



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 April **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.

CONTENTS

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LET'S PLAY MONEY

NEWS

TAX HISTORY

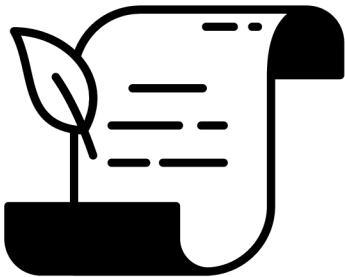
On February 21, 1787, The U.S. Congress approved a Constitutional Convention to revise the Articles of Confederation:

"... the Congress shall have the power to lay and collect taxes, duties, imposts, and excises, to pay the debts and provide for the common defense and general welfare of the United States."

On September 2, 1789, Congress appointed Alexander Hamilton as the first Secretary for the newly established Department of the Treasury.



Alexander Hamilton



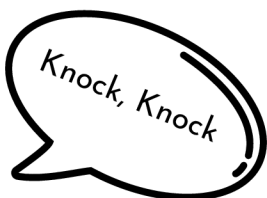
On July 1, 1862, President Lincoln signed a second revenue measure into law to raise money to fight the Civil War. This law imposed taxes on citizens and established a permanent tax system.

On February 25, 1913 the 16th Amendment officially became part of the U.S. Constitution; this Amendment granted Congress the authority to tax corporate and individual income.

<https://www.irs.gov/irs-history-timeline>

In general each year, April 15 is the due date for filing a federal individual income tax return.

<https://www.irs.gov/taxtopics/tc301#:~:text=If%20you're%20a%20calendar,April%2015%20of%20each%20year.>



TAX FORMS OVER 100 YEARS AGO



The first income tax form (numbered 1040) from the U.S. Treasury appeared on January 5, 1914. It was a four-page form with instructions. In that first year, no money was to be returned with the forms. Instead, field agents verified each taxpayer's calculations and sent a bill. Bills were sent out on June 1 and payment was due by June 30.



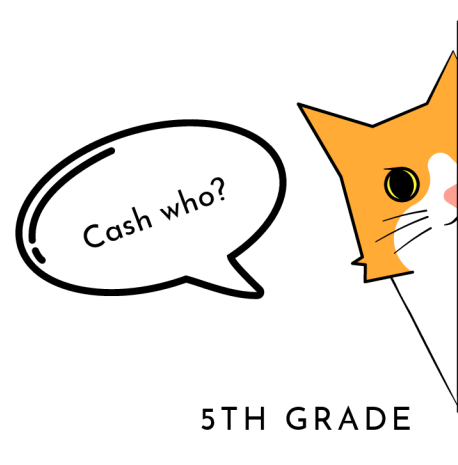
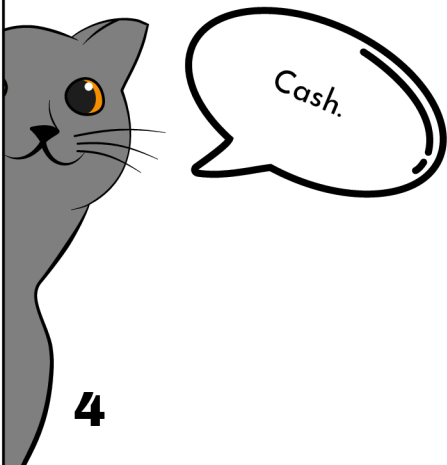
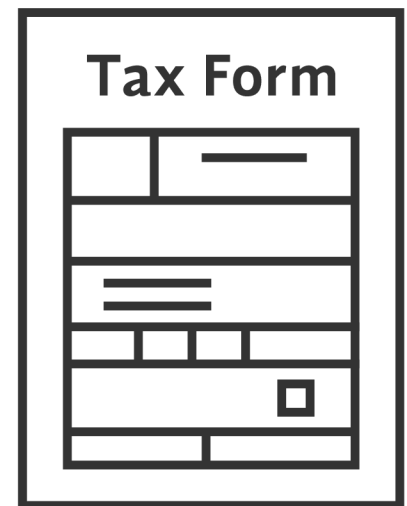
THE INTERNAL REVENUE SERVICE (IRS)

Prior to 1952, the U.S. had the Bureau of Internal Revenue. But then, President Harry S. Truman called for a comprehensive reorganization of this organization. The agency officially became the Internal Revenue Service on July 9, 1953.

MODERN TAX FORM - 1040

To help taxpayers, the Internal Revenue Service made Form 1040 shorter and simpler. In December 2018, the IRS released the redesigned Form 1040 as well as six accompanying schedules. These additional schedules (forms) were for taxpayers with more complicated income tax returns. This new Form 1040 meant that Form 1040-A and Form 1040-EZ were discontinued.

Source: <https://www.irs.gov/irs-history-timeline>



FUN PAGE

APRIL WORDSEARCH



HAPPY
Earth
DAY



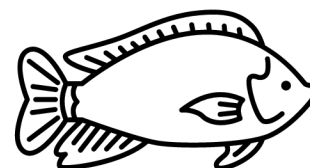
APRIL
FORMS
TAX
WORK

EARTH
WATER
TREES
RECYCLE

INTERNAL
REVENUE
SERVICE
IRS



In France, April 1st is known as poisson d'avril, or 'April Fish!' There, a common April Fools' prank is to attach a paper fish to a friend's back without them noticing. Sneaky!



COLOR POSTER



LIFE ACTIVITY



Micro Jobs

Generally speaking, laws in the United States set the minimum age for employment at 14 years for non-agricultural jobs. Also, the laws restrict the amount of hours kids under the age of 16 may work. Most companies set the hiring age to be 16 or 18.

Kids often work micro jobs which are small temporary tasks.

Micro jobs are a great way to build your skills, gain experience, and find adults who can give you a good reference when you apply for your first official job.

- ✓ Babysitting
- ✓ Dog Walking
- ✓ Lawn Mowing

Write a list of micro jobs that you know how to do or want to learn.



	Name
	1.
	2.
	3.
	4.
	5.
	6.
	7.
	8.

LIFE ACTIVITY

References



When you apply for a job it helps to have someone who can speak favorably about your ability or reliability. This person is called a reference.



Things they might say about you:



- ✓ Helpful
- ✓ Skilled
- ✓ Reliable
- ✓ Experienced
- ✓ Prompt
- ✓ Highly recommend!

Write down the names of 3 people (not family members) who could give you a reference. Suggestions include teachers, coaches, school counselors, neighbors, family friends, or mentors.

References

MONEY MATH

Add It Up

Imagine you are a working at a popular Taco Truck.
Calculate the total for each order you receive.

$$\begin{array}{r} \$3.60 \\ 2.75 \\ +1.50 \\ \hline \end{array}$$

$$\begin{array}{r} \$5.75 \\ 3.45 \\ +3.70 \\ \hline \end{array}$$

$$\begin{array}{r} \$2.25 \\ 3.30 \\ +2.85 \\ \hline \end{array}$$

$$\begin{array}{r} \$4.99 \\ 2.35 \\ +.50 \\ \hline \end{array}$$

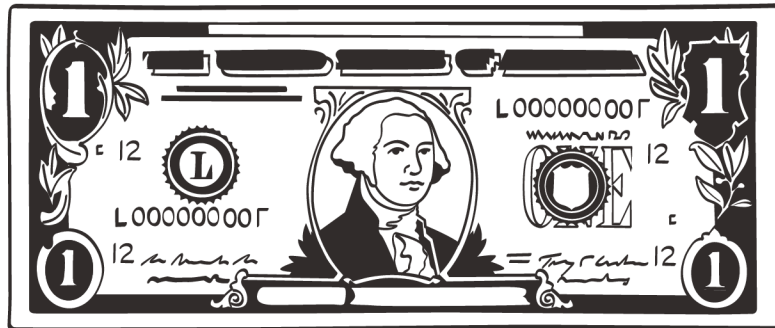
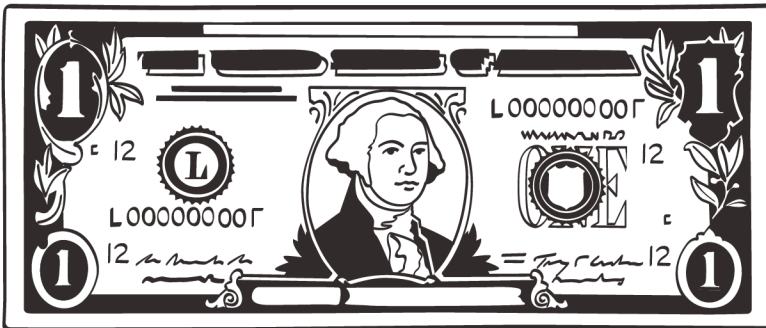
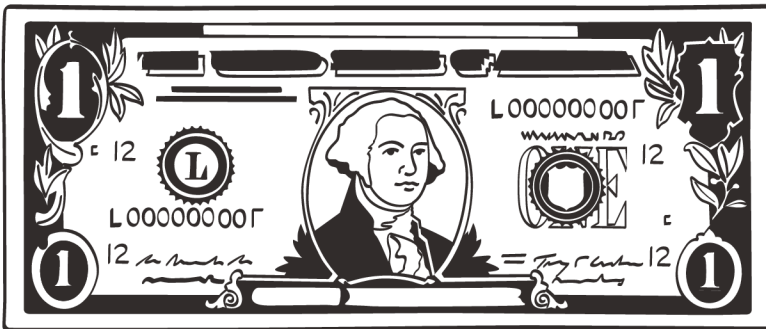
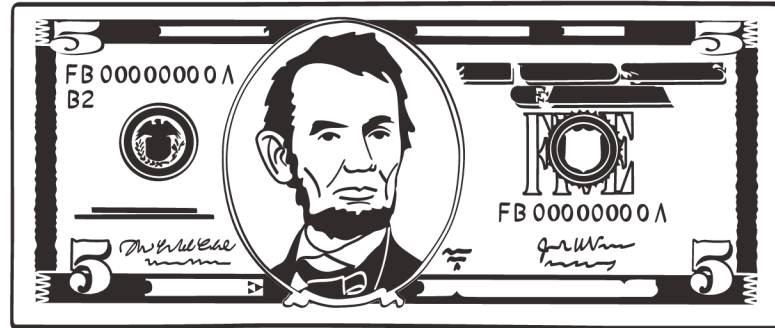
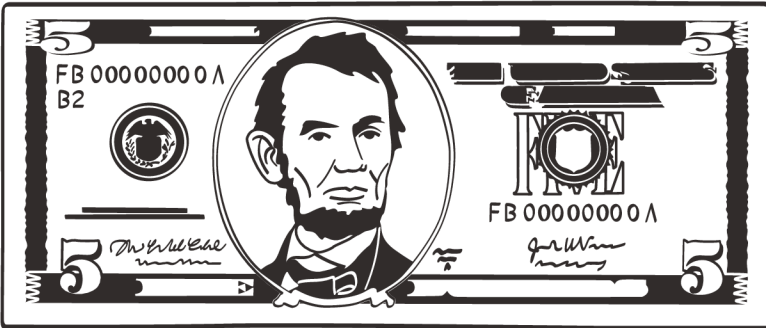
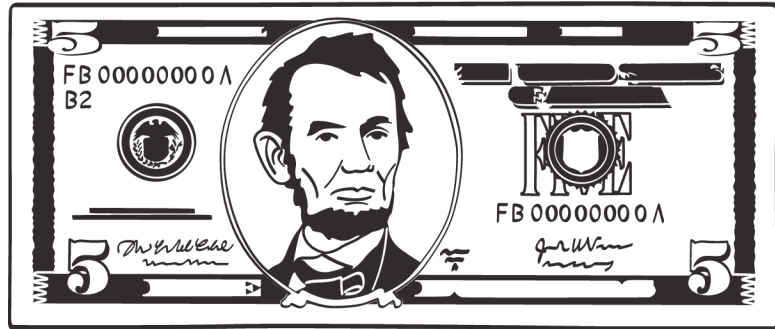
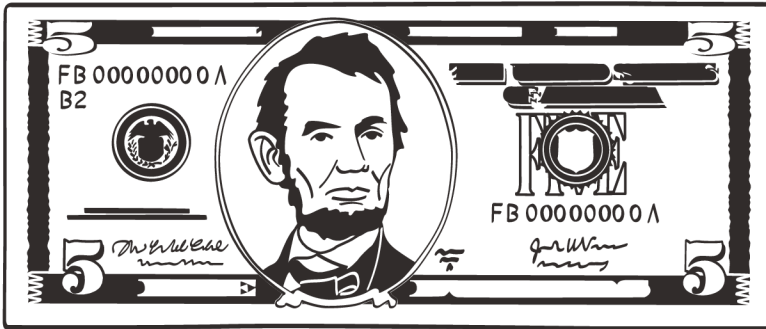
$$\begin{array}{r} \$2.10 \\ 1.95 \\ +.99 \\ \hline \end{array}$$

$$\begin{array}{r} \$4.50 \\ 3.75 \\ +2.50 \\ \hline \end{array}$$



CASH CORNER

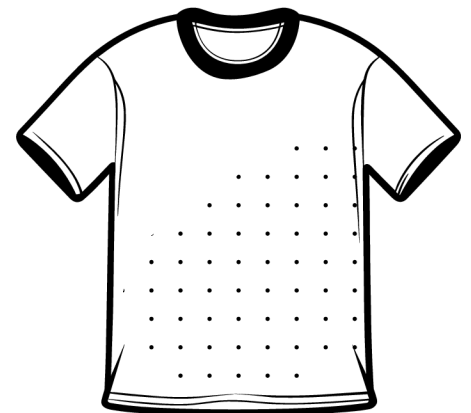
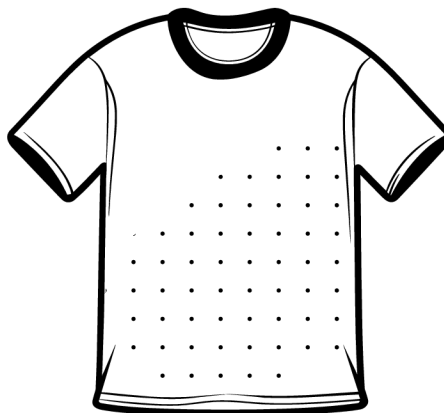
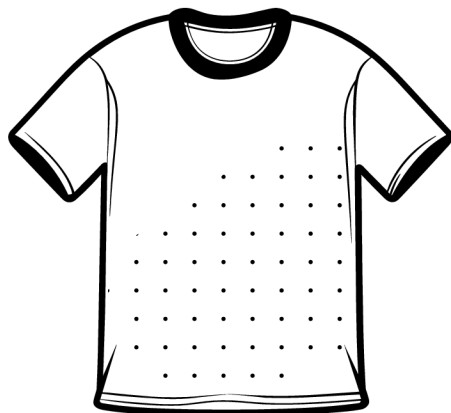
Color and cut the cash.
Use the cash on the next page for a Pop-up Shop.



POP-UP SHOP

Start a Pop-up Shop. Color and cut out the products on this page and sell them in your shop. How much will you charge for each item? 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.

T-SHIRT SHOP





Excerpt from "Max England Turns A Pet Project Into Pay"

I rode straight to my mom's bookstore on Main Street after school. When I walked in, the bell over the door chimed and my mom and Mrs. Toffer looked up from the book they were discussing.

"Oh, good," said Mrs. Toffer first. "I'm so glad I caught you. Mrs. Reed showed me the picture of Alley the cat that you sketched and I would like to hire you to sketch my dog, Mr. Anders."



Everyone in town knew Mr. Anders. He was a big black curly-haired dog that Mrs. Toffer treated like royalty. She thought of him as a show dog, but mostly she just took him to the local county fairs. He had a reputation of being uninterested in people and not friendly, the opposite of my dog Sammy the Smart.

Before I had a chance to reply, I looked at my mom who just winked, while Mrs. Toffer continued. "Now Saturday is Mr. Anders's grooming day, so late afternoon, when he is fresh, would be perfect. Shall we say two o'clock? Just ride your bike to the gate and we will meet you in the yard." A new job had just landed in my lap.

Who gave a good reference for Max to Mrs. Toffer?



Sammy the Smart

BUSINESS EXERCISE

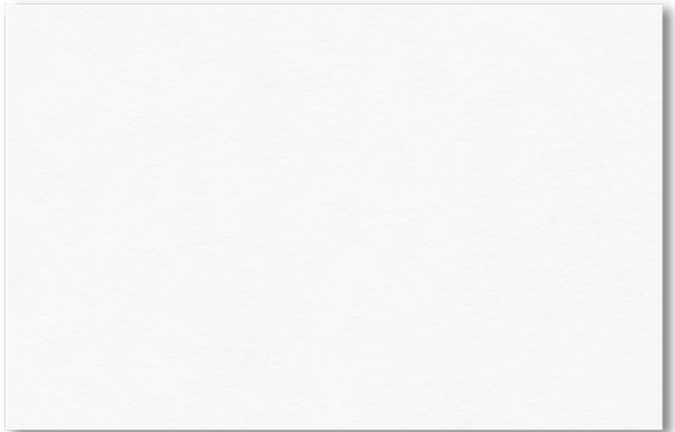
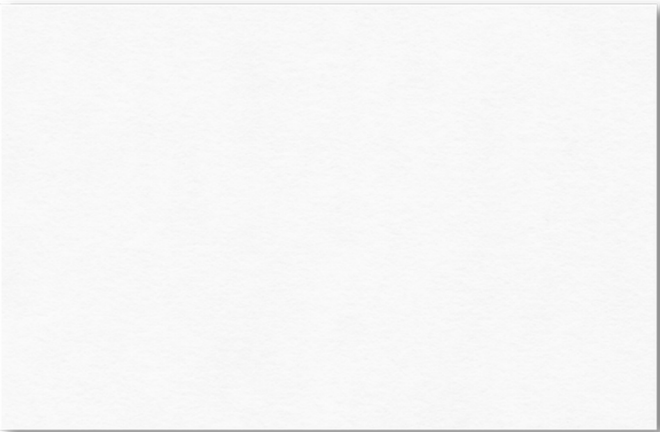
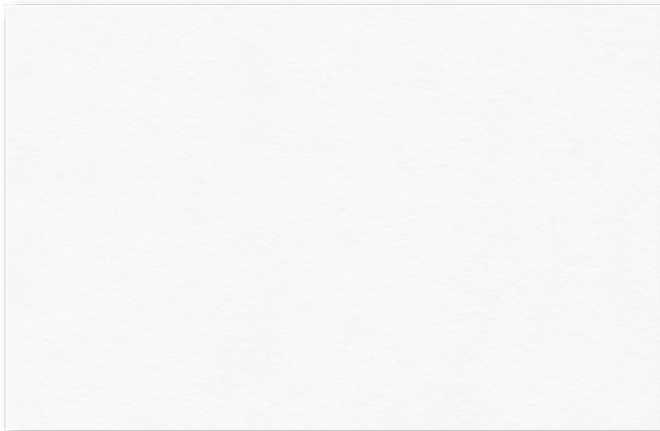


Business Cards

A business card is a small card that includes a person's name, business information, and contact details. It is a useful tool to hand out to potential clients.

Practice making your own business cards.

Be sure to include your name, your business information, and a way to contact you. It's OK if you don't have a real business yet; this is a chance to practice being the owner of a business.



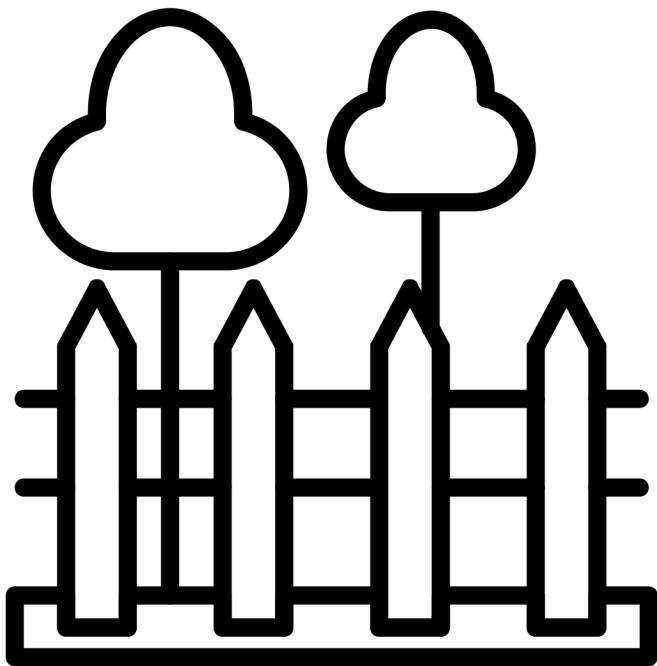
LEARN TO EARN



Make Money

Earn money by taking care of animals. Complete the items on the list by creating a colorful drawing of the task. Check off each item. Then, color the cash you earn.

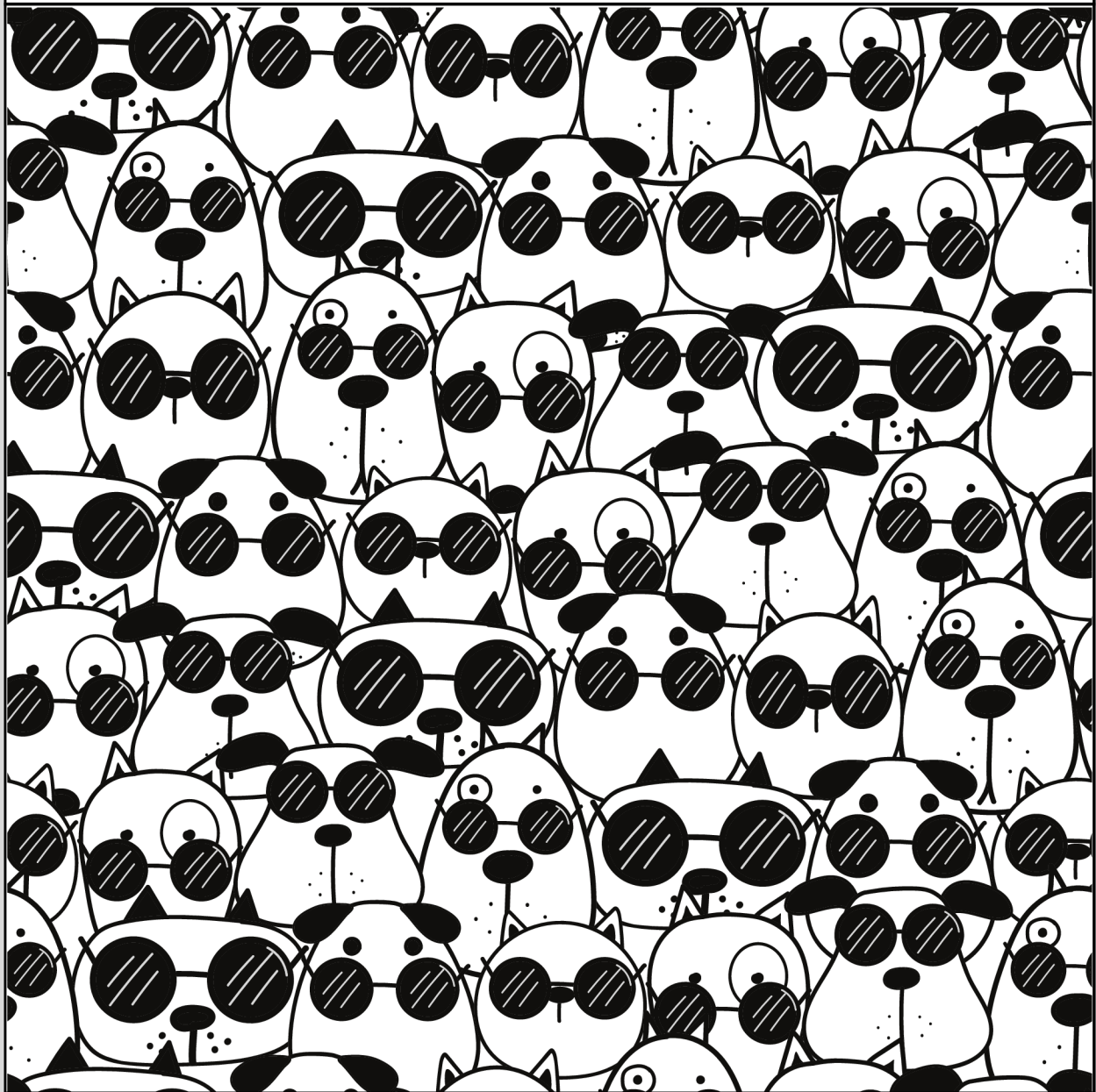
- | | | |
|--|---|--|
| <input type="checkbox"/> Paint the fence | <input type="checkbox"/> Give a dog treat to the dog you are training | <input type="checkbox"/> Provide bowls of water for two dogs |
| <input type="checkbox"/> Walk a dog on a leash | <input type="checkbox"/> Feed a cat | <input type="checkbox"/> Play with the cat with a cat toy |



COLOR & COUNT

Color the dogs using a colorful pattern then count them. How many did you find?

Answer:



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 Kids write down ideas for micro jobs.

8 Kids think of the names of grown-ups who know them and their skills. If your kid can't think of a reference, this is a good time to do micro jobs to build references.

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

11 Kids color and cut-out products for the pop-up shop. They share cash from page 10 with a friend or family member and sell the pizza products and give change as needed.

12 Read

9

$$\begin{array}{r} \$3.60 \\ 2.75 \\ +1.50 \\ \hline \$7.85 \end{array}$$

$$\begin{array}{r} \$5.75 \\ 3.45 \\ +3.70 \\ \hline \$12.90 \end{array}$$

$$\begin{array}{r} \$2.25 \\ 3.30 \\ +2.85 \\ \hline \$8.40 \end{array}$$

$$\begin{array}{r} \$4.99 \\ 2.35 \\ +.50 \\ \hline \$7.84 \end{array}$$

$$\begin{array}{r} \$2.10 \\ 1.95 \\ +.99 \\ \hline \$5.04 \end{array}$$

$$\begin{array}{r} \$4.50 \\ 3.75 \\ +2.50 \\ \hline \$10.75 \end{array}$$

13 Kids create business cards. All cards can be the same or they can be different ideas. Kids can use a parent's phone number or a fake number. Be creative.

14 Kids complete the jobs by creating a colorful drawing of each. This page builds awareness of jobs and the skills required to do various jobs.

15 If all the dog faces are counted, including partial faces, there are 54. You can also use an estimating strategy (6 dogs across by 7 down = 42)

Financial Literacy Standards in this packet include:

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

- Employment & Income (5EI) 1

(2) NFEC (Grade 5):

- Income, Careers, Business, and Entrepreneurship Standards . Identify the kinds of lifestyles associated with different employment types and career paths based on earnings . Use interests, dreams, and skills to design a career preparation plan

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