



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 January **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	Mazes
7-8	Life Activity
9	Money Math
10	Cash Corner
11	Pop Up Shop
12-14	Business Story & Exercises
15	Matching Game
16	Instructional Information & Answer Pages



LET'S PLAY MONEY

DECISIONS

Imagine you have some money, and you need to decide what to do with it. Financial decision-making is like picking between different ways to use your money. Maybe you want to save some for a special toy or set aside money to donate to buy books for kids at the community center. You can make meaningful choices by setting goals and planning what to do with your money.



GOALS!

SHORT-TERM GOAL

These are goals you want to achieve soon, maybe in a few weeks or months. You might save up to buy a bicycle, to have money to spend on a vacation, or to buy someone a birthday gift.



LONG-TERM GOAL

These are goals you want to achieve over a longer period of time. A long-term goal might be to save for a car, college, or to start your own business. These goals take more time and patience, but they're exciting because you are building a plan for your future.



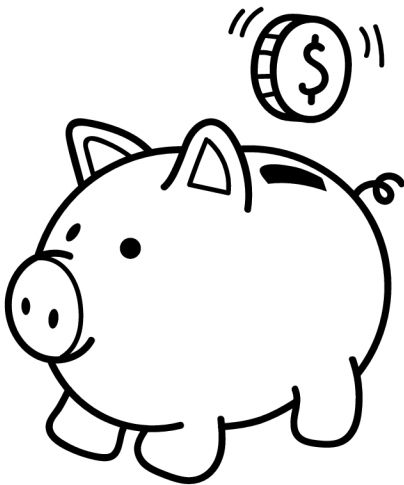


SAVE CASH

One way to practice saving money is to save cash. You might receive cash by doing a chore or as a gift. Divide your cash into short-term savings and long-term savings. Set a goal for how much you need and keep saving your cash until you reach your goal.

MONEY ADDS UP!

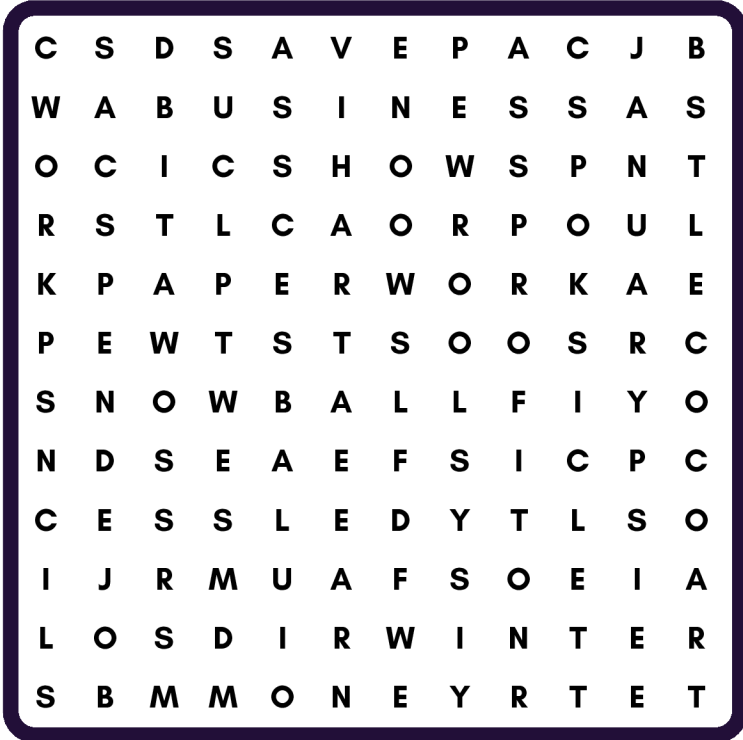
Money adds up when we set it aside in a piggy bank or in a savings account. Practice setting aside \$5 each week and after 10 weeks add up how much you will have saved up.



\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00
\$5.00



FUN PAGE



TRY & FIND

- | | |
|-----------|----------|
| JANUARY | JOB |
| WINTER | BUSINESS |
| SNOWBALL | WORK |
| COCOA | EARN |
| SLED | SAVE |
| PAPERWORK | SPEND |
| PROFIT | MONEY |

What kind of ball doesn't bounce?

A snowball!



WORD SCRAMBLE

Unscramble each word

— — — — —
G S V N A S I

Money that is set aside.

— — — — —
K B N A

A safe place to keep money.

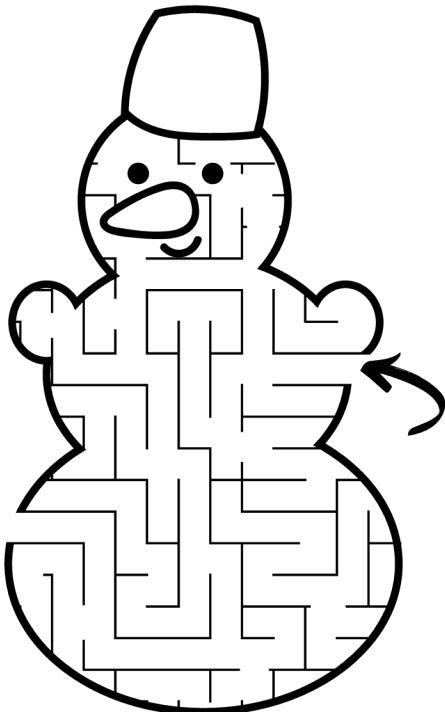
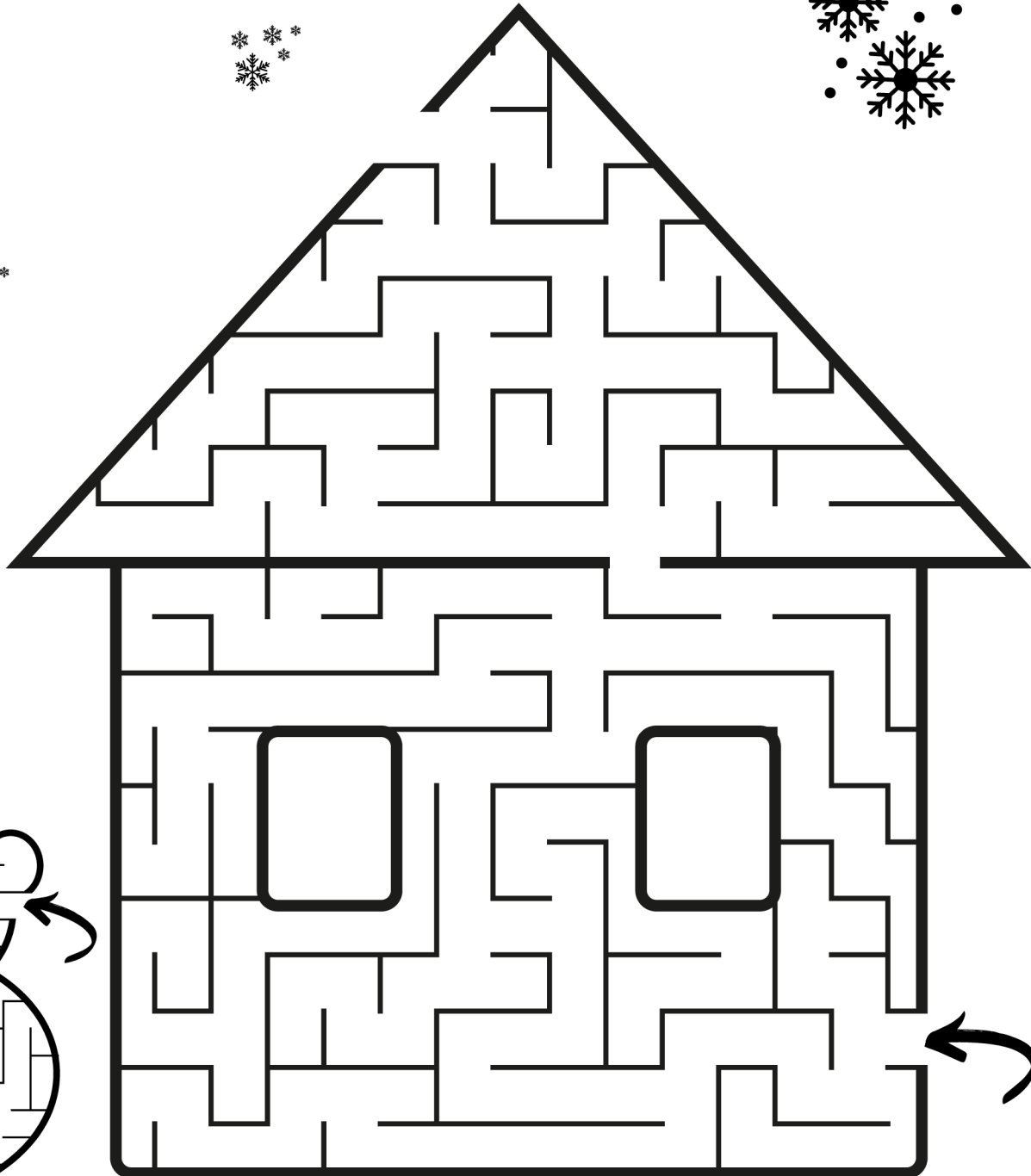
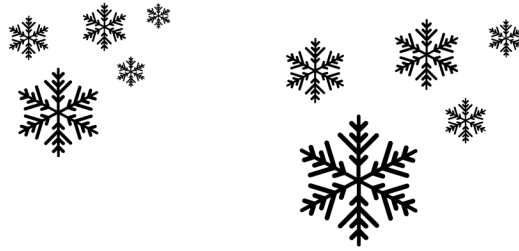
— — — — —
L T W L E A

A way to carry around money.

— — — — —
L N E O E P E V

Another place to keep money,
made of paper.

MAZES



LIFE ACTIVITY



This "life activity" develops skills and builds strategic thinking.

Saving Money

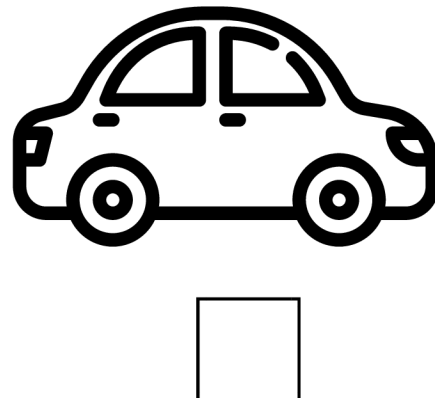
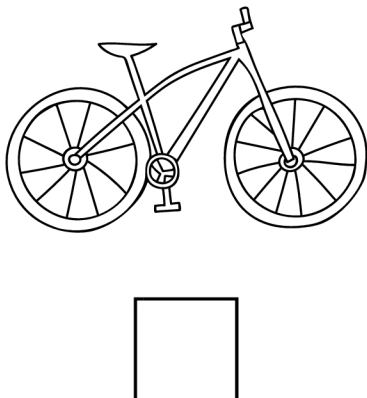
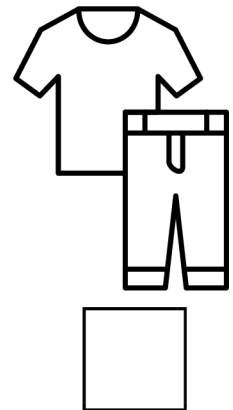
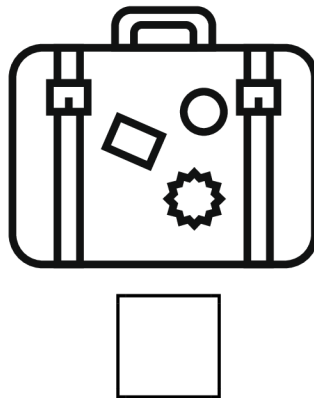
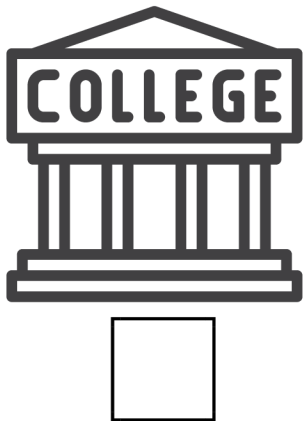
Saving money means putting it away so you can spend it later.

Short-term saving is what you do for items you might need in the next few months or year, like a bike, vacation funds, or back-to-school clothes.

Long-term saving is what you do for your needs a long time from now. For example, you might need a car or money to help pay for your college education.

Put an S next to items that require short-term saving.

Put an L next to items that require long-term saving.





Short-term & Long-term Saving

Short-term Saving

Write down something you want in the near future:

I plan to save \$

Location where I will save my money:

My plan to earn the money:

Long-term Saving

Write down something you want in the longer term:

I plan to save \$

Location where I will save my money:

My plan to earn the money:

MONEY MATH

Calculate the amount Emma puts into envelopes as she earns money.



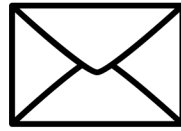
\$9.00

1.50



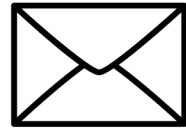
\$3.75

2.25



\$6.10

.99



\$4.13

2.61



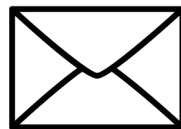
\$1.25

7.50



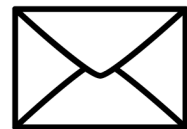
\$9.38

.60



\$7.25

1.99

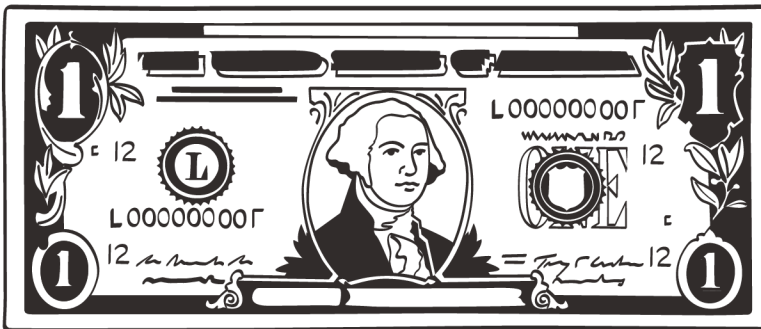
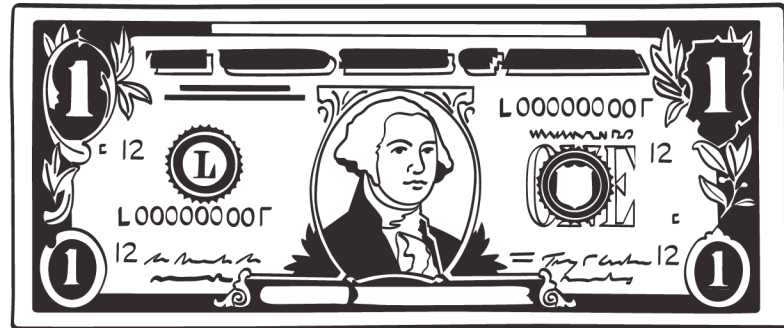


\$8.70

4.50

CASH CORNER

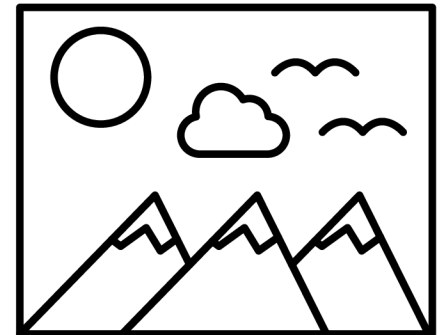
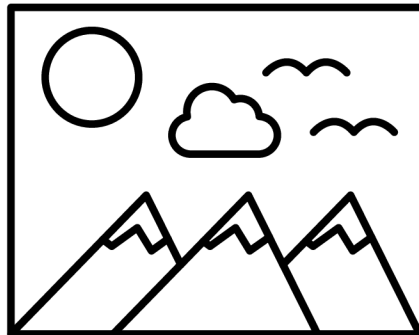
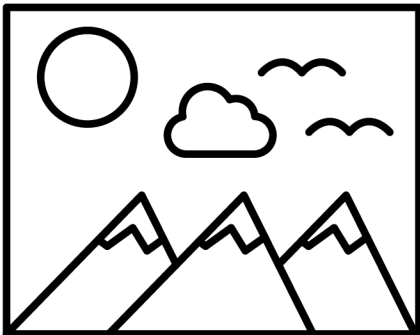
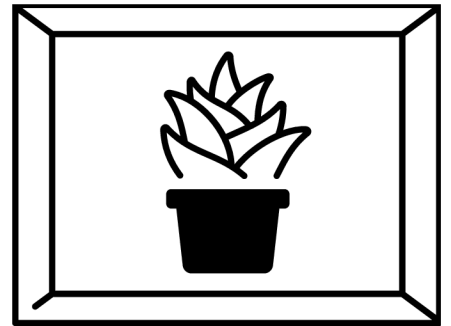
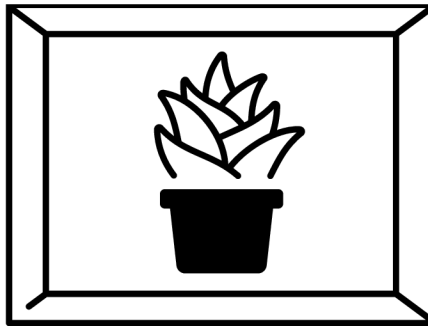
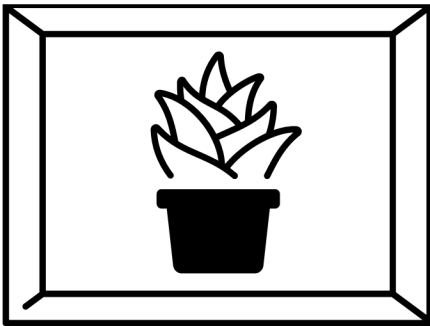
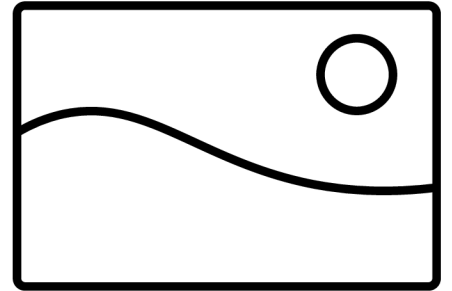
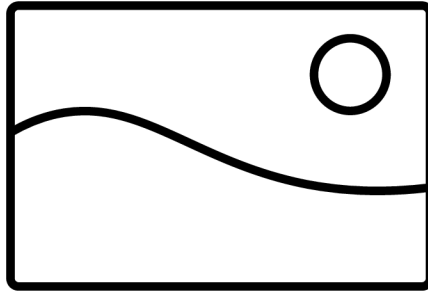
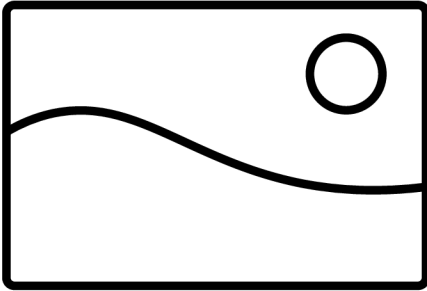
Color, cut, and count the cash.



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.

ART SHOP



BUSINESS STORY



Excerpts from "Emma Mason Turns Paperwork Into A Profit"

"I'm going to save my money like you, and I'm going to start doing it right away," Cat told Emma.

Emma's plan for saving:

"Sally [store clerk], I saw those brightly colored envelopes in the window. I want to buy five of them, please," said Emma.

When I got home I laid out my five envelopes on my desk.



- In the middle of the bright blue envelope I wrote Savings (short-term).
- On the orange envelope I wrote Personal Fund.
- The green envelope would be my Business Fund.
- On the yellow envelope I wrote Donation.
- The red envelope would be my College Fund (long-term).

*For the complete breakdown of dollars & percentages in each envelope, read pages 27 & 28 of "Emma Mason Turns Paperwork Into A Profit."



Vocabulary Words: Savings and Budgeting

Savings is a noun that refers to the accumulated money you save. Budgeting is a plan of how you are going to spend, save, and track your money.

BUSINESS EXERCISE



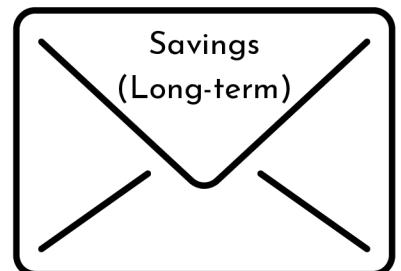
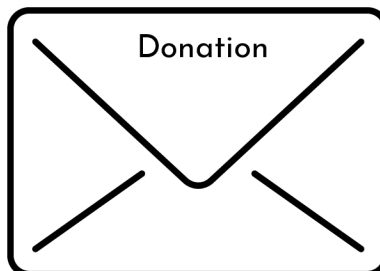
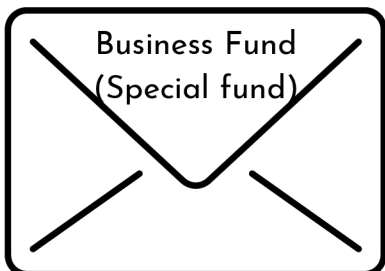
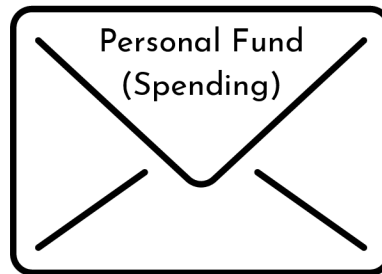
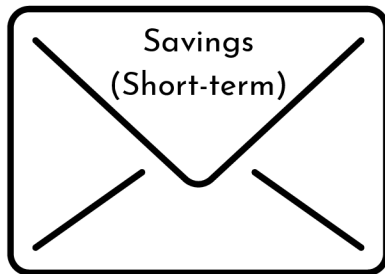
Budgeting

Start your own envelope budgeting system to track how you will spend & save your money.

1. Gather 5 envelopes
2. Plan what to save money for in each envelope. Use Emma's envelopes (below) as examples.
3. Write the name of the account on each envelope.
4. Start putting money in your envelopes.

My Envelope Plan

- 1.
- 2.
- 3.
- 4.
- 5.



EARN MONEY

Business Cards



Emma creates her own business cards to hand out around town.

"I dug through the box and found some plain white construction paper. I used a ruler to measure and cut out twelve evenly sized cards. In the middle of each card in black letters I wrote my name "Emma Mason." Underneath my name I wrote "Bookkeeping."

I always draw a small checkmark on the top of the page when I finish homework assignments. I remembered I had made that same checkmark on Grandma's receipts. That was going to be my business symbol or logo. I drew a black checkmark in the top right corner of the card and added my phone number at the bottom."

**Excerpt from "Emma Mason Turns Paperwork Into A Profit"*

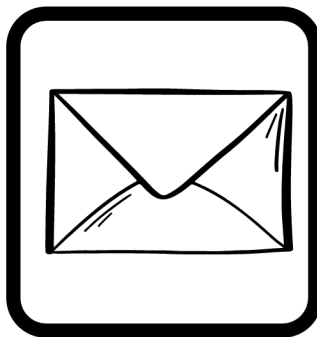
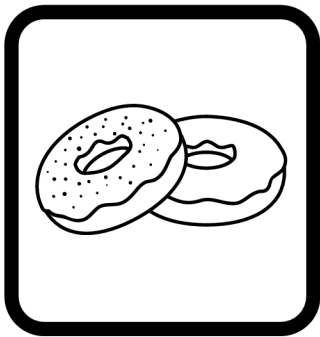
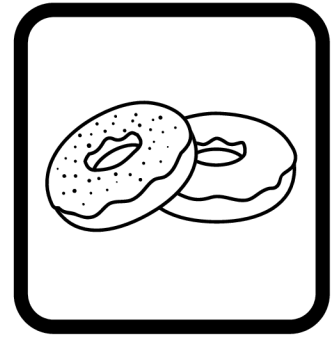
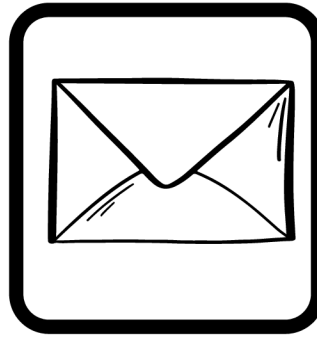
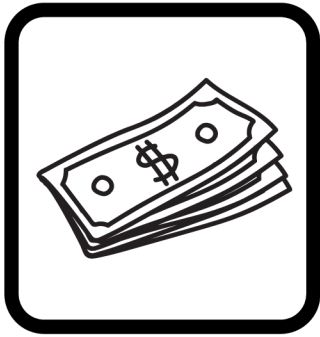


Use a blank piece of paper to create your own business cards.

- Think of a real or pretend business you want to start.
- Write your name.
- Write your business name and the service you provide
- Create a design or logo on your card.
- Add a pretend phone number or email address. If it's a real business, use a grown-up's number or email address.

MATCHING GAME

Cut out each square and place it upside down. Find a friend to play with you. One person chooses one square and flips a second square over to find the match. If it matches, they set it aside. If it doesn't, they turn both squares back over. Then, it's the next person's turn.



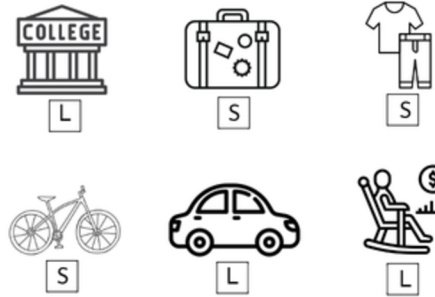
Cut out the squares with care.

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? Pg 4 = \$50 saved
5 Fun Page Word Scramble: SAVINGS, WALLET, BANK, ENVELOPE



7



9

\$9.00	\$3.75	\$6.10	\$4.13
<u>1.50</u>	<u>2.25</u>	<u>.99</u>	<u>2.61</u>
10.50	6.00	7.09	6.74
\$1.25	\$9.38	\$7.25	\$8.70
<u>7.50</u>	<u>.60</u>	<u>1.99</u>	<u>4.50</u>
8.75	9.98	9.24	13.20

8 Life Activity: The answers are subjective and offer a way for kids to think about financial planning. What types of items do they want to save up for? Where will they store their money securely? And how will they earn money to put into savings?

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 ten 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 Help kids start an envelope budget system and have them plan out what they will use each envelope for. They can have as many categories as they wish. "5" is just an example.

14 Kids create their own business cards to play or practice thinking of a job, career, or business. Connect saving money with earning money.

15 Follow the direction on the page to play the matching game.

Stay Connected!

Financial Literacy Standards in this packet include:

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

- Spending & Saving (3SS 1,3)
- Employment & Income (3E 9)
- Financial Decisions Making (3FD 1,2,9)

(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.
- Accounts, Savings, Budgeting Standards: Identify best practices for saving money, including budgeting. Explain the benefits of saving.

• **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