



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 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.

CONTENTS

1	Welcome Page
2	Table of Contents
3-4	Money News
5	Fun Page
6	Bookmarks
7-8	Life Activity
9	Money Math
10	Cash Corner
11	Pop-Up Shop
12-14	Business Story & Exercises
15	I Spy Sweets! Game
16-17	Instructional Information & Answer Pages

Supplies Needed



LET'S PLAY MONEY

NEWS

VALENTINE'S DAY CHOCOLATE

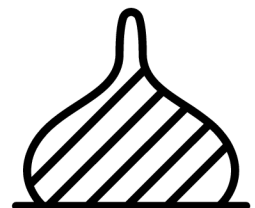
Richard Cadbury, whose British family manufactured chocolate, was searching for a way to use the pure cocoa butter that was extracted from the process Cadbury had invented to make a more palatable drinking chocolate. His solution was "eating chocolates," which he packaged in lovely boxes he designed himself. A marketing genius, Cadbury began putting the Cupids and rosebuds on heart-shaped boxes in 1861: even when the chocolates had been eaten, people could use the beautiful boxes to save such mementos as love letters.



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."

When it comes to commercial chocolate, no one has outdone Russell Stover. The company began when Clara Stover started wrapping "Bungalow Candies" in her Denver kitchen in 1923. She and her husband moved to Kansas City and opened several factories, selling their Valentine's chocolates in heart-shaped boxes to department stores across the Midwest. Eventually, Russell Stover bought out Whitman's, their biggest competitor, and refocused their wholesale business on drugstores and big-box retailers like Walmart and Target.

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



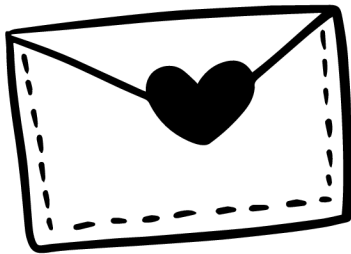


SPENDING ON CHOCOLATE

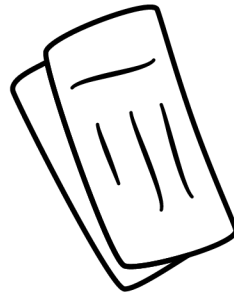
According to the National Retail Association, Americans spend about \$2.4 billion on Valentine's day on chocolate. Customers also spend billions on flowers, cards, and jewelry.

SMART HEART GIFTS

It feels good to give gifts to people we care about. We can still enjoy the act of gift giving while saving money by giving "smart heart" gifts. This kind of gift is "smart" because we think ahead about how to lower the amount we spend on the gift. It is still full of "heart" because we give it with love and consider what the other person most values. Our "smart heart" gifts allow us to save our money for future needs while enjoying a fun holiday and celebrating those we love.



Handmade Cards



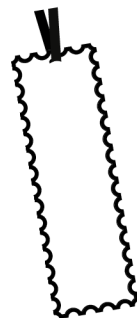
Gift Certificate or
Coupon for Hugs, Chores
or Family Time



Home Baked Treats



Poem or Love Note



Bookmark

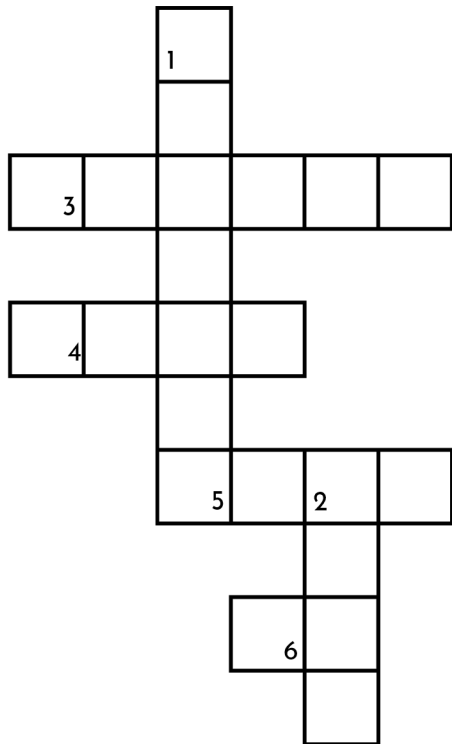


Family Time

FUN PAGE



CROSSWORD



DOWN

1. A group of these makes a colorful Valentine's Day gift.
2. Squirrels collect these for the winter.

ACROSS

3. Chocolate chip is one kind
4. Apples grow on one.
5. Words set to music
6. I will meet you __ the park.



What did the raspberry say to his valentine?

I love you berry much.



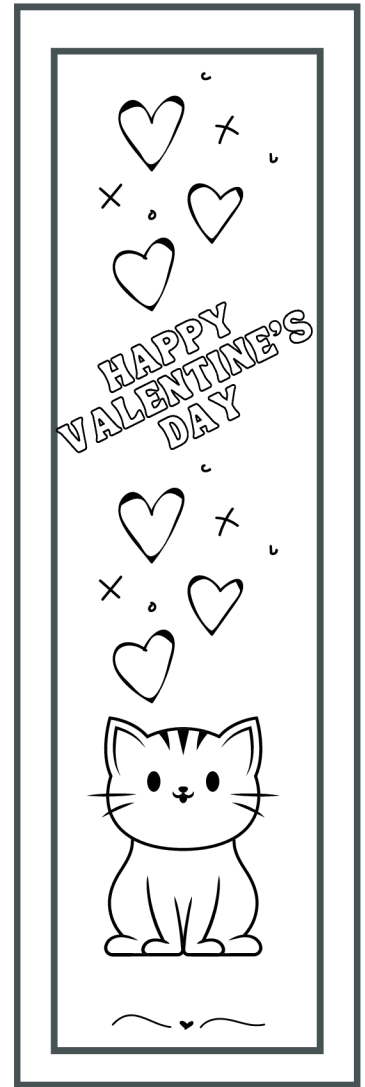
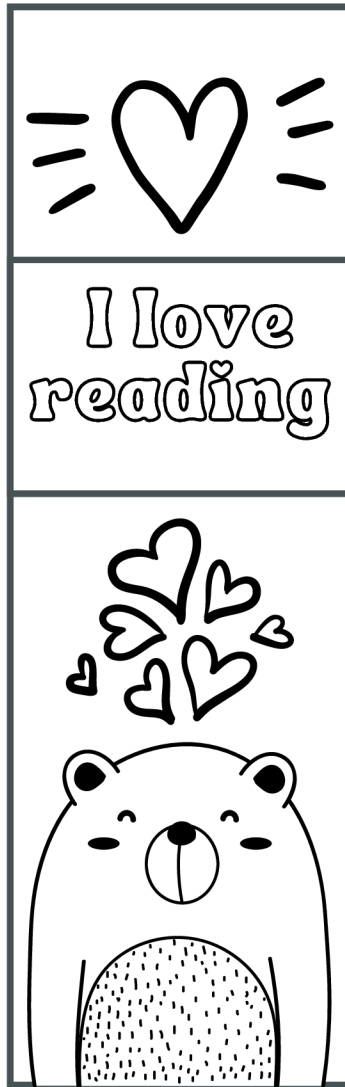
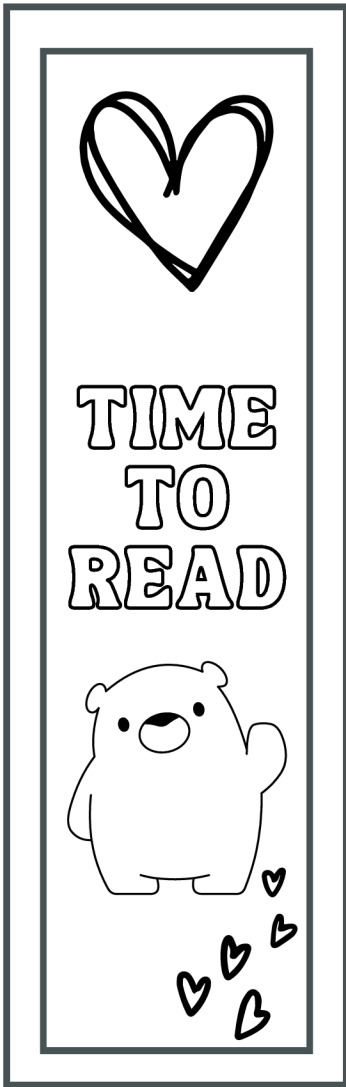
BIG WORD, LITTLE WORDS

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

C H O C O L A T E

BOOKMARKS

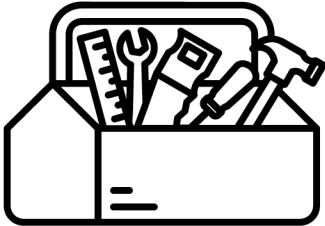
Color and cut out these to use or give as gifts.
Optional: Glue each bookmark to a piece of construction paper.





Connect the Careers

A career is a long-term professional journey you may determine based on your interests.
Connect the interests and skills on the left with the with the careers on the right.



Interest in building things. Skills with tools.



Doctor



Interest in business. Skills with money



Carpenter



Interest in health and science. Skills in taking care of people.



Truck Driver



Interest in vehicles. Skills in driving.



Banker

LIFE ACTIVITY



Jobs

A job is work you perform to earn money.

You will likely hold many jobs during your career.

Some may be part-time. Others will be full time.

Jobs are the stepping stones to building a career.



Write down two jobs that interest you. Look up that job and write down what steps it would take to get that job.

1.

2.

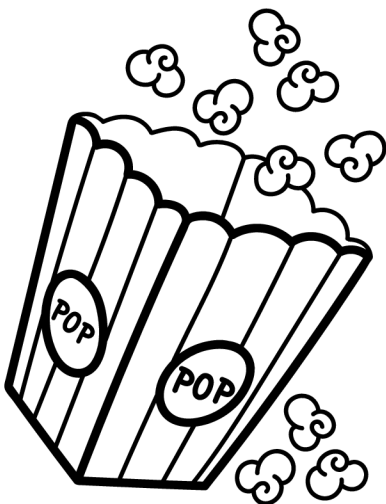


MONEY MATH



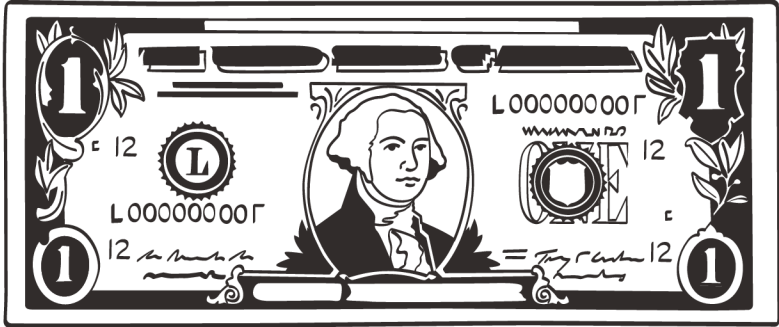
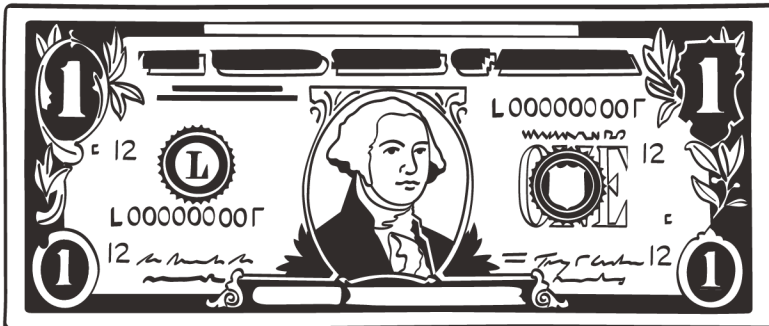
Your friends work at the local movie theater. They each make \$8 per hour. Add up the hours they worked last weekend and calculate their total pay.

	Friday	Saturday	Sunday	Total Hours	Total Pay
Sarah	4 hours	3 hours	3 hours		
Joey	3 hours	4 hours	2 hours		
Vince	2 hours	2 hours	2 hours		
Leslie	3 hours	4 hours	4 hours		
Amber	2 hours	2 hours	4 hours		



CASH CORNER

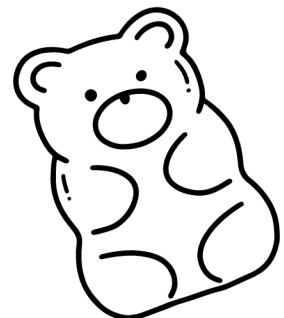
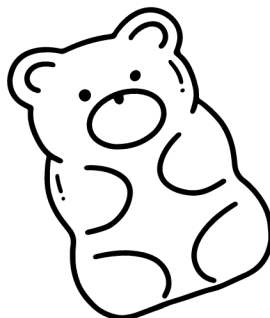
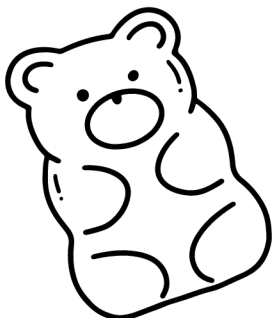
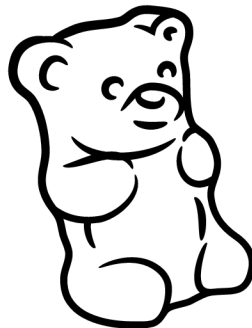
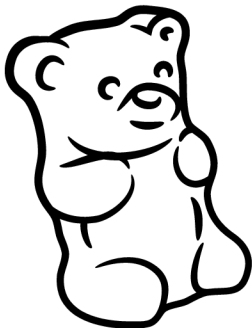
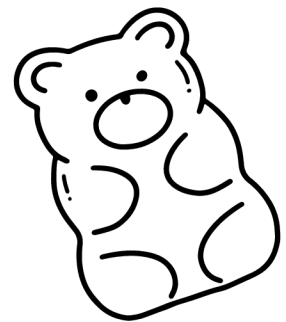
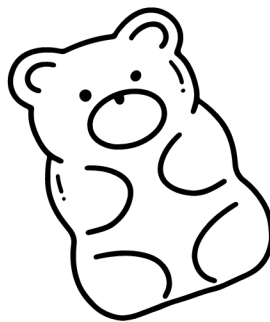
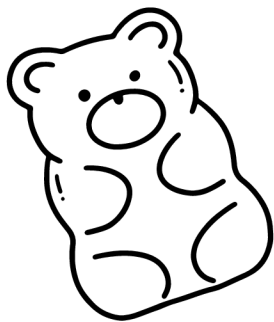
Color and cut out the cash.
Use the cash on the next page for a pretend Pop-up Shop.



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.

GUMMY BEARS



BUSINESS STORY



Adapted from "Emma Mason Turns Paperwork Into A Profit"

On Saturday, I walked to Hidden Treasures Bookstore in the center of town. When I walked in Mrs. England was sitting behind the checkout counter.

"Oh good, you're here Emma!" she smiled. "I have the perfect job for you."

I put my coat and hat behind the counter and stood beside her chair as she explained my task for the day.

The bookstore had received a shipment of new books and Mrs. England taught me how to compare the list of books she ordered with the books in the big cardboard box. This process was called receiving inventory and I worked on it for several hours.



Receiving Inventory:

the process of tracking the receipt of goods and supplies into a business



When I was done, I wrote down the number of hours I had worked for the day. We agreed she would pay me each time I worked, so she went to her cash register and took out some cash.



Read full details of Emma receiving inventory on pages 20 & 21 in her book!

BUSINESS EXERCISE



Income

Money that is received in exchange for work or products is called income. Most people earn income by working at a job. Some people start their own business and create their own job.

Make a list of jobs that people do to earn income and put a checkmark next to any that sound fun or interesting to you.

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
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EARN MONEY



Paycheck

When people receive a paycheck from their job they usually don't receive the full amount of the wages. Companies are required to deduct or take out things like taxes and insurance premiums before a worker gets their paycheck.

Circle the following items on the sample paycheck stub.

- | | |
|----------------------------|------------------------------------|
| 1 Salary amount | 4 Social security deduction amount |
| 2 State withholding amount | 5 Pay period |
| 3 Name of company | 6 Net amount paid to employee |

Pay Check



Pay Stub

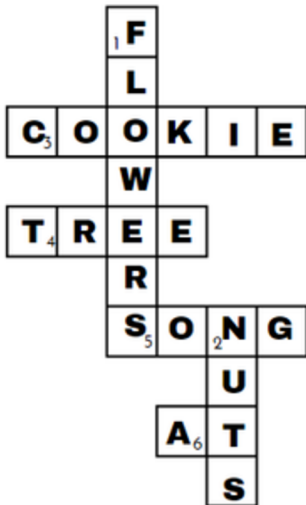
Payroll Check Stub	
Jane's Business 123 Main Street Sacramento, CA 95814	Week of April 2-6, 2001 Joe Employee 123-45-6789
Salary	\$500.00
Taxes	
1. Federal Withholding	68.00
2. Social Security (6.2%)	31.00
3. Medicare (1.45%)	7.25
4. State Disability Insurance (.9%)	4.50
5. State Withholding	13.47
Net	\$375.78

Source: https://www.taxes.ca.gov/Income_Tax/paycheckind.html

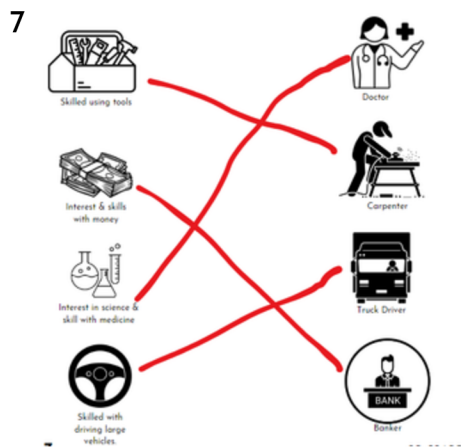
INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Money News - 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 Fun Page Word Find: COT, CAT, HAT, TEA, TOE, LOT, EAT, COLT, LACE, LATE, TALE, COAL, COLA, ECHO, TECH, TACO, COOL



6 Color and cut bookmarks.



8 You kid will write down two job interests. They can do an online search or interview an adult to learn what it would take to get that job. Does it require a special skill or education or previous experience? What are first steps needed to work toward building the requirements.

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 Kids write job ideas & identify the ones that sound interesting to them.

9	Friday	Saturday	Sunday	Total Hours	Total Pay
Sarah	4 hours	3 hours	3 hours	10 hours	\$80
Joey	3 hours	4 hours	2 hours	9 hours	\$72
Vince	2 hours	2 hours	2 hours	6 hours	\$48
Leslie	3 hours	4 hours	4 hours	11 hours	\$88
Amber	2 hours	2 hours	4 hours	8 hours	\$64

14

Payroll Check Stub		5
Jane's Business ³ 123 Main Street Sacramento, CA 95814		Week of April 2-6, 2001 Joe Employee 123-45-6789
Salary		\$500.00 ¹
Taxes		
1. Federal Withholding		68.00 ²
2. Social Security (6.2%)		31.00 ⁴
3. Medicare (1.45%)		7.25
4. State Disability Insurance (.9%)		4.50
5. State Withholding		13.47
Net		\$375.78 ⁶

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Financial Literacy Standards in this packet include:

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

- Employment & Income (3E 1,2,3,4,5,6)

(2) NFEC (Grade 3):

- Income, Careers, Business, and Entrepreneurship Standards: Explain that each job and business is suited for people with specific skill sets and interests. Identify different kinds of jobs, levels of pay, and how income is presented on a paycheck.

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