



# 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 November **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.

## C O N T E N T S

1	Welcome Page
2	Table of Contents
3-4	Money Stories & Activities
5	Fun Page
6	Color
7-8	Life Activity Pages
9	Money Math
10	Cash Corner
11	Pop-up Shop
12-14	Business Story & Exercises
15	Game
16	Instructional Information & Answer Page

### Supplies Needed



# LET'S PLAY MONEY

## NEWS

### "GIVE SAVINGS"

Have you heard of the fun idea called "Give Savings" for the holidays. This is when grown-ups give kids money to put into savings accounts for the future.



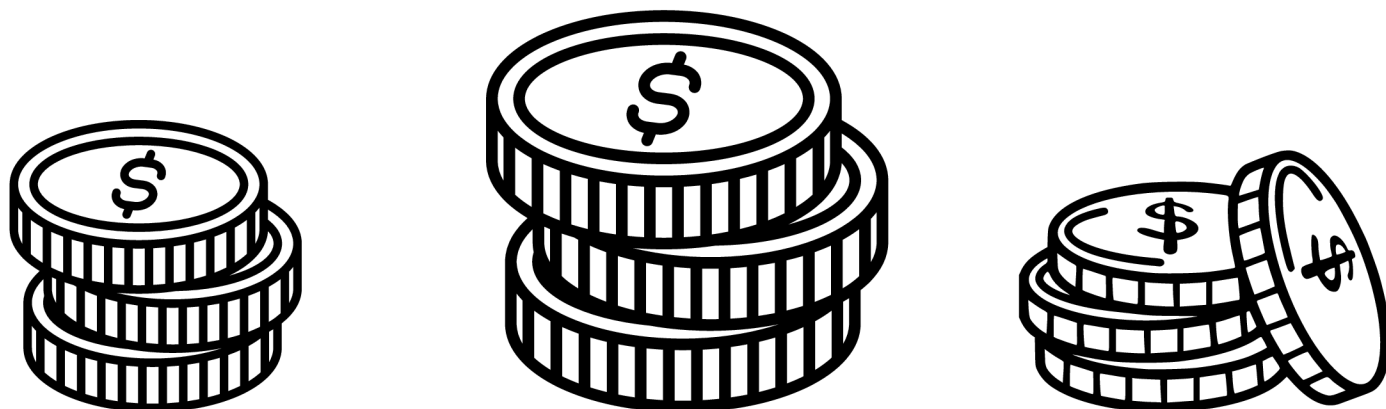
Kids can also set aside money received to buy things like toys and save for something special later. When you save money, you can reach bigger goals, like buying a cool toy, going on a fun trip, or even helping someone else in need.

By putting away a little bit of your holiday money, you're showing that you are planning for your future. Make this holiday season about saving and planning for exciting things ahead.

<https://www.financialeducatorsCouncil.org/give-savings/>

In a survey, people in the U.S. were asked how much money they usually plan to spend on Christmas gifts for their kids. The results showed that 19% of the people said they plan to spend more than \$200 on gifts for each child.

<https://www.statista.com/statistics/1075673/parents-spending-on-christmas-gifts-per-child-in-the-united-states/>





# HANDMADE GIFTS FOR THE HOLIDAYS

Making handmade gifts for the holidays is a great way for kids to show love and creativity. Instead of buying gifts, making something special can be more meaningful, fun, and save money, too. Handmade gifts show that you put time and effort into creating something unique for your friends and family. Plus, it can be a wonderful way to use your imagination and learn new skills while keeping your budget in check. Here are a few ideas for handmade gifts you can create:

- Friendship Bracelets - Use colorful beads or string to make fun bracelets for your friends.
- Homemade Cards - Design special cards with drawings and messages for your loved ones.
- Decorated Picture Frames - Use craft supplies to decorate a simple frame and put a favorite photo inside.
- Baked Treats - Bake cookies or brownies and decorate them with icing to share with family and friends.
- Hand-painted Rocks - Find some smooth rocks and paint them with fun designs or positive messages.

## MAKE A LIST

Write down three ideas of things you can make for the holidays.



- 1.
- 2.
- 3



# FUN PAGE

For each row circle the word that matches the picture.



apple

pumpkin



potatoes

carrots



leaves

flowers

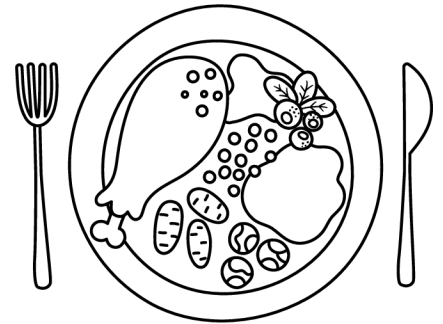


squash

corn



HAPPY  
Thanksgiving



**Knock, knock! Who's there?**

**Dozen. Dozen who?**

**Dozen anybody else want pie?**



# COLOR

Complete the leaf image then color it.



# LIFE ACTIVITY



## Short-term vs Long-term Goals

The holidays are coming! You have \$20. You can either use it for a:

- A. Short-term goal: Buy a holiday gift for a friend now, OR
- B. Long-term goal: Make a homemade gift for your friend and save the money to buy something you need or want after the holidays.

Which choice would you make and why?

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### Holiday Budget

You want to buy gifts for three people, but you also want to save some money. How can you split your \$20 to make both choices work?

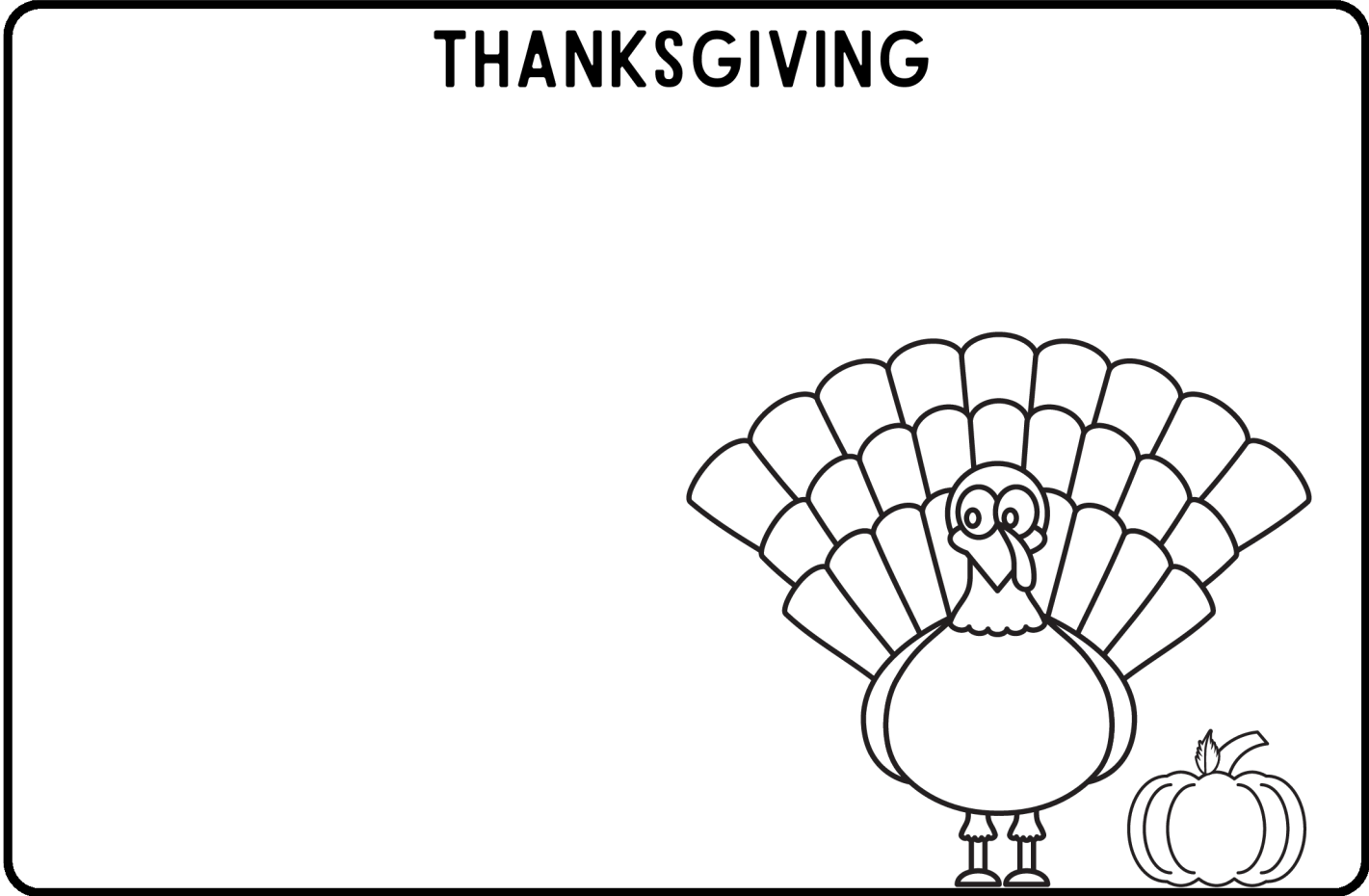


# LIFE ACTIVITY

## Thankful



What are you thankful for? Draw your answer and write your answer to complete the sentence.



I am thankful for

for

# MONEY MATH



Draw a combination of the least number of coins to reach the amount in each square.



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31¢

17¢

81¢

46¢

# CASH CORNER

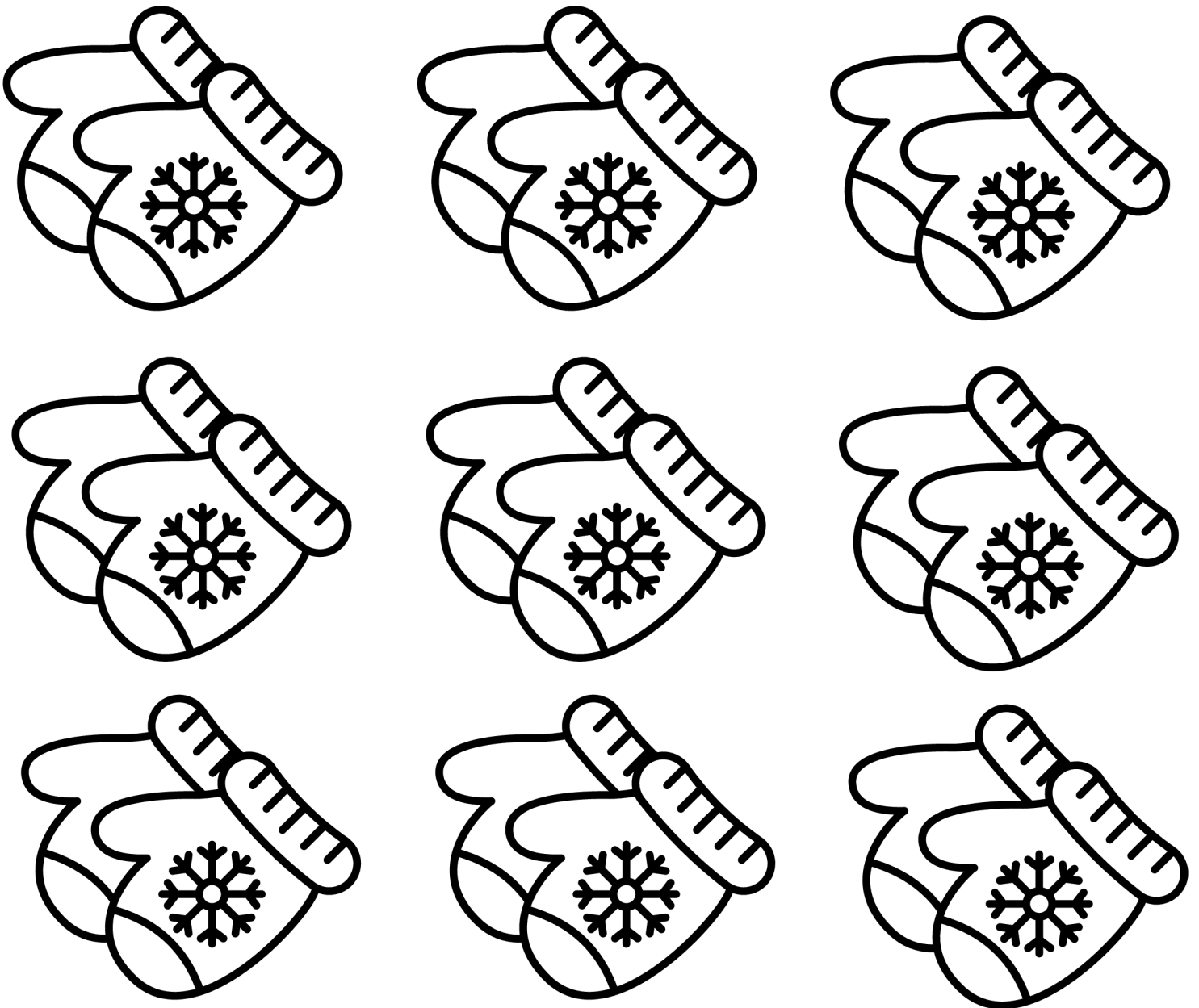
Color and cut the cash.  
Use the cash on the next page for a pretend Pop-up Shop.



# POP-UP SHOP

Start a Pop-up 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.

## WINTER MITTENS





**Excerpt from  
"Maria Martinez Turns Art Into Income"**

*Maria is sitting at lunch with her friends. She is telling them about her sister's upcoming Quinceañera, a special birthday celebration.*

"In our culture, a fifteenth birthday is not just a regular birthday party," I explained. "It's something all of our cousins, aunts, uncles, and friends get invited to, and every girl and her family wants to throw the best party possible. It's important for us to represent our family well as we host this important occasion.



Now that I was sharing, I couldn't stop. "It's one of the reasons we decided to do it the weekend after the traditional Day of the Dead celebration. The pumpkin farm where we will be hosting the party is less expensive since Halloween is over. Additionally, all Day of the Dead decorations are on sale. My mom is going to buy things we still need, like candles and strings of lights, the day after Halloween.

"I don't think there is anything wrong with having a budget for a party," said Max. "When I did my open house in my backyard to launch my pet business, I carefully planned out how much I would spend."

"I agree," said Emma. I help many people with their bookkeeping, and successful business owners keep a very close eye on their expenses. They find ways to do things on a "shoestring budget."

Emma had everyone's attention. "What's a 'shoestring budget'?" asked Nick.



# BUSINESS EXERCISE



## Story Continues

“Oh, a shoestring budget is a small or limited amount of money, kind of like a thin shoelace. My grandpa often jokes about starting his Christmas tree farm on a “shoestring budget.” He didn’t have the money to buy a big farm, so he started with one acre of land. Once he started selling trees, he had enough money to buy a second acre of land, and he did that every year until he had ten acres. But he reminds us frequently that “it all started on a shoestring budget.”

“The Quinceañera is definitely on a shoestring budget. I feel bad that we have to be penny pinchers, only buying what we can afford,” I said. “I want Rosa to have a wonderful party.”

“There is another way to think about budgeting,” Emma said. “I call it savvy spending.”

*“The thing about being a savvy spender,” said Emma, “is you make choices on what you spend money on by making careful purchasing decisions. Rather than saying yes or no, you focus on getting the best value for your money. That way, you get more of what you need and want, and you feel good about how smart a shopper you are.”*



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**Write down something you WANT that costs money.**

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**What is the best way to buy this item (on sale, buy something else instead, etc)?**

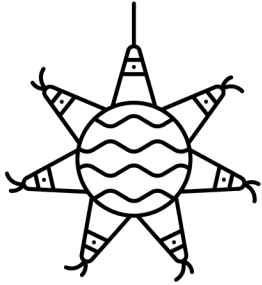
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# BUSINESS EXERCISE



## Create A Budget

It's your birthday party! You have \$40 to spend. Choose the items you want for your party, write them on the lines, and add them up to make sure you don't go over your budget.



Piñata \$15



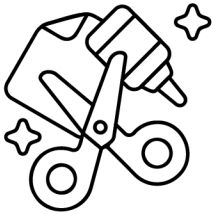
Store Bought Cake \$20



Homemade Cake \$10



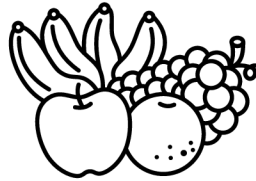
Balloons \$5



Craft Supplies \$6



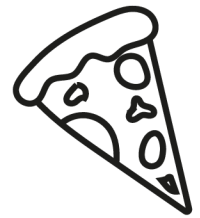
Movie Rental \$6



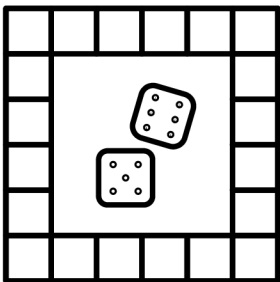
Fruit \$5



Chips \$3



Pizza \$12



Board Game \$10

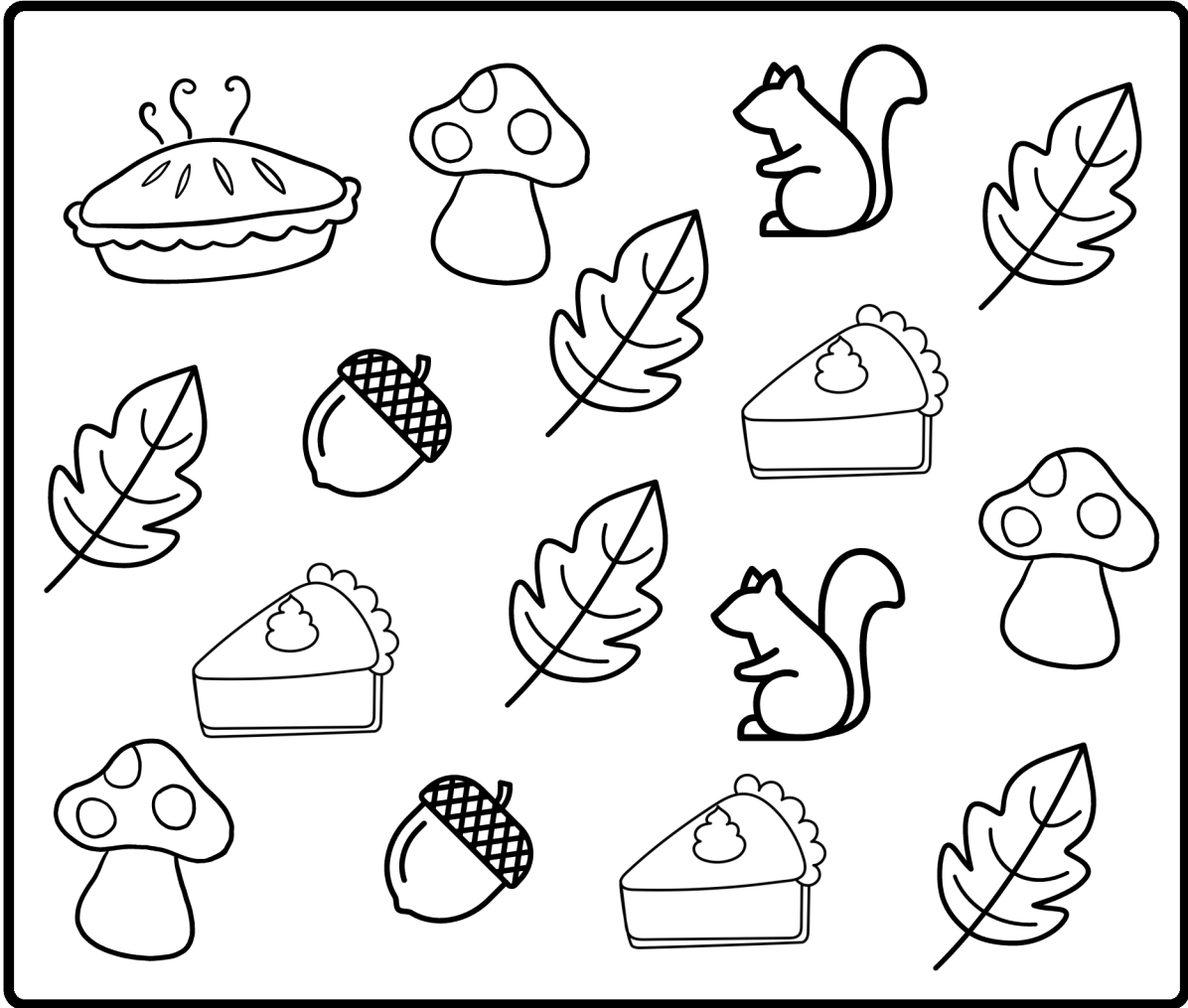



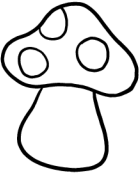


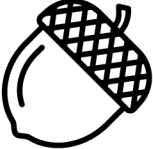

Goodie Bags \$10

Item Name	Price
TOTAL	\$

# COUNTING GAME

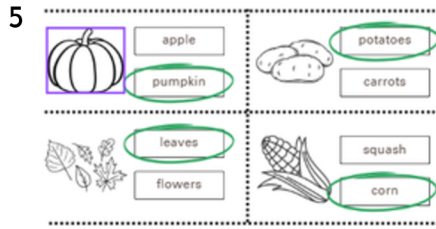
Count the Thanksgiving items and fill in the boxes below.



<input type="text"/>		<input type="text"/>		<input type="text"/>	
<input type="text"/>		<input type="text"/>		<input type="text"/>	

# INSTRUCTIONAL INFORMATION & ANSWER PAGE

3-4 Kids read the Let's Play Money newsletter and discuss it with a grown-up.



6 Kids draw the second half and color.

7 Kids practice critical thinking by considering short-term and long-term spending options. Use this page as an opportunity for a discussion about spending and saving with your kid.

8 Kids think about something they are thankful for and draw and write their answer.

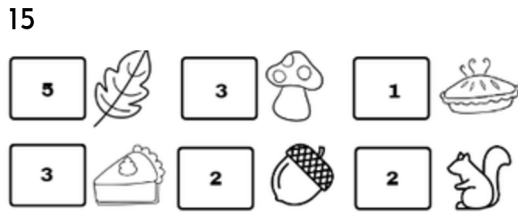
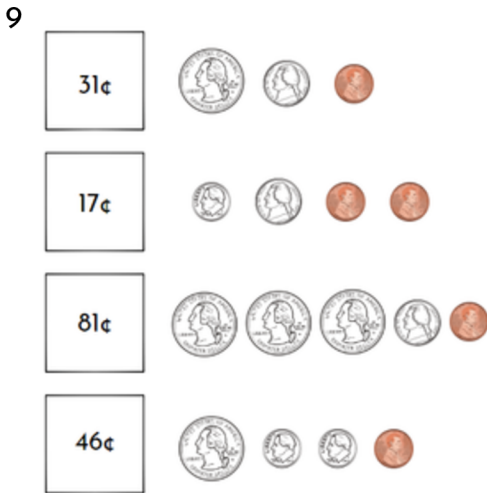
10 Kids color and cut the cash to use on page 11.

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 Kids read the business story independently or with an adult.

13 Kids continue reading story. Write down something you want & think through ways to be a "savvy spender" by buying the item during a sale, with a coupon, buying an alternative item that meets the same need, etc.

14 Kids choose items they want to spend up to \$40 on for a birthday party. Write each item on the left column and the price on the right side. Add up the right side column and confirm the total is not more than \$40.



## 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).**

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

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