



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 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.

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LET'S PLAY MONEY

NEWS

TEEN SUMMER JOBS

Challenger, Gray & Christmas, Inc. predicts that teens will get 1.3 million jobs in May, June, and July 2024, due to high consumer demand and teens wanting to work. This is more than the 1.1 million jobs predicted last year and the 1,034,000 jobs added in summer 2023.

Inflation is affecting both employers and teens, and places like amusement parks, pools, and summer camps need workers, offering teens a chance to learn valuable skills. In March, 5,595,000 teens were employed, the highest number since 2007.

<https://www.challengergray.com/blog/teens-are-working-and-seeking-employment-will-labor-costs-keep-employers-from-hiring-teens/#:~:text=predicts%20teens%20will%20gain%201.3,the%20summer%20months%20of%202023.>



WHY KIDS WORK

- 1. Financial Needs:** Many teens work to help support themselves or their families.
- 2. Skill Development:** Jobs offer important skills and experiences that are useful for future careers.
- 3. Independence:** Working allows teens to gain independence and build confidence.

KID JOB IDEAS!

Kids under 14 are usually too young for regular jobs, but they can still start their own small businesses. Working early can help kids learn good money habits. All that is needed is a good idea and the drive to make it happen. Need some help? Here are great ways for kids to make money.

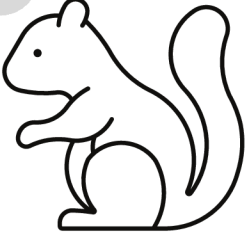

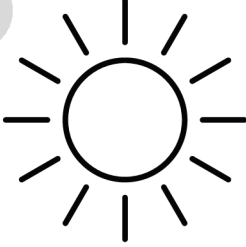
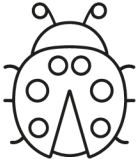


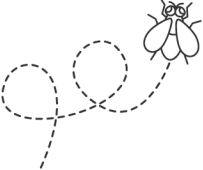



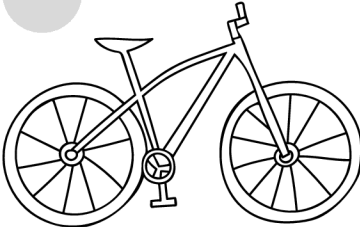
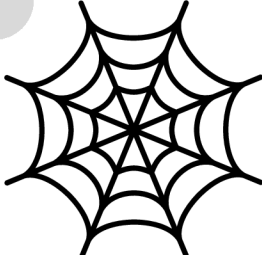


1. Help with pets - pet sitting, dog walking, feeding animals, washing or grooming
2. Outdoor Work - mowing lawns, weeding, watering plants
3. Indoor Work - housecleaning, organizing shelves or small areas, deep cleaning
4. Be an Assistant - help an adult with their work (making deliveries, filing or sorting papers, putting together packets)
5. Wash Something! - car wash, dog wash, clothes, toys, etc.
6. Younger Kid Care - entertain younger kids while parents are working in the other room. Create fun games & clean up when you are done.
7. Get Cooking - make breakfast, pack lunches the night before or prep dinner on the weekends and help get dinner on the table.
8. Special skill - are you great with a soccer ball, handy making crafts or a good reader? Teach your skill, make something to sell at the Farmers Market or read to the neighbor kids once a week.

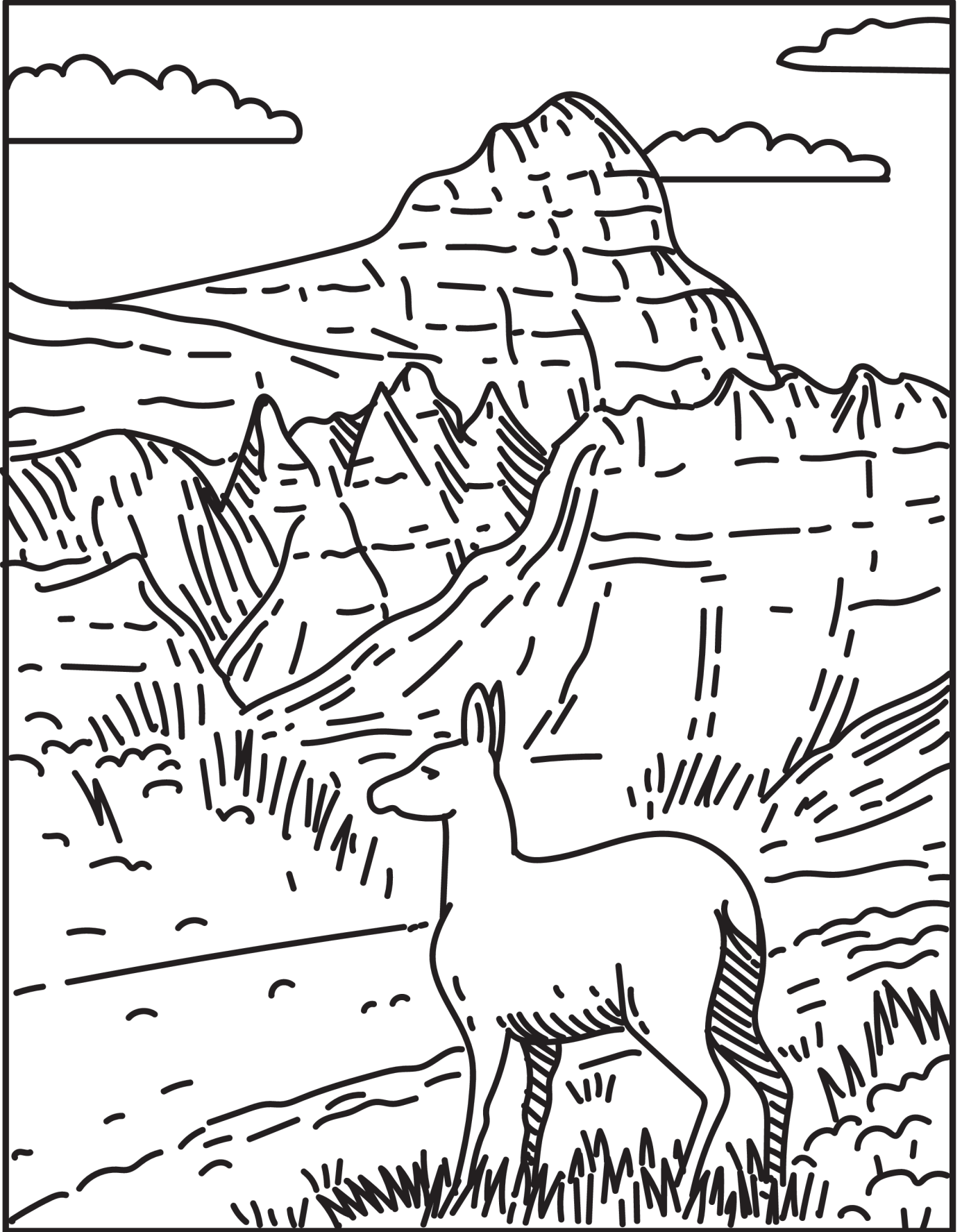
Summer

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.

 Squirrel	 Water	 Sun
 Ladybug	 New Plant	 Ant
 Fly or Bee	 Shoe Print	 Feather
 Leaf	 Bike	 Spider Web

COLOR



Badlands National Park in South Dakota

LIFE ACTIVITY



Bank Account

A basic deposit account is a place where you can keep your money safe at a bank or credit union. There are two main types:

- Savings Account: This account lets you save money and earn a little extra called "interest." The bank pays you interest for keeping your money with them.
- Checking Account: This account lets you keep money safe and also makes it easy to spend. You can write checks or use a debit card to buy things.

Both accounts help you manage your money and keep it safe.

Find & circle the words below.



- | | |
|----------|----------|
| BANK | CHECKS |
| SAVINGS | DEPOSIT |
| CHECKING | SPEND |
| ACCOUNT | DEBIT |
| MONEY | INTEREST |

LIFE ACTIVITY

Investing



Investing is when you use your money to buy something with the hope that it will make you more money in the future. For example, you might buy a small part of a company (called a stock), lend your money (called a bond), combine your investment in a mutual fund or put your money into a savings account that earns interest. The goal is to let your money grow over time, so you have more later than you do now. Investing can help you save for big things you might want or need in the future.

Examples of Investing

WORD GUESS!

S ○ ○ ○ ○ ○ ○
○ ○ ○ ○ ○ ○ ○

○ THE CLUE!

A place to put your money at a bank. Your money will earn a small amount of extra money called interest.

WORD GUESS!

S ○ O ○ ○ ○ ○ ○

○ THE CLUE!

Invest by buying a small part of a company. If the company does well, the value of your _____ goes up.

WORD GUESS!

B ○ N ○ ○ ○

○ THE CLUE!

Lend your money to the government or a company. They promise to pay you back with a bit of extra money called interest.

WORD GUESS!

M ○ T ○ ○ ○ ○ ○
F ○ N ○ ○ ○

○ THE CLUE!

Combine your money with other people's money to buy a mix of stocks and bonds. This way, your investment is spread out and can be safer.

MONEY MATH



Money Word Problems

Sam has \$11.50 in his wallet. He spent \$6.25 on water balloons for the summer. How much does he have left?

Sherry is saving up for a volleyball net so she can play all summer. The net costs \$75 and she had \$43 saved up. How much more does she need?

Joey is earning \$8 an hour for weeding his neighbors garden. He worked for 4 hours on Saturday and 3 hours on Sunday. How much did he make?

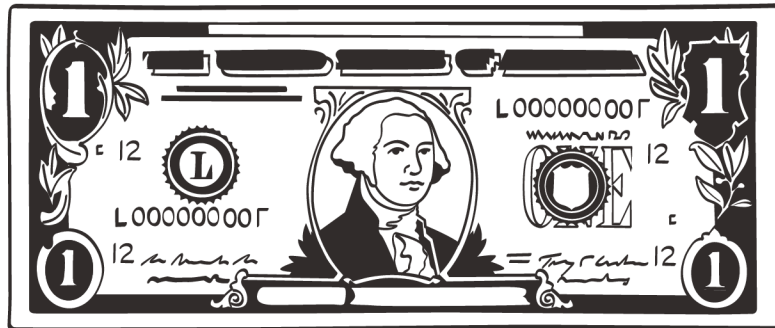
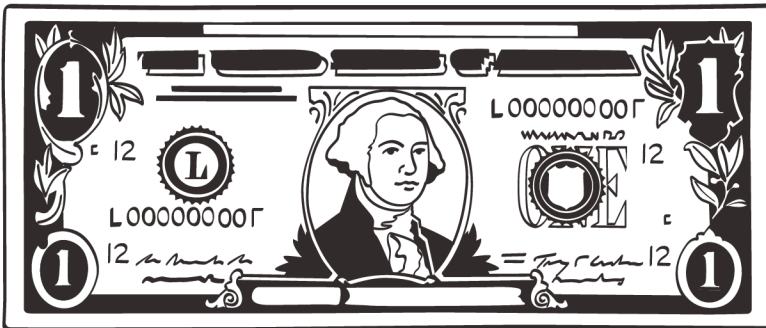
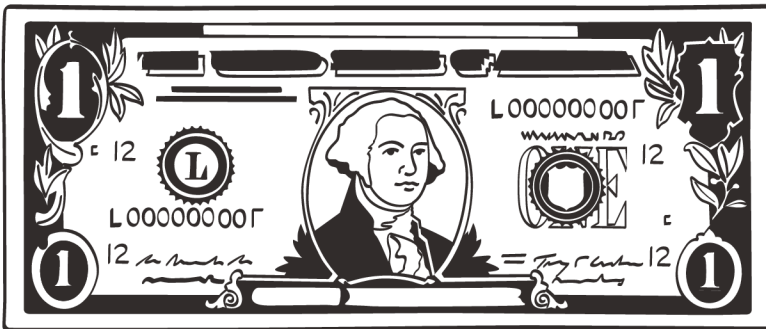
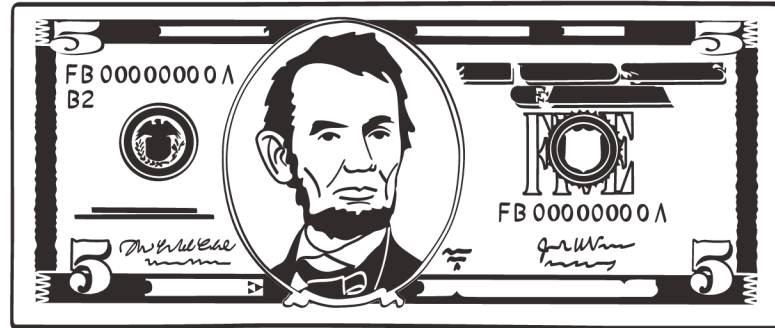
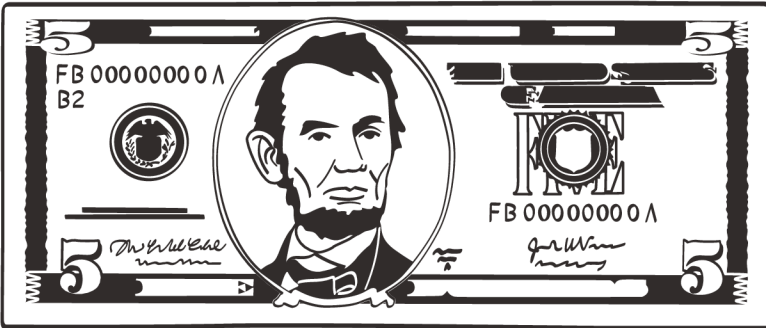
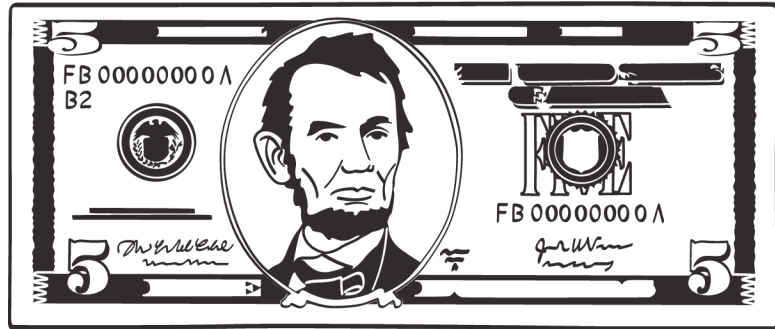
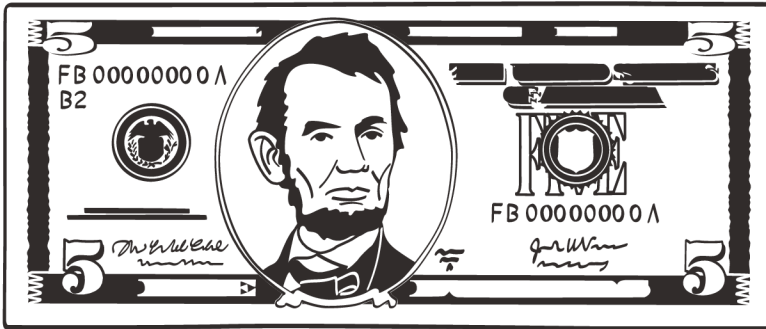
Max took care of Mrs. Reed's cat for the weekend. She paid him \$15 per day. How much did he make for the two days of work?

Erin got a job walking Pebbles the dog and earns \$25 each week. She is putting \$10 of her weekly pay into a savings account at the bank. How much will she have in the bank after 8 weeks?

Tony earned \$150 helping his grandfather paint a fence during a week in the summer. He is going to put half of the money into his savings account. How much is he putting into the bank?

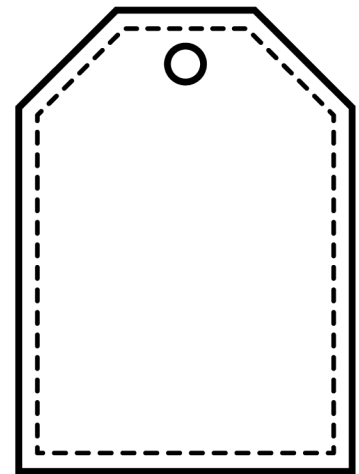
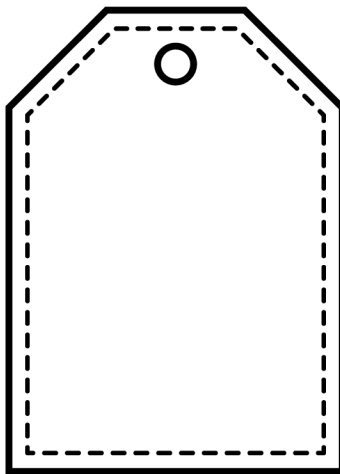
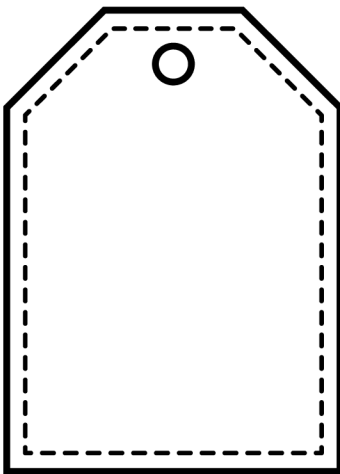
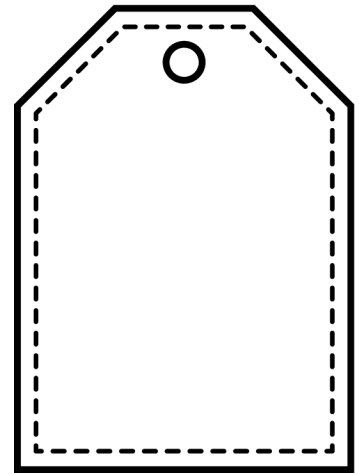
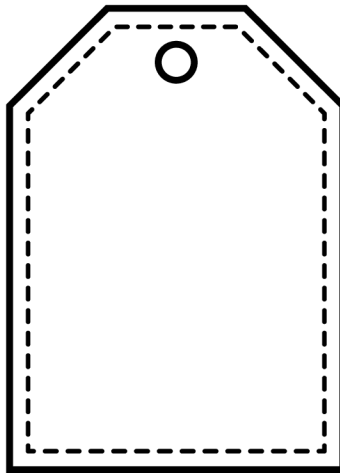
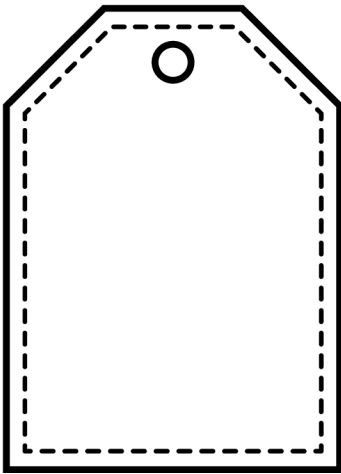
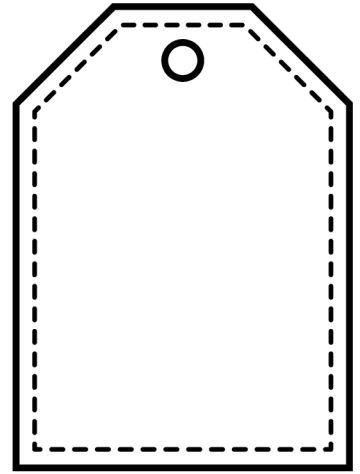
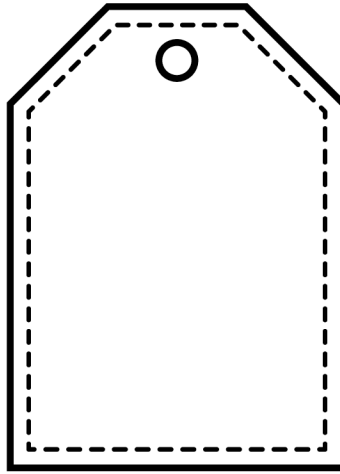
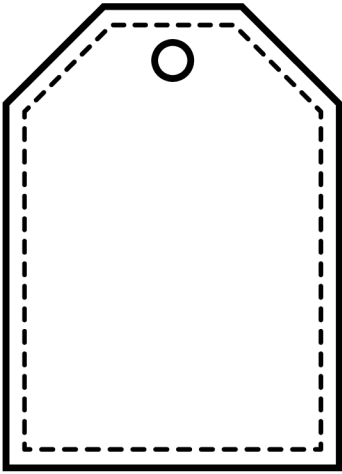
CASH CORNER

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



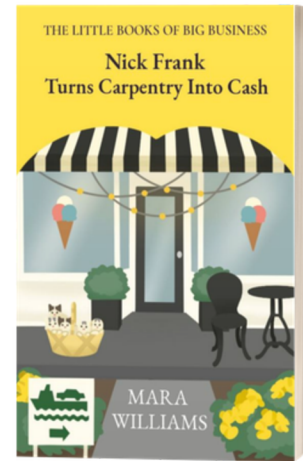
GARAGE SALE

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.



**Excerpt from****“Nick Frank Turns Carpentry Into Cash”**

I liked the idea of selling products like Maria and her family. I sketched out a small toy car and showed it to Grandpa. We worked at his tool bench to cut out each car together until I got the hang of it by myself. I had used \$16 to buy wood, glue, paint, and wheels. After each car was assembled, I painted it like a race car. Each car cost me \$1 in materials to make, so I was able to make a total of 16 cars.



I put the cars in a shoebox and walked up and down the ferry line with Maria and her dad on Sunday. The cars were popular with the kids waiting for the ferry, and I sold all 16 cars for \$1.25 each within two hours. The initial investment of \$16 got me started in the “car business.” I also started to learn the power of compounding by reinvesting the money into making more cars.



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.

BUSINESS EXERCISE



Start A Company

A company is a group of people who work together to make or sell products or services. They do this to earn money, which is called profit.

Pretend you are going to start a company. Fill in your ideas below:

- Companies can make things like toys or clothes (products) or offer things like haircuts or car repairs (services). What would your company make or offer as a service?

.....

- A company is organized and has different roles. Some people might make the product, some might sell it, and others might manage the money. What role would you want to do in your company?

.....

- The main goal of a company is to earn money by selling their products or services to customers. Who would be the main kind of people who would buy your product or service (example; kids, moms, pet owners, etc)?

.....

- A company is know by its name. What would you name your company?

.....

LEARN TO EARN



Summer Work

Summer is a great time for kids to work because they have more free time without school, allowing them to learn new skills and earn some extra money. Whether it's mowing lawns, babysitting, or setting up a lemonade stand, summer jobs help kids gain responsibility, learn new skills and have fun.

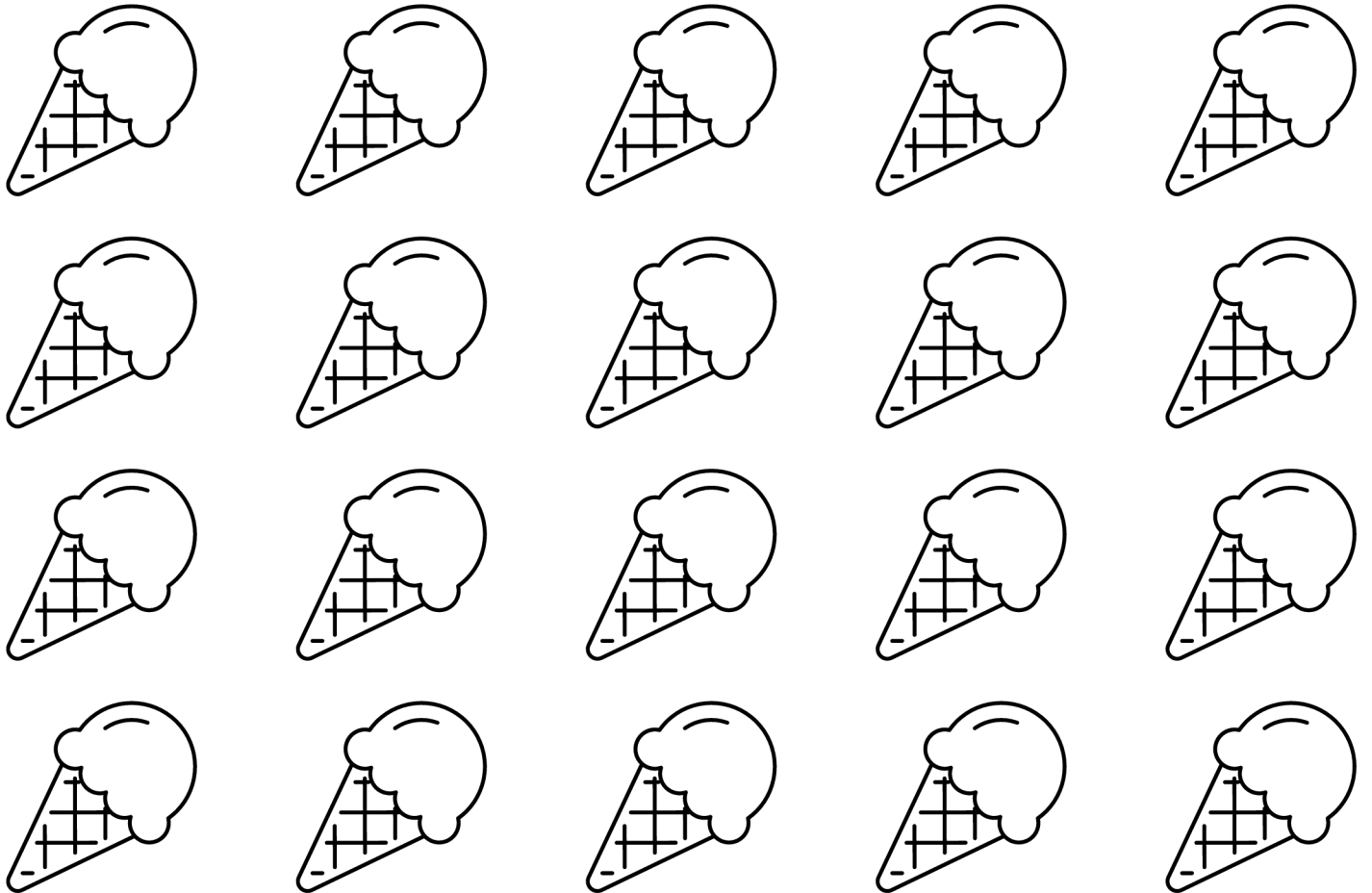
Make a list of services you can provide this summer.

A graphic of a spiral-bound notebook with a grey cover and a white page. The spiral binding is at the top. The page contains five large, bold numbers, 1 through 5, arranged vertically on the left side, intended for listing services.

- 1
- 2
- 3
- 4
- 5

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



8 Savings Account, Stocks, Bonds, Mutual Funds

9 Left to right (top to bottom) \$5.25, \$32, \$56, \$30, \$80, \$75

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 Get creative & think of what kind of company you would start. Fill in the answers (no wrong answers here!)

14 Make a list of services that you can do. Services are thing you can do for someone like cleaning, helping with pets or kids or helping someone with a task.

15 Kids complete this summer reading chart by reading books.

Stay Connected!

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 5

- Investing (5 I) 1, 2

(2) NFEC (Grade 5):

- Accounts, Savings, Budgeting and Investment Standards: Explain how money can grow over time and identify ways to maximize saving . Describe the process of investing.

- **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