ghosts to go trick-or-treating. According to experts, Halloween began over 2,000 years ago in Ireland as a festival called Samhain. The Celtic people gathered on November 1 to celebrate the start of winter, a time they believed magical creatures appeared.

When Irish immigrants came to the U.S., they brought Halloween with them. Over time, Americans started dressing in costumes and going around their neighborhoods for treats, which became the trick-or-treating we know today.



CURL UP WITH A BOOK

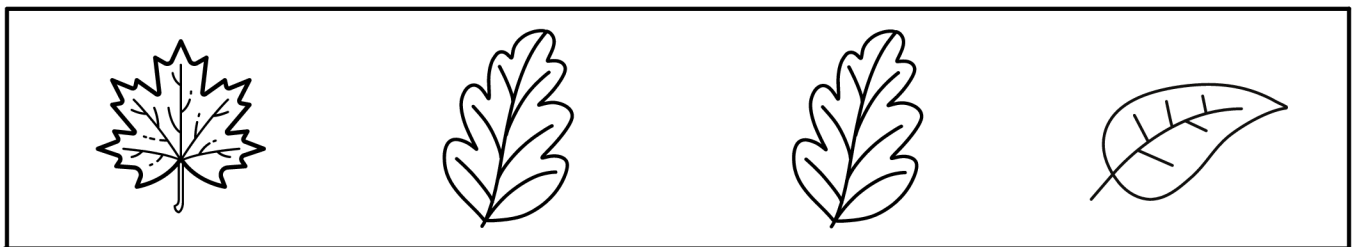
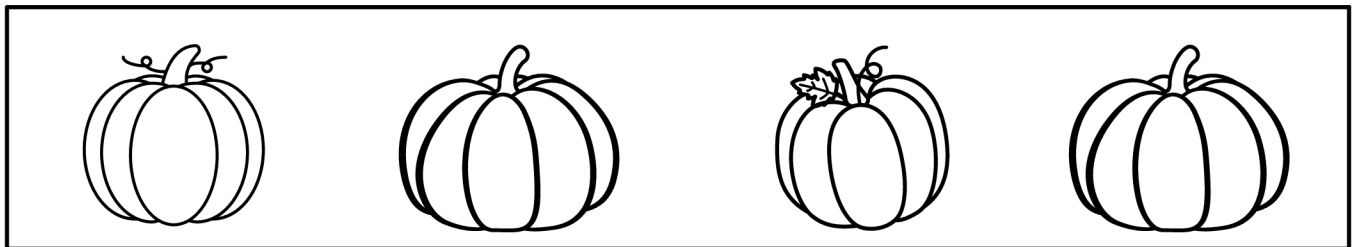
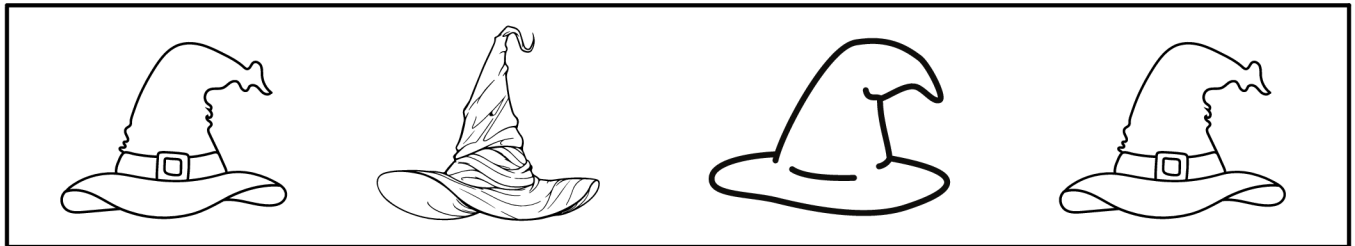
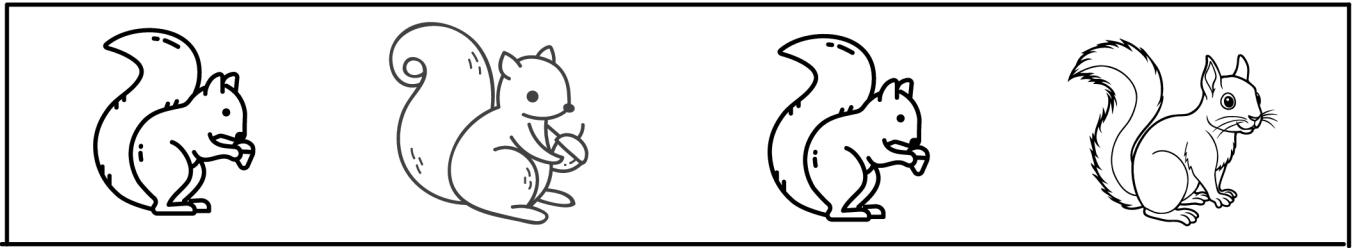
On a cool fall day, there's nothing better than curling up with a good chapter book. As the leaves fall outside, you can cozy up under a blanket and dive into an exciting adventure. With each page, you can imagine traveling to new places, meeting brave heroes, and going on fun journeys—all while staying warm at home.



Reading a book on a chilly day feels like going on an adventure without ever leaving your comfy spot. Fall is the perfect time to get lost in a story!

FUN PAGE

Same or Different? For each row, only color the pictures that match each other.



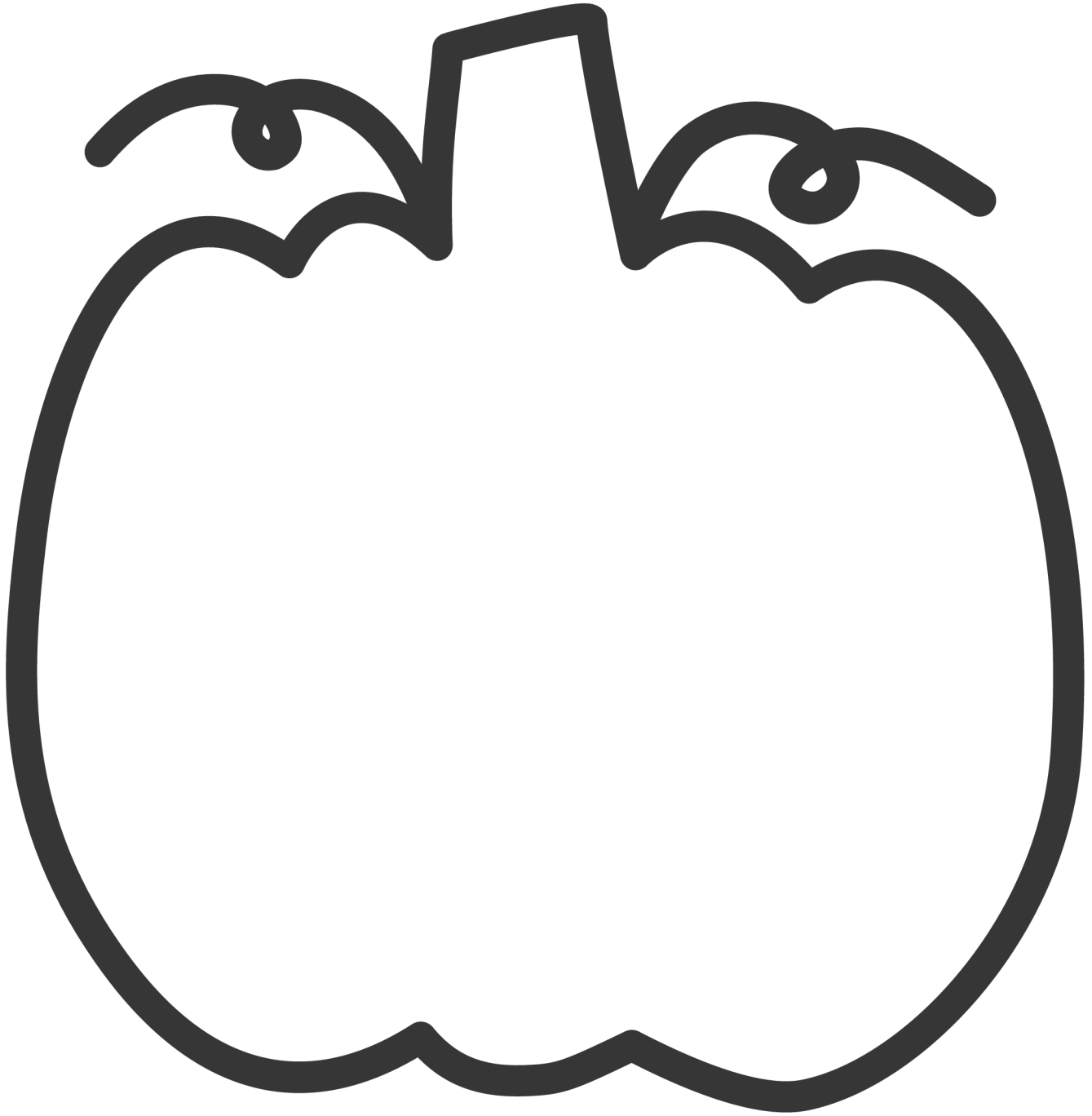
Why are jack-o-lanterns so clever?

A candle makes them bright.



COLOR

Design your own jack-o'-lantern by drawing a face and then color it.



LIFE ACTIVITY



Cut The (Costume) Cost

The largest household expense for Halloween is costumes.

Instead of buying a ready-made costume, get creative with crafty supplies and materials you have at home or can purchase at the craft or thrift store.

My Costume Idea

Write it down or draw a picture.



I can “cut” the cost!

Write it down a few ways to make the costume less expensive.



1.

2.

3.

LIFE ACTIVITY



Think Ahead

**The choices you make today affect what happens in the future.
Write your answers below.**



Think about how fashion trends, peer pressure, or waiting until the last minute might change how you spend money for Halloween. How do you think these things could affect your spending choices?



Planning ahead and setting financial goals helps you make smart choices with your money. What's something you want to save for? How does that help you decide how much to spend on a holiday like Halloween?

MONEY MATH

Use the menu prices below to answer the questions.

MENU

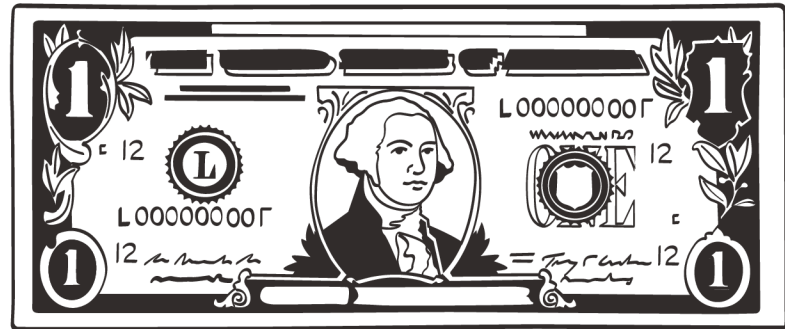
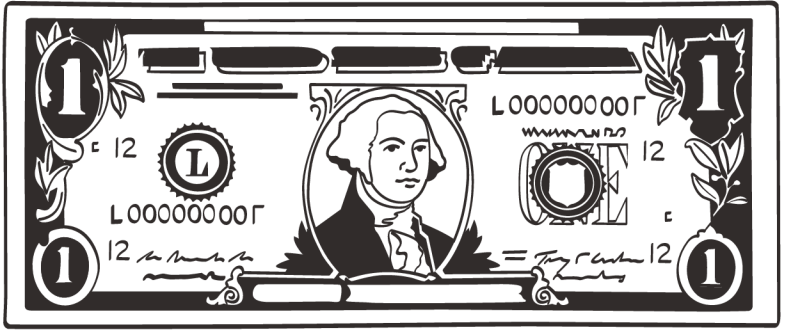
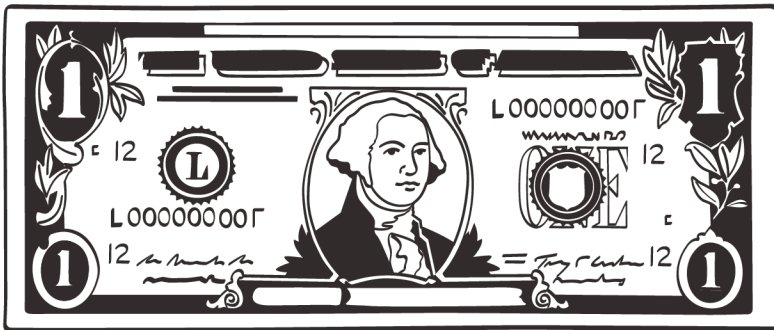
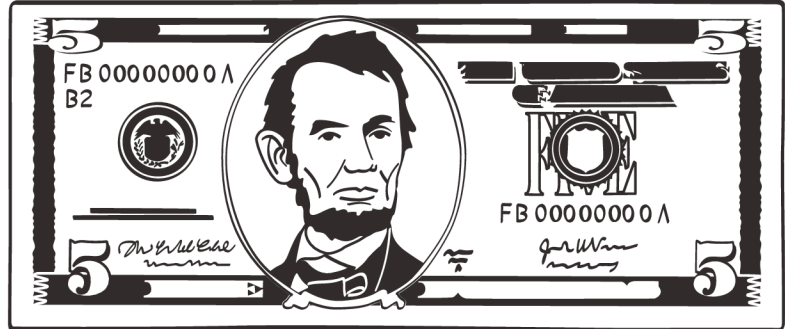
Apple Cider	\$3.50	Muffin	\$2.25
Hot Cocoa	\$4.25	Cookie	\$1.75
Lemonade	\$2.75	Pie	\$3.50

ORDER NOW

1. How much money do you need to order an apple cider and a piece of pie?
2. How much money do you need to purchase a cup of lemonade and a cookie?
3. How much cash do you need in your wallet to pay for a muffin and a cookie?
4. How much do you need to buy yourself and your friend each a hot cocoa?
5. How much do you need to buy a cookie and a cup of hot cocoa?

CASH CORNER

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



Quarters = 25 cents each



Nickels = 5 cents each

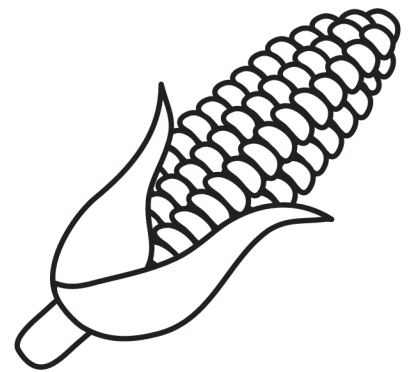
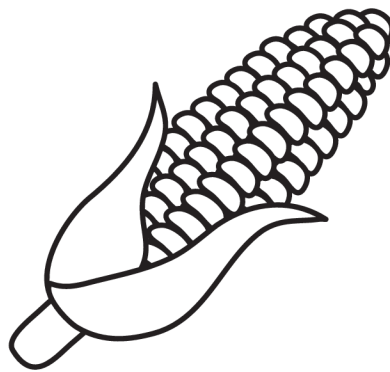
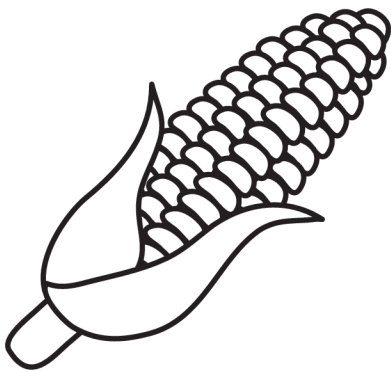
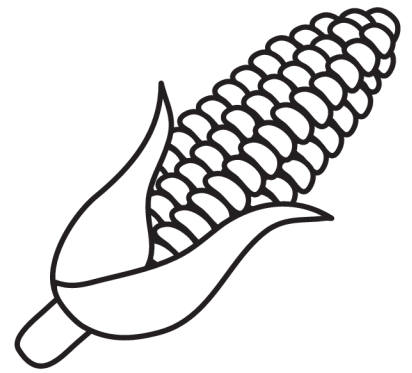
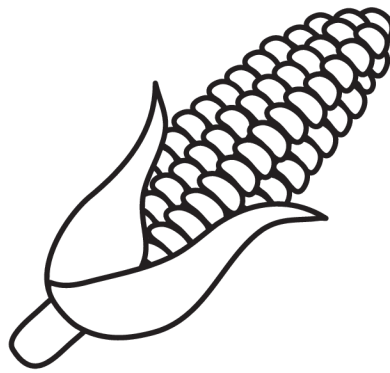
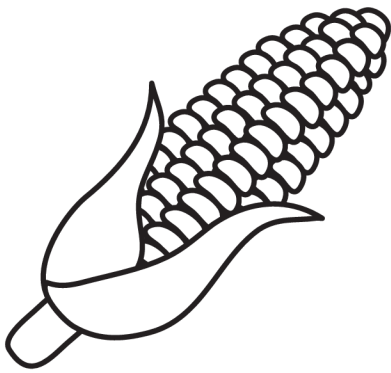
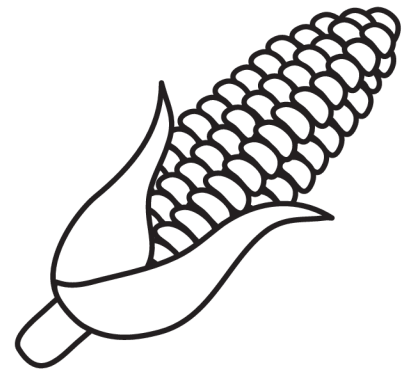
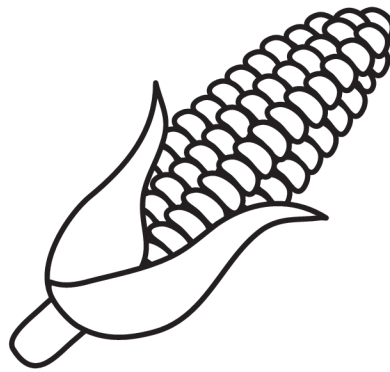
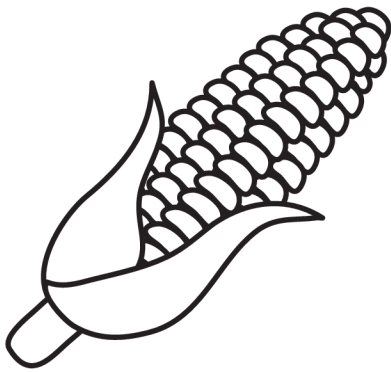


Dimes = 10 cents each

POP-UP FARM STAND

Start a Pop-up Farm Stand. 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.

CORN FARM



BUSINESS STORY



Excerpt from "Cat Casey Turns Brownies Into A Business"

Cat Casey and her friends are having a have a bake sale. They want to raise money to buy costumes for the talent show. Cat made a batch of pumpkin brownie bars. Cat tells us what happens next.

When I got to Emma's House on the corner where we were setting up the bake sale, Nick and Max were already there moving a table under the big oak tree. Nick had made chocolate chip cookies, Max had made peanut butter cookies, and Emma had made white cupcakes with chocolate frosting and sprinkles.



Emma's dad suggested we have some change in a small box, in case someone came by with larger bills. He loaned us a roll of quarters that equaled \$10 as well as \$10 worth of dollar bills. At the end of the sale, we would pay him back his \$20 loan first, and then we could count our money.

That afternoon started slowly with a few neighbor kids stopping by to see what we were doing and rushing home for fifty cents to buy a dessert. We had a family of four stop and buy six items so they could share with their grandparents after dinner. My mom and dad came by and bought four cookies. Then a big surprise happened. Mrs. Smith from the ladies' garden club drove up to drop off some plants for Emma's mom. She came to the table and bought one of my pumpkin brownie bars. She stood right there, ate it, and listened as we told her our plans for the money.

"You know," she said. "I'm meeting with the business owners along Main Street tonight to plan out the Pumpkin Spooktacular and I'm going to take them a treat." She bought the remaining eleven pumpkin brownie bars and went on her way."

Story continues on next page.



BUSINESS EXERCISE



Profit

Cat and her friends finished the bake sale. She tells us what happens next.



Continued from page 12...

We closed up shop and sorted out the money. First we counted out the money in our little box. The total amount in the box was \$40.



We set aside \$20 and paid back Emma's dad first. There was \$20 profit left after we paid back the loan.



.....

There are four kids. If they share the \$20 profit. How much will they each get?

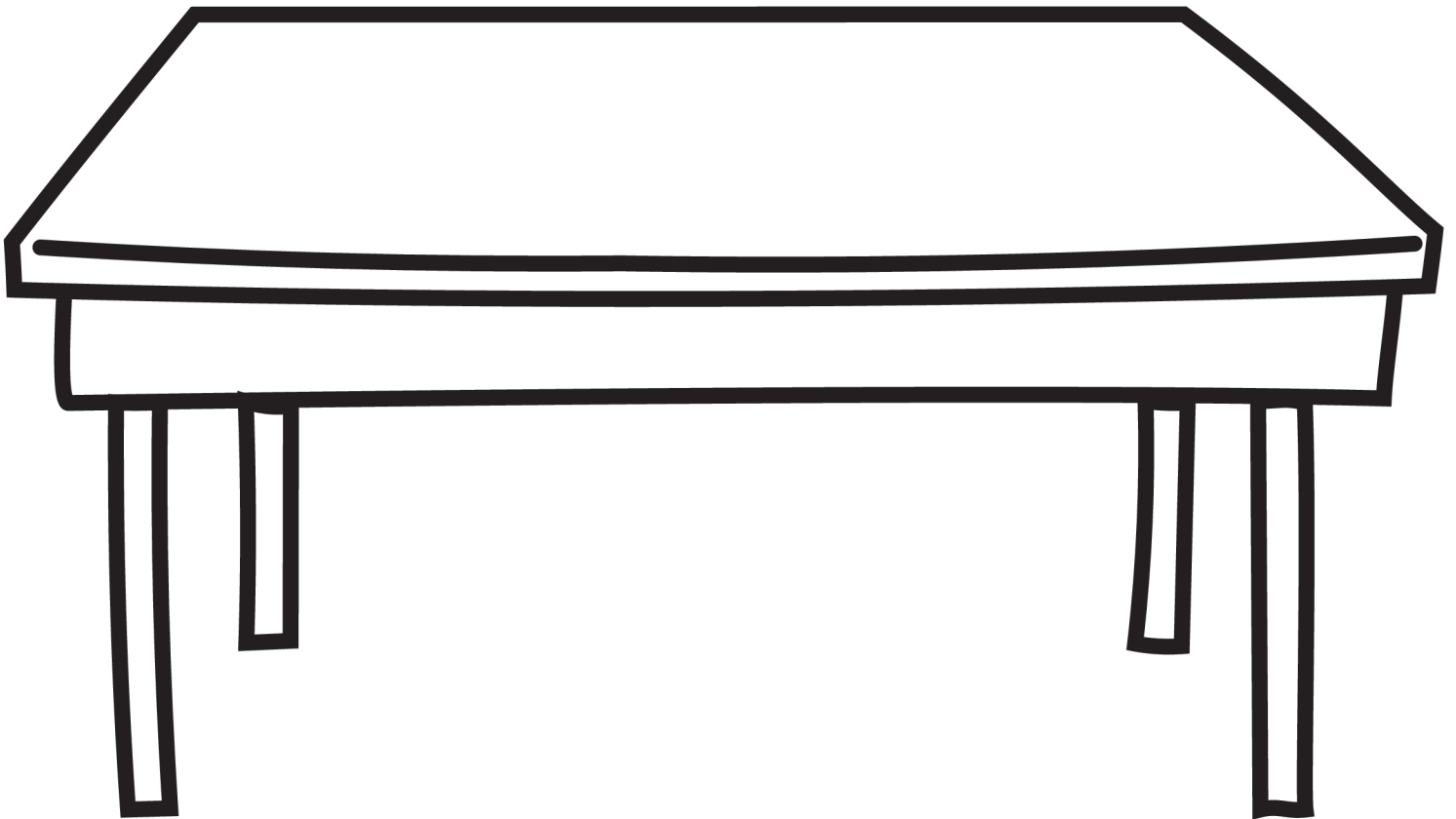
\$ _____

BUSINESS EXERCISE



Display

Help the kids create a display that attracts more people to their bake sale. Fill the table with brownies, cookies, cupcakes, and other desserts of your choice.



GAME TIME

Fill in the missing numbers.

	12		14	
--	----	--	----	--

21		23		
----	--	----	--	--

	30		32	
--	----	--	----	--

19			22	
----	--	--	----	--

INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Kids read the Let's Play Money newsletter. Optional: Kids read and/or discuss the reading with a grown-up.



6 Kids draw a jack-o'-lantern face and color the pumpkin.

7 Kids write down or draw a picture of their choice of Halloween costume. Then write down or discuss one to three ways that the cost of the costume could be reduced. Examples: kids can borrow a costume or part of a costume, use materials at home to make all or part of the costume, and purchase items needed from the thrift store.

8 Kids write down their thoughts regarding the questions. Grown-ups can use this opportunity for discussion.

9 1. \$7 2. \$4.50 3. \$4 4. \$8.50 5. \$5

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

11 Kids color and cut out items for a pretend pop-up farm stand. 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 Kids read the business story independently or with an adult.

13 Kids continue reading the story. Each kid receives is \$5.

14 Kids create a display full of desserts for a bake sale.



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.**

Financial Literacy Standards in this packet include:

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

- Financial Decision Making (3FD) 1,2,5,6,7

(2) NFEC (Grade 3):

- Financial Psychology Standards: Explain that different choices have different outcomes and making choices with money, such as saving, can help achieve both short-term goals and long-term goals.

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