



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 March **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

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LET'S PLAY MONEY

NEWS

WHERE DO THEY MAKE COINS?

The government agency that makes pennies, nickels, dimes, and quarters is called the United States Mint. These "coins" are made of metals like zinc and copper. They are used as money. For this reason, it's important that the Mint makes enough coins each year for people to spend, save, and collect!



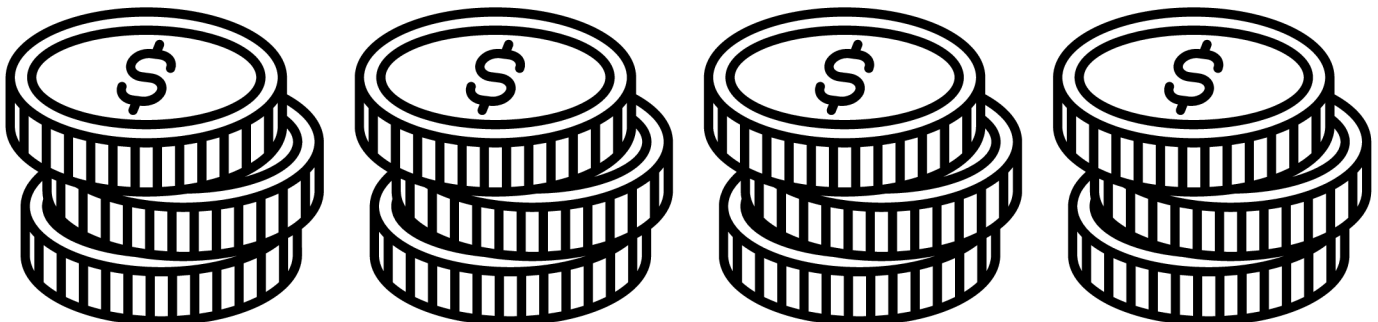
In colonial times in the United States, the country didn't have one monetary system. So people used all sorts of things to pay for goods and services. They used foreign coins, animals, produce, and food. In 1792, the U.S. Mint began making coins so that the United States had its own form of money. The U.S. Mint makes sure that there is always enough coins "in circulation" so they can be used by people and businesses.

<https://www.usmint.gov/learn/kids/about-the-mint>



FUN FACT!

Each year, the U.S. Mint makes more than 10 billion coins! The U.S. Mint knows how many coins to make each year based on a forecast made by the Federal Reserve, the central bank of the United States.





ST PATRICK'S DAY

St. Patrick's Day is on March 17. It's a day that celebrates Irish culture, folklore, and food. You might be wondering why gold coins with St. Patrick's Day.

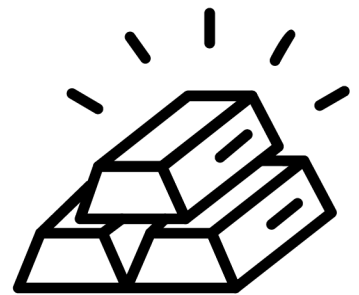
In Irish folklore, leprechauns are fairy-like creatures who can use magic to trick humans. In Irish stories, leprechauns make shoes for other fairies, who pay them with gold coins. Leprechauns like to keep their gold hidden. However, if a human catches one, the leprechaun has to reveal where the gold is kept. But, being fairy-like, of course, means the leprechaun tends to vanish before revealing their hiding spot. The mysterious nature of the leprechauns and the universal wish and hope to actually find a pot of gold, keeps this story alive generation after generation.

Interestingly, gold coins and leprechauns are not directly connected with St. Patrick, the patron saint of Ireland. These are just symbols of Irish folk culture.

<https://www.garfieldrefining.com/resources/blog/pot-of-gold/>

WHAT IS GOLD?

Gold is yellow and valuable metal that can be found in nature in its pure form. Because of its chemical and physical properties and enduring monetary value, governments and central banks hold about 45 percent of the world's gold as a reserve asset.



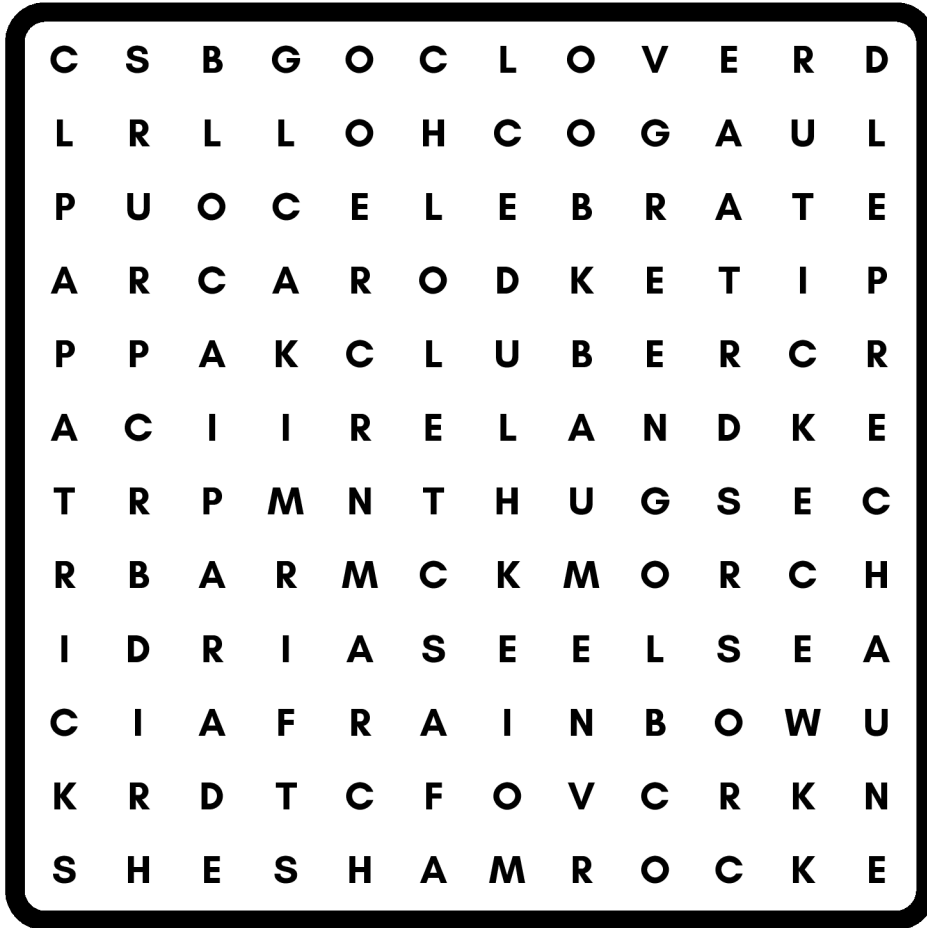
Ancient peoples, including the Egyptians and Minoans, valued gold and made elaborate art work from it. Today, gold is still prized for making jewelry. Gold shines beautifully and resists tarnishing. It is also easily formed into shapes.

Summarized from <https://www.britannica.com/science/gold-chemical-element>

FUN PAGE



Find the words hidden in the puzzle.



GOLD

MARCH

SHAMROCK

IRELAND

LUCK

CLOVER

CELEBRATE

PARADE

GREEN

RAINBOW

LEPRECHAUN

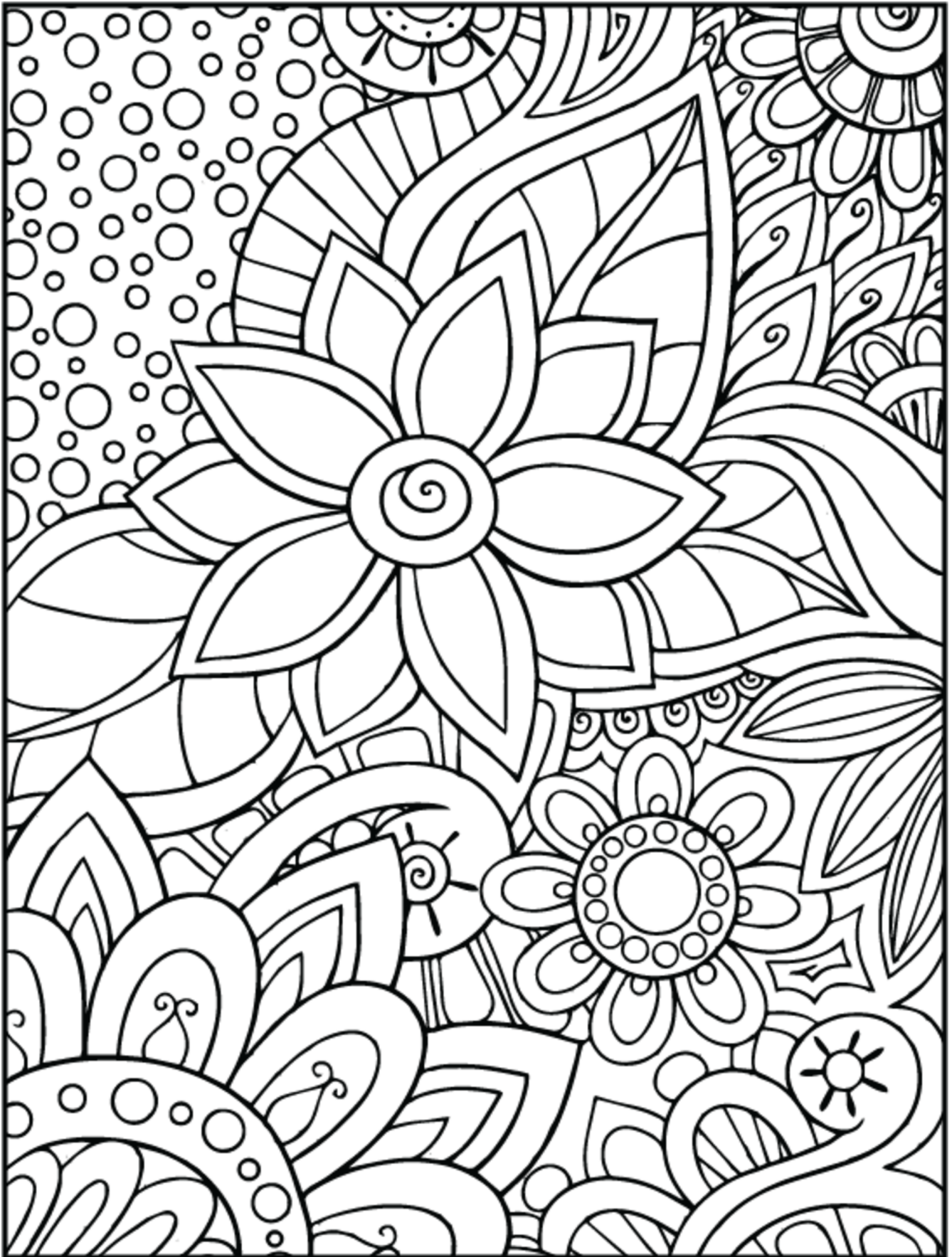
PATRICK

What do leprechauns say at the start of a race?

Ready, set, gold!



MANDALA COLORING



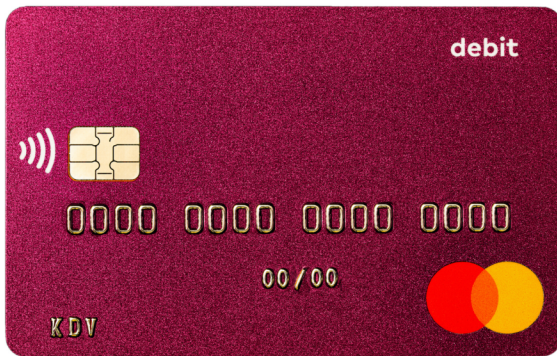
LIFE ACTIVITY



Credit vs Debit

Debit cards are connected to your checking account at your bank. When you use a debit card, money is removed from this account. In contrast, a credit card doesn't take money right away. You pay the money back later, and there might be extra charges called interest.

Debit Card



Credit Card



Debit or Credit?

1. Which card requires you to have money in the bank?
2. Which card will charge you interest on purchases you make if you don't pay it off each month?
3. Which card requires you to make a monthly minimum payment?
4. Which card is connected to a checking account?
5. Which card can be used to purchase groceries?
6. Which card can change the interest rate it charges?

LIFE ACTIVITY

Practice Spending



Max's mom is running errands and has her debit card and credit card in her wallet. Choose which card she uses for each purchase. She has \$450 in her checking account that she uses for household spending. She has a credit card limit of \$1,000 which currently has a charge on it for a new printer she ordered online for \$150.



Pet Food
\$15

Credit or Debit



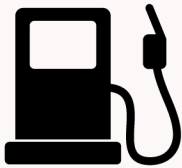
Groceries
\$75

Credit or Debit



Birthday Gift
\$20

Credit or Debit



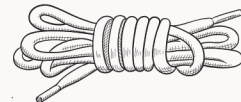
Tank of Gas
\$55

Credit or Debit



Taco Lunch
\$12

Credit or Debit



Shoelaces
\$6

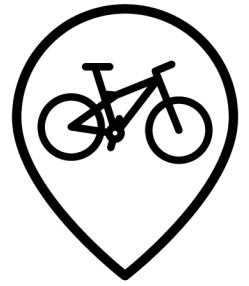
Credit or Debit





MONEY MATH

Money Story



Read the following excerpt from “Max England Turns A Pet Project Into Pay” and answer the questions below.

As we sat down and dished up our plates, I told my parents and brother about my new Ultra Max Legend bike.

“It’s the most beautiful color blue, and the black tires have that new rubber smell,” I said as I dug my fork into my baked beans.

“Is it fast?” my little brother asked.

“It’s super-fast,” I told him. “When I ride on the trails, it will be able to switch gears quickly and go around the corners without slowing down.”

“How much does it cost?” my mom asked.

“\$250,” I told her. “I already have \$60 saved from birthday money, and Mrs. Reed owes me \$10 for watching Alley.”

She looked up over her glasses. “What about the remaining amount?” she asked gently.

“Well, Tim [the store manager] is going to let me buy the bike with only a down payment and pay it off over time,” I said. “It’s like buying a car. He explained it to me when I was at the bike shop. We will write up a contract so I can make payments to the shop every month.”

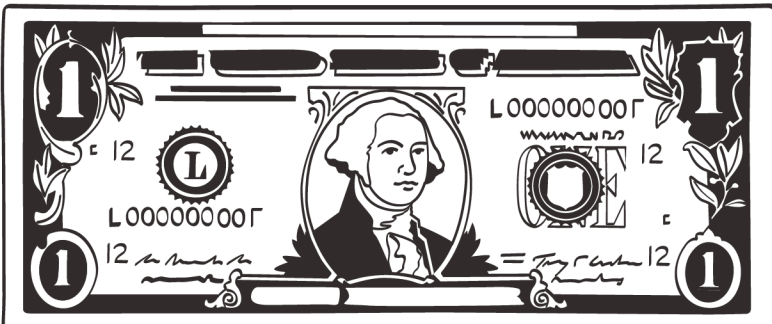
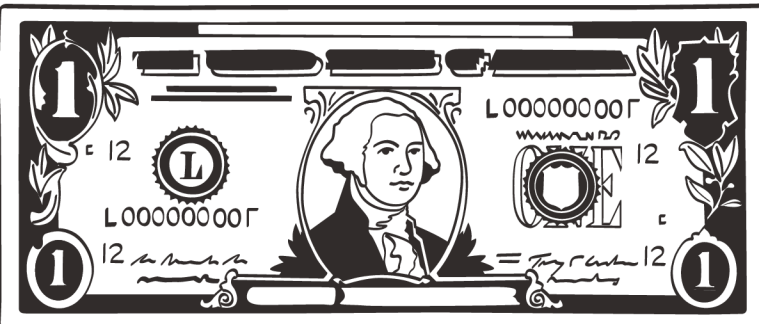
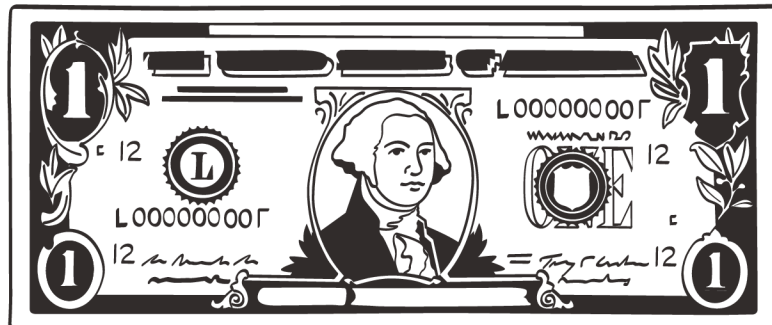
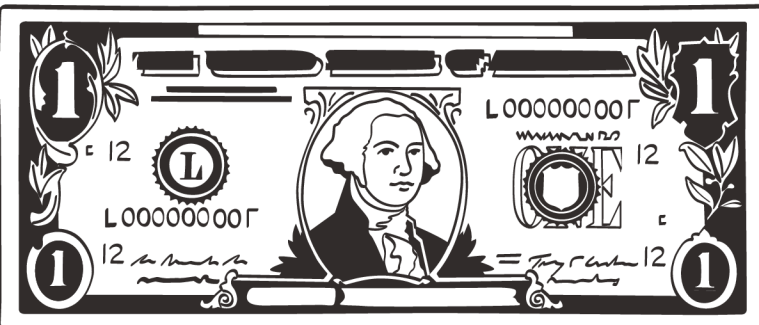
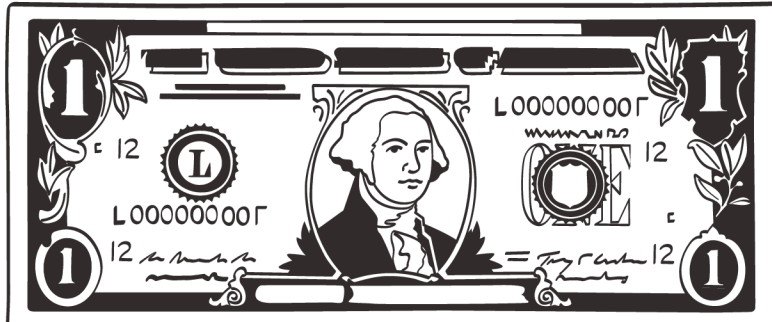
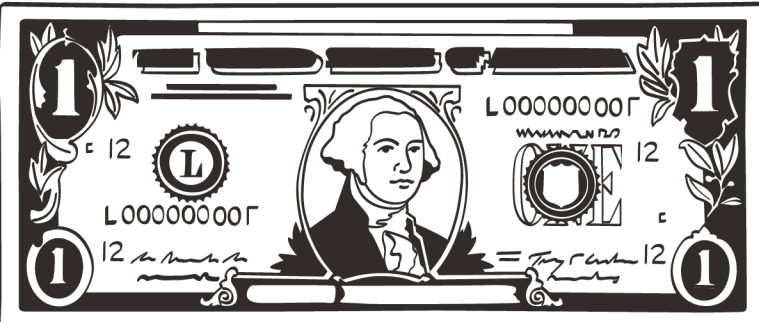
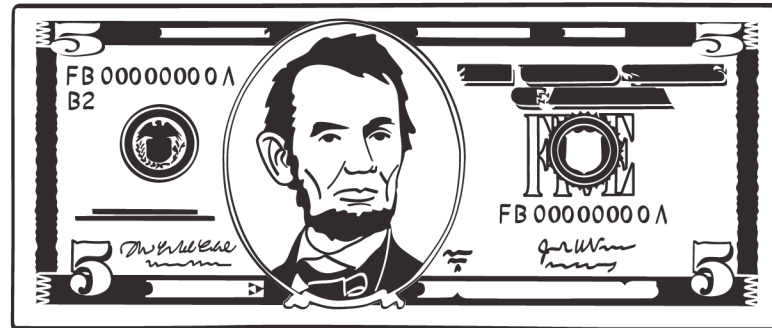
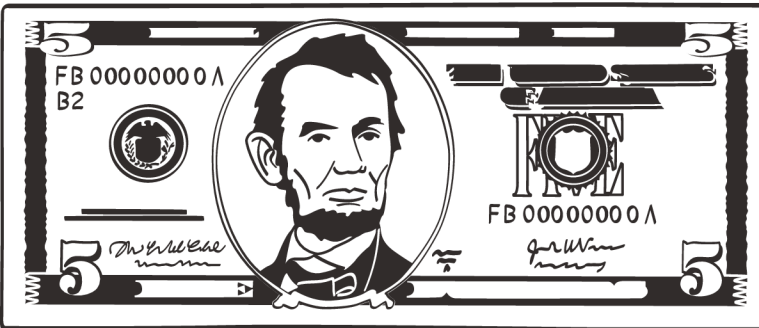
1. If Max has \$70 to use as a down payment, what amount of a loan will he need to get from the bike shop?

2. Max wants to make payments of \$10 per month. How many months will it take for him to pay off the above loan amount?

3. Max will have to pay sales tax on the full cost of the bike. The sales tax rate in his town is 5%. How much sales tax will he have to pay?

CASH CORNER

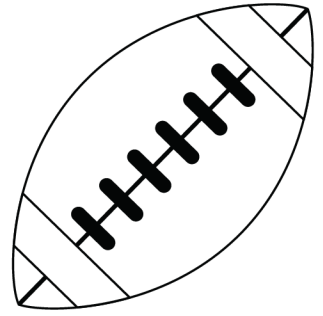
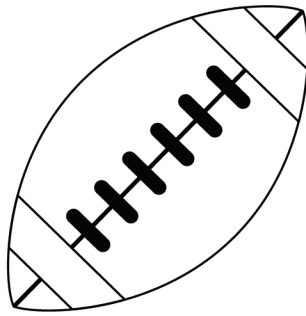
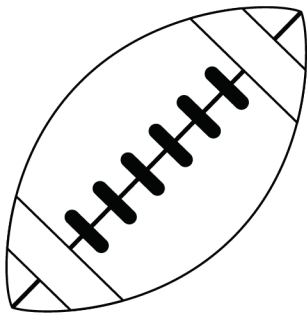
Color and cut the cash.
Use the cash on the next page for a play Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. 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.

SPORTS



BUSINESS STORY



Excerpt from “Max England Turns A Pet Project Into Pay”

As I rode my little bike down Main Street I saw something shiny and blue in the Two Wheels Bike Shop out of the corner of my eye. I turned my handlebars and rode straight over to the window.

It was here . . . the new Ultra Max Legend bike, propped up in the window like it was doing a wheelie.

I stashed my bike and headed inside to talk to Tim, the sales manager.

“Hello Max,” Tim called from behind the counter when he heard the bell over the door.

“Hi Tim,” I said. “You got the Ultra Max Legend,” I grinned as I headed to the window.

I stood and stared at the bike and imagined riding to the park. After awhile, I started to head towards the door.

“You can buy the bike on credit you know,” Tim said as he started to polish it with a soft rag. “You can use the money you have saved as a down payment and then pay the rest over time.”

I stopped in my tracks. “You mean I could buy this tomorrow with my savings and then pay the rest off later?”

“Sure,” said Tim. “We want to make it easy for people to get what they want. All you have to do is bring in the down payment. I will write up a receipt that includes a contract that says you will make a payment to the bike shop every month, but in the meantime, you can start enjoying the bike.”



BUSINESS BASICS



Read The Fine Print

A contract contains all the important information about a purchase or deal. The law says that these details must be easy to see and understand, not hidden. Make sure to read the whole contract, even if it is small print. If it's confusing, ask someone you trust, like a family member, for help. You can also ask the business to explain it to you.

Read the contract for Max's bike loan on the next page (14) and fill in the blanks.

1. Name of the store giving the loan: _____

2. Interest rate: _____

3. Late fee: _____

4. Item used as collateral: _____

(Collateral is something given as a promise to guarantee paying back a loan. If the agreement isn't kept, this thing can be taken away.)

5. Can the buyer pay off the loan early? YES or NO

7. Who will be responsible for making the payments once the loan is signed?



BUSINESS EXERCISE

Contract



A contract is a written or spoken promise about a job, sale, or rental that can be enforced by the law. Read the sample contract below and complete the answers on the previous page.

BIKE PAYMENT AGREEMENT

1 BIKE DETAILS

Make: Ultra Max Legend

Color: Blue

Serial Number: 00287954

Hereinafter referred to as the "Bike."

2 THE PARTIES

For the Bike received by _____ (your name) with a mailing address of _____ (your address) (the "Buyer"), agrees to pay [TWO WHEELS BIKE SHOP] with a mailing address of [104 Main Street] (the "Seller").

3 PAYMENT

This agreement (the "Note") is for the total amount of \$_____ (the "Balance"), with a 10% interest rate. The Buyer shall make monthly payments of \$_____ beginning on April 1st and due on the 1st of every month until the Balance is paid, ending after 18 payments. Payments will go towards interest first, and then to the Balance.

4 LATE FEES

The Buyer agrees to pay a \$25 late fee if they fail to pay the monthly Balance with interest within 5 days from the due date.

5 PREPAYMENT

The Buyer can pay back the loan in full or make extra payments at any time without a penalty.

6 COLLATERAL

The Buyer pledges the Bike as collateral to ensure loan repayment. The Bike becomes the property of the Seller only if the Buyer doesn't fulfill the agreement.

7 GOVERNING LAW

This agreement follows the laws of the State of _____.

IN WITNESS WHEREOF, Buyer has executed this agreement as of the day and year first above written.

Buyer Signature: _____ Date: _____

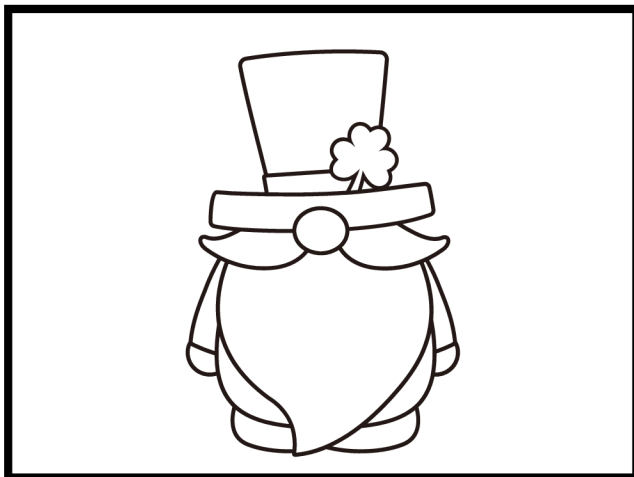
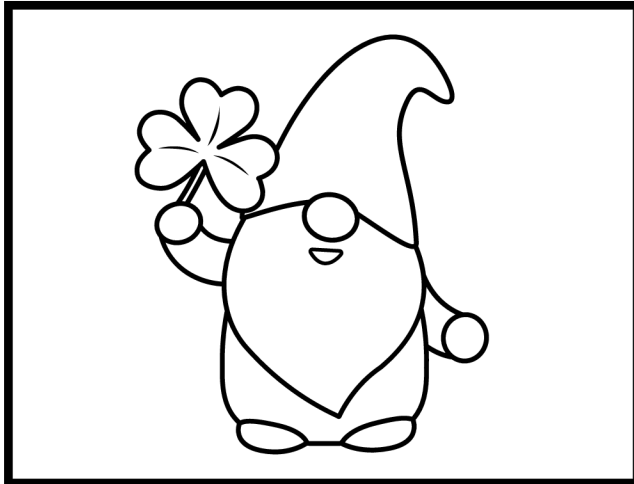
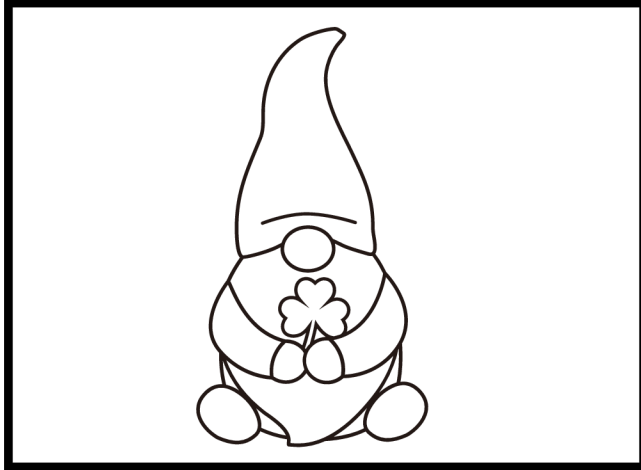
Printed Name: _____

Seller Signature: _____ Date: _____

Printed Name: _____

COPY AND DRAW

Observe the picture then draw your own.



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. Debit, 2. Credit, 3. Credit, 4. Debit, 5. Both, 6. Credit

8 All purchases would be DEBIT as they are regular purchases that she can pay out of her checking account. Typically credit cards would be used on larger purchases like appliances or vacations. However, some adults choose to make all purchases on a credit card and pay it off at end of the month (to avoid interest charges). Discuss your family's strategies.

\$180, 2. 18 months, 3. \$12.50

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

11 Kids color and cut out items for a pretend pop-up 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

13 Two Wheels Bike Shop, 2. 10%, 3. \$25, 4. the bike, 5, yes, 7. the person signing the loan (Max England)

14 Use this contract to answer the questions on page 6. Note that it is written in small print but even though it may be small, there are important things in it.

15 Copy and draw

Financial Literacy Standards in this packet include:

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

- Credit & Debt (6CD) 1,2

(2) NFEC Grade 6:

- Credit, Debt, and Loans Standards: Explain the purpose and components of contractual agreements. Explain why understanding the information in a contract is critical in financial decision-making.

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