



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 October **Let's Play Money printable packet for 4th 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.

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Supplies Needed



LET'S PLAY MONEY

NEWS

HALLOWEEN SPENDING

People spent a record-breaking \$12.2 billion on Halloween activities in 2023. In 2023, about 73% of households participated in Halloween activities compared to 69% in 2022. Each person spent an average of \$108, and most increased their spending on costumes. People spent \$3.6 billion on candy, and \$3.9 billion on decorations.



Most people, especially young people, begin shopping for Halloween before October. People prefer to shop at discount stores for costumes and decorations.

According to one survey about Halloween, 69% of people plan to buy costumes, 77% will purchase decorations, and 68% will hand out candy. Popular activities include decorating, wearing costumes, carving pumpkins, and attending parties. The most popular candy is Reese's Peanut Butter Cups.

<https://www.sender.net/blog/halloween-statistics/>

HERE KITTY, KITTY



Some people believe that black cats bring bad luck. In the U.S., you might hear that it is bad luck for a black cat to cross in front of you. In the Middle Ages, people in Germany thought that a sick person would die if a black cat jumped on that person's bed! That's very silly!

In England, black cats were considered to be helpers for witches. But in Asia and parts of Europe, black cats are signs of good luck. In Scotland, a black cat on your porch means you may get rich, and in Japan, owning a black cat is thought to help a single woman find someone to fall in love with.

TIME TO DRESS UP!

Halloween costume sales can tell us a lot about what people like. This year, 75% of adults already know what they will dress up as. Here are some numbers for popular costumes that kids wear:

- 26 million as Spiderman
- 2 million as princesses
- 1.6 million as ghosts
- 1.5 million as superheroes
- 1.4 million as witches

Pets are part of the fun too! Popular pet costumes include pumpkins (11%), hot dogs (7%), bats (4%), bumblebees (3%), and spiders (3%).

<https://www.sender.net/blog/halloween-statistics/>



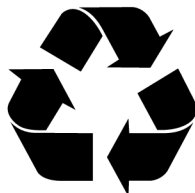
SUSTAINABLE COSTUMES

Sustainability is becoming a part of Halloween celebrations. Sustainability means that your purchases have less of a negative impact on our natural environment. In other words, there is less waste and less waste that is bad for the environment. Here's what the data shows:

58% of people want to spend more on eco-friendly costumes, and 23% of people buying costumes will shop at second-hand stores to reduce waste. However, 66% of people say sustainability doesn't affect their Halloween buying choices.

For shoppers born between the mid-1960s and 1980 (these people are probably your parents!), 90% are willing to pay 10% more for sustainable products, but only 20% of all shoppers consider sustainability when making Halloween purchases. What do you think? Is sustainability important when you shop?

<https://www.sender.net/blog/halloween-statistics/>



FUN PAGE

Look at the pictures and write the words in the correct box.

black cat

mummy

bat

ghost

haunted house

broom

skeleton

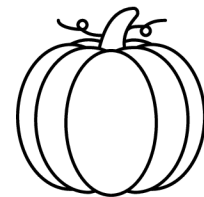
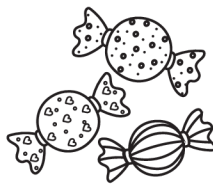
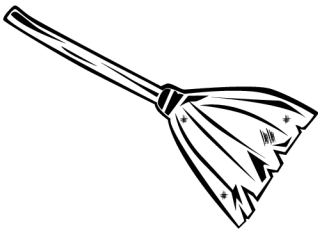
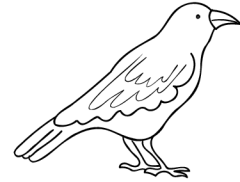
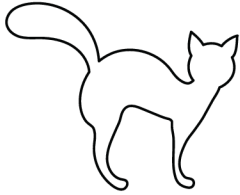
candy

pumpkin

trick-or-treat

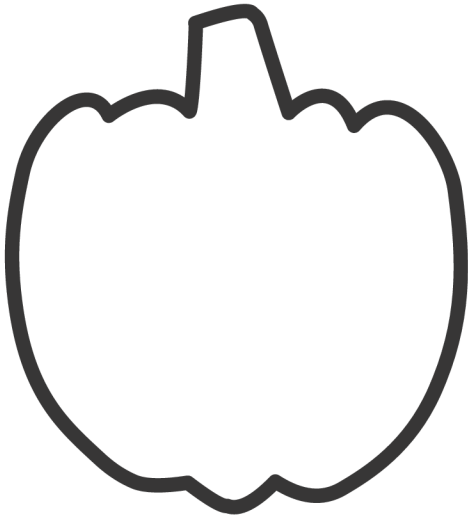
crow

spider

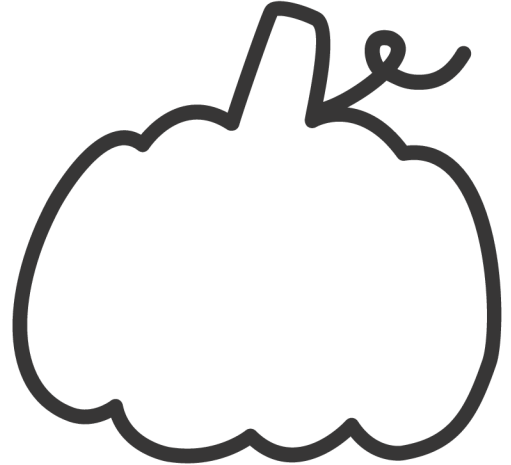


COLOR

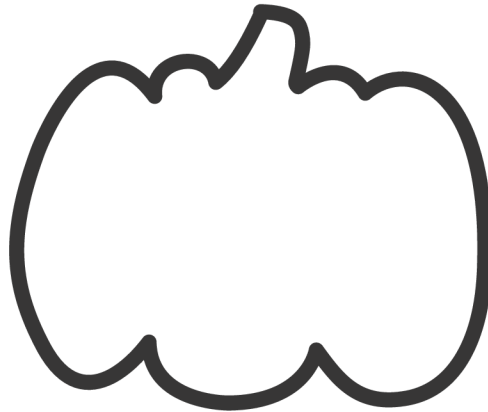
Design each jack-o'-lantern to match the word written under it.



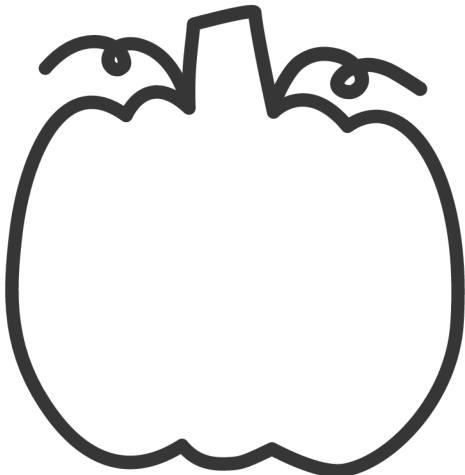
Silly



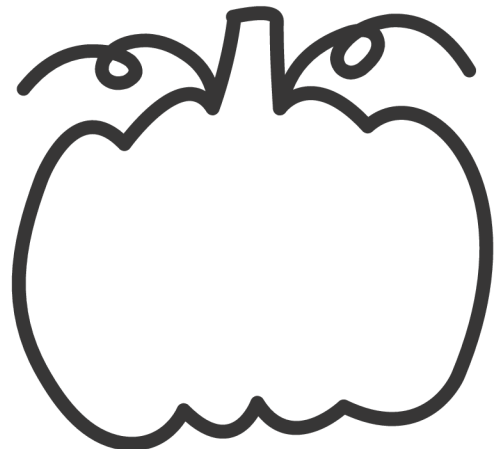
Scary



Cranky



Happy



Calm

LIFE ACTIVITY



Cut The (Costume) Cost

The largest household expense for Halloween is costumes.

Instead of buying a ready-made costume, get creative with crafty supplies and materials you have at home or can purchase at the craft or thrift store.

My Costume Idea



Supplies Needed

Use the chart below to write down the items you need for your costume.

(Example) Item: Pirate sword cardboard Cost \$0



Item	Cost
How low can you get your TOTAL cost? →	

LIFE ACTIVITY



Think Ahead

**The choices you make today affect what happens in the future.
Write your answers below.**



Think about how fashion trends, peer pressure, or waiting until the last minute might change how you spend money for Halloween. How do you think these things could affect your spending choices?



Planning ahead and setting financial goals helps you make smart choices with your money. What's something you want to save for? How does that help you decide how much to spend on a holiday like Halloween?

MONEY MATH

Add up the cost of the costume items purchased from the store:

R E C E I P T

Pirate Hat	10.99
Pirate Coat	14.50
Eye Patch	1.50
Sword	<u>9.35</u>

TOTAL

Add up the cost of a costume made from these items. Many can be found at home.

R E C E I P T

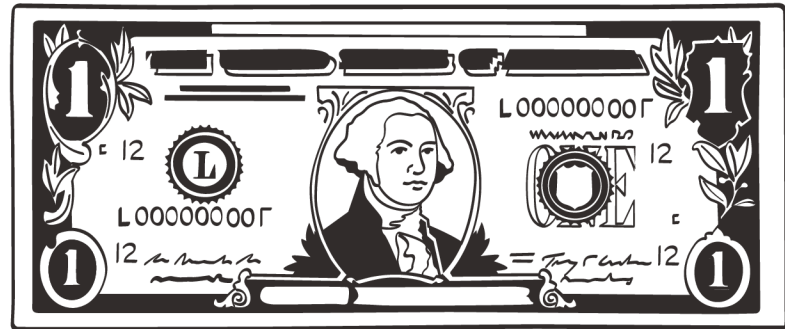
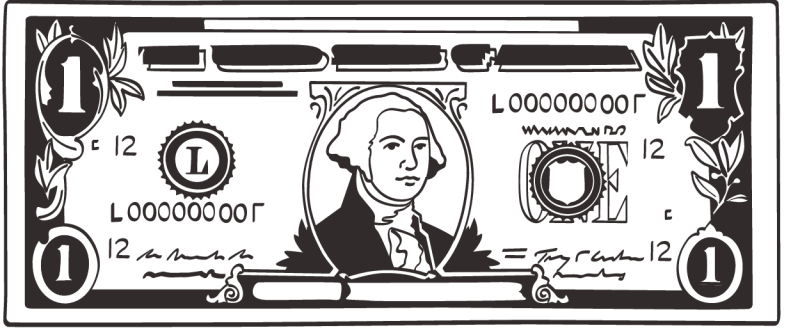
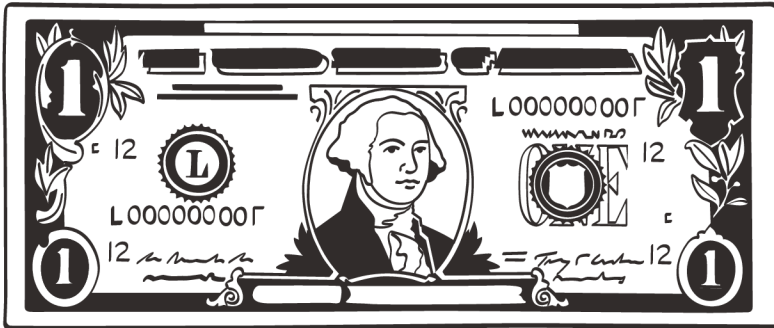
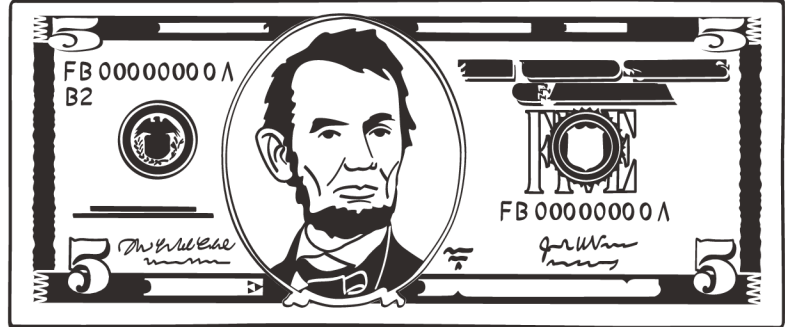
Bandana	Free
<small>Red fabric from household supply</small>	
Eye Patch	\$1.00
<small>Discount or Dollar type store</small>	
Striped Shirt	Free
<small>Family member's shirt</small>	
Sword	<u>Free</u>
<small>Cardboard sword painted black</small>	

TOTAL



CASH CORNER

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



Quarters = 25 cents each



Nickels = 5 cents each

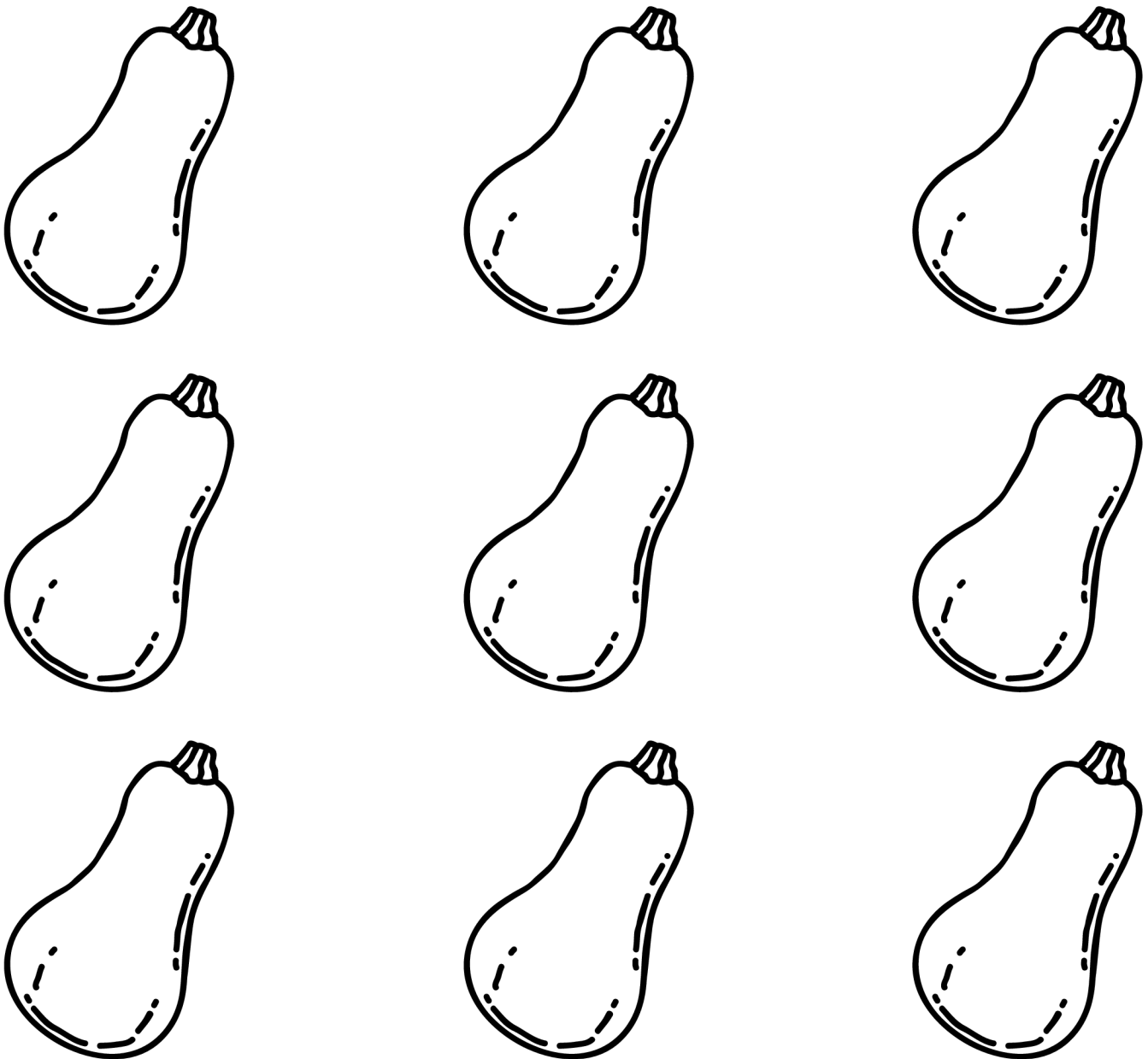


Dimes = 10 cents each

POP-UP FARM STAND

Start a Pop-up Farm Stand. 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.

SQUASH STAND



BUSINESS STORY



Excerpt from

"Cat Casey Turns Brownies Into A Business"

I was home on Saturday working on a puzzle with my brother when the phone rang.

"Hello" I answered. "Is this Cat?" asked a woman's voice.

"Yes, this is Cat," I said.

"This is Mrs. Smith. I bought those delicious 'twinkle bars' at the bake sale last week."

I laughed to myself when she called them 'twinkle bars.' "Yes, I remember. Hello, Mrs. Smith."

"Say, listen, Cat, I shared the bars with Mr. Adams at The Blue Moon Café and he just loved them. He would like to order a batch of bars from you for the Halloween Spooktacular event on October 31st."

I was stunned and really didn't know what to say. "Well, sure, I guess I can make another batch of bars," I said.

"Wonderful!" exclaimed Mrs. Smith. "They would like to order five hundred bars." I caught my breath.

"That's a lot of bars," I managed to say.

"Yes it is," she said, but they are willing to pay you 50 cents per brownie. It might be a nice little business for you."

A business? I'd always loved the businesses on Main Street with their stores: Mr. & Mrs. Patch with their General Store, Mr. Adams and his son at The Blue Moon Café, and the Hanson sister's hair salon. But I had never had a good idea for my own business, until now.



BUSINESS STORY



Business Plan

A business plan is a simple guide for how a business will work and make money. It explains what the business will sell, who will buy it, and how it will make a profit. It also includes the business's goals and how it will achieve them.

Excerpt from "Cat Casey Turns Brownies Into A Business"

I told my family about my new baking business that night. My grandparents were over for Saturday dinner. After we were done playing games, my grandpa suggested I write down a business plan.

We took out a sheet of paper and I made a list of things I needed to start my own business.

"First," I said, "I need to make a list of all the ingredients I will need. My recipe only makes 12 brownies."

Since the order was for 500 brownies, I would need to figure out how many batches to make. I divided 500 bars by 12.

Divide 500 by 12 to find out how many batches of brownies Cat needs to make. Then round up to the nearest whole number.



Then I wrote out a basic business plan for the Cat's Twinkle Bar business. I called them "Twinkle Bars" just like Mrs. Smith, because that made them sound special.

EARN MONEY

Cost Of Goods Sold



The cost of goods sold (COGS) is how much money a business spends to make or buy the products it sells. It includes things like materials and the work to put the products together.

Excerpt from "Cat Casey Turns Brownies Into A Business"

"Have you figured out the cost of your ingredients yet?" my mom asked.

"That's one of the first principles of business, knowing your 'cost of goods sold,'" he said.

"Cost of goods sold?" I asked.

"Yes," my dad said. "Every product that gets sold has a cost to it."

So that is where I started-figuring out my "cost of goods sold."

I went to the grocery store with my mom and brother on Saturday and wrote down the cost of each ingredient. Then I spent the afternoon making a chart to show the breakdown of my costs.



For example, a dozen eggs cost \$1.80.

Help Cat find out how much each egg cost. Divide \$1.80 by 12 eggs.



Cat knows she needs 252 eggs to make all the brownies. Multiply 252 times the cost of an egg to find out how much the cost of the eggs.



Cat continues to find the cost for each ingredient so she knows how much her "Cost of Goods Sold" are for the brownies. But the book and read the full story to learn more!



GAME TIME

Find out the missing numbers and figure out what the pattern rule is for each box.

17, 20, 23, 26, 29, __, __, __

25, 30, 35, 40, 45, __, __, __

__, __, __, 60, 70, 80, 90, 100

8, __, 24, __, 40, __, __, 64

__, __, __, 36, 45, 54, 63, 72



__, __, __, 400, 500, 600, 700

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 Kids design jack-o'-lantern faces that match the words listed below each pumpkin.

6 Kids write down or draw a picture of their choice of Halloween costume. Then, they use the chart to write down each item and the cost of each item for the costume. Optional: kids can find ways to borrow a costume or part of a costume, use materials at home to make all or part of the costume, and purchase items needed from a craft or thrift store to keep the cost low.

7 Kids write down their responses to the questions. Grown-ups can use this opportunity for discussion.

8 \$36.34, \$1

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

10 Kids color and cut out items for a pretend pop-up donut stand. They give the play cash from page 10 to friends or family members to buy items. They keep some cash to use as change.

11 Kids read the business story independently or with an adult.

12 41.67, 42

13 .15 per egg, cost \$37.80 for the eggs

14

17, 20, 23, 26, 29, 32, 35, 38

25, 30, 35, 40, 45, 50, 55, 60

30, 40, 50, 60, 70, 80, 90, 100

8, 16, 24, 32, 40, 48, 56, 64

9, 18, 27, 36, 45, 54, 63, 72

100, 200, 300, 400, 500, 600, 700



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.**

Financial Literacy Standards in this packet include:

(1) The WA State Financial Education Standards for Grade 4:

- Financial Decision Making (4FD) 1,2,3,6,7,8

(2) NFEC (Grade 4):

- Financial Psychology Standards: Recognize that life involves making decisions and prioritizing choices about money. Describe ways to set a goal and make a plan to reach a goal over time.

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