



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 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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11	Pop Up Shop
12-14	Business Story & Exercises
15	Matching Game
16	Instructional Information & Answer Pages



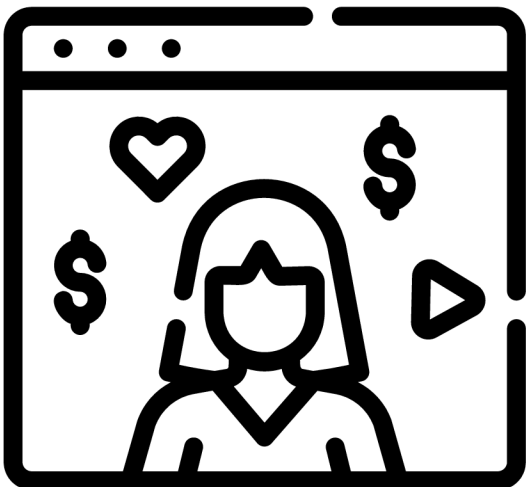
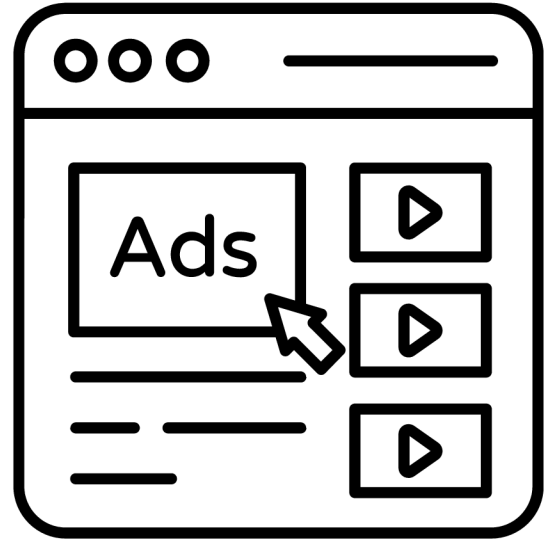
LET'S PLAY MONEY

WHAT IS AN AD?

An "advertisement," or "ad" for short, is a video or written message that encourages you to like a product and buy it or have someone buy it for you.

The books you read and shows you watch on TV or smart device are for your entertainment. Ads can look like entertainment but they have a special goal - to make you interested in a product. Ads get your attention and can be very persuasive! Before you know it, they may cause you to spend your money!

Therefore, it's important to learn how to spot when something you see or read is an ad. That way when we decide to spend money, we know if we really wanted it or if an ad influenced our purchasing decisions.



ENDORSEMENTS

An endorsement in advertising is when someone publicly supports a company, product, or service. It can be words, pictures, or videos on social media, websites, or in speeches.

Famous people like celebrities, athletes, or organizations often give endorsements. Most endorsements are paid, meaning the person or group gets money or something for free for saying good things.

When you see a favorite celebrity talking about a product, you may want to buy what they like. But that is a temporary feeling. Think of what you really need and want first. Use your money wisely.



\$1.6 BILLION IN ADS TO KIDS

"In 2022, advertising spending to promote children's products and services in the United States amounted to 1.6 billion U.S. dollars. Kids' ad spend in the country, including investments in advertising toys and games, entertainment, and personal care, increased from 1.1 billion dollars in the previous year. This represented a growth of nearly 50 percent."

<https://www.statista.com/statistics/1361594/kids-advertising-spending-usa/>

ADS TRAIN KIDS (THAT'S YOU!) TO BE FUTURE SPENDERS!

In addition to spending their own money and influencing their parents' buying habits, children represent a third type of marketing potential: that of the future consumer.

Savvy marketers know that brand loyalty and consumer habits form when children are young, and that they have real staying power. Because it's easier to shape future buyers than it is to convert customers who buy from competitors, marketers are wise to foster a relationship with consumers from a young age.

Children make most of their own buying decisions by age 8 – a telling statistic from Beder's research. Children can often recognize brand names by age 3 or 4, even before they can read. According to Media Smarts, kids influence the following, among other parent purchases:

- Breakfast choices (97 percent of the time) and lunch choices (95 percent),
- Where to go for casual family meals (98 percent),
- Clothing purchases (95 percent),
- Computer purchases (60 percent), and
- Family entertainment choices (98 percent) and family trips (94 percent).

<https://online.csp.edu/resources/article/marketing-to-children/#:~:text=Almost%20three%20out%20of%20four,percent%20are%20for%20fast%20food.>



FUN PAGE



C V B M A R K E T I N G
H P R O T E I T D B L A
S C A C C P D E S I I R
P E N D O R S E M E N T
U R D O M O L L E T F E
R E S T M M E O D H L M
C A A H E O C U I D U O
H L C A R T O S A A E H
A D S K C I D Y E Y N G
S A R M I O C H O I C E
E O R R A N E R U L E S
B E B I L L I O N I C T

TRY & FIND

CEREAL	COMMERCIAL
INFLUENCE	MEDIA
MARKETING	PURCHASE
BILLION	CHOICE
BRANDS	ENDORSEMENT
ADS	PROMOTION
KIDS	RULES

What has a head and tail but no body?

A coin.



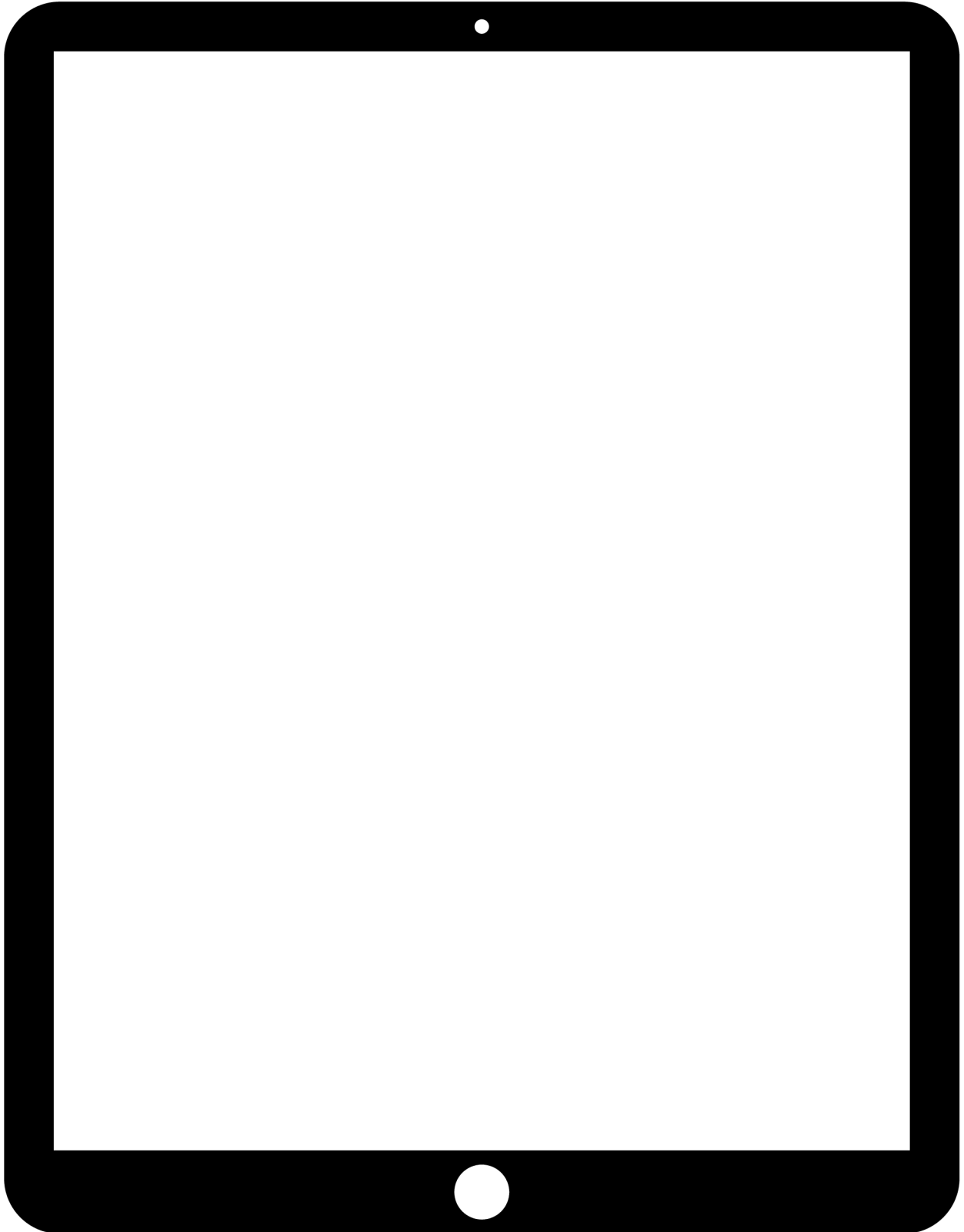
BIG WORD, LITTLE WORDS

Set a timer to 3 minutes. Make as many small words as you can out of this big word.

commercial

DRAW

Draw an ad for one of your favorite products. Be sure to add in colors and words that will encourage someone to buy the product.



LIFE ACTIVITY



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

Watch Commercials

Watch a show or video that plays commercials. Write down the name of each product the commercial is promoting and what kind of "promise" they are promoting to make you want the product.

Promises



- Product will make me happier.
- Product will increase my status.
- Product is fun to use.
- Product tastes good.
- Product is cheap or on sale.
- Product will make others like me.

Product	Promise
1.	
2.	
3.	
4.	
5.	
6.	
7.	

LIFE ACTIVITY



Alternatives to Ads

The first step with an advertisement is to be aware of what they are trying to promise in order for us to spend our money. Once we are aware, we can find an alternative way to get that same “promise” or type of result.

Example



“Little Bear cereal will make your breakfast fun and tasty.”

Ad “promise”: you will have fun eating this brand of cereal and you will think it tastes good.

Ad “alternative”: I like bananas and whole wheat pancakes for breakfast. It’s a healthier choice, tastes good, and keeps me full until lunchtime.

.....

Make a list of “alternatives” to the ads on the previous page.

1.

2.

3.

4.

5.

6.

7.

MONEY MATH

Adding one extra item in your shopping cart can really add up. Subtract the extra item at each store to save money. Then add them up in the column on the right to see how much you saved overall.



Groceries \$35.50
 Extra bag of candy at checkout -3.05

↓
 3.05



Big Box Store \$250.45
 Yard toy as seen on TV -25.50

25.50



Birthday gift \$25.00
 Gift bag with cartoon character -5.50

5.50



Sports cleats & socks \$95.00
 Brand name sweatshirt -45.95

45.95

Fast food meal for family of four \$27.00
 Specialty collectors cups -6.99

6.99

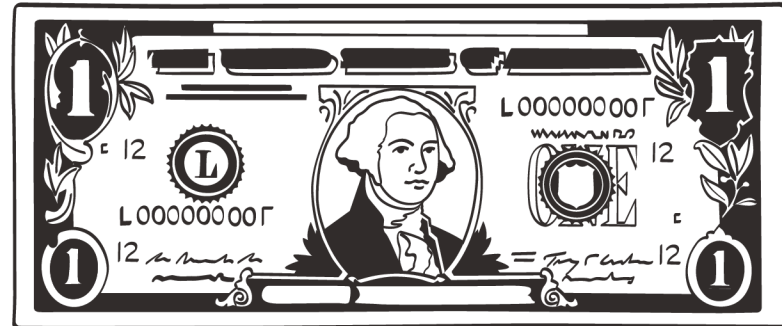
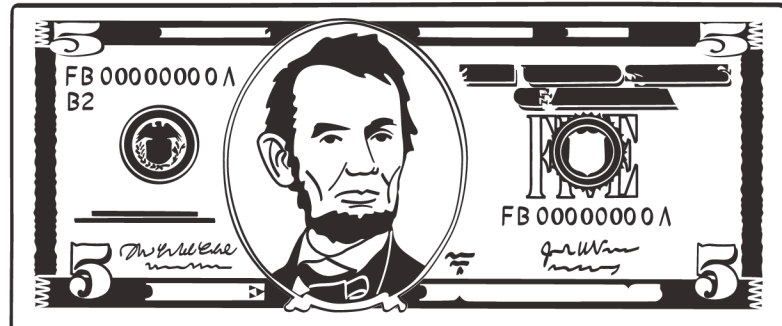
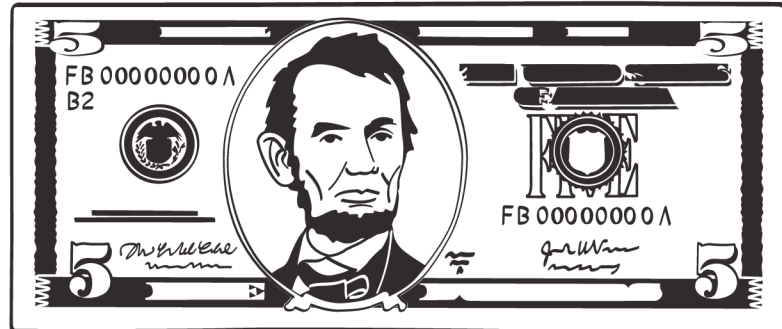


By subtracting the advertised merchandise, we saved a total of



CASH CORNER

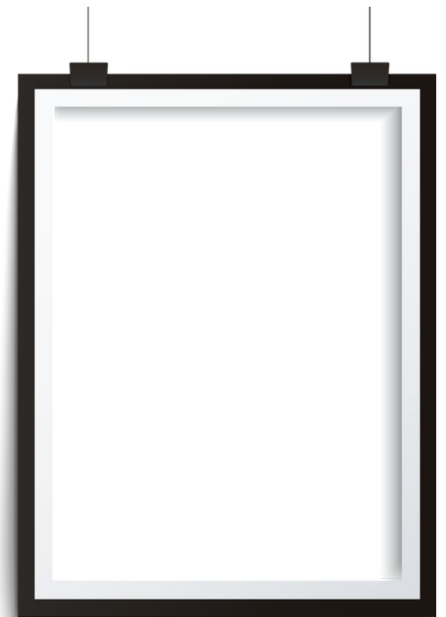
Color, cut, and count the cash.



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



Excerpt from "Emma Mason Turns Paperwork Into A Profit"

We (Cat and Emma) walked across the street to the General Store. While we walked through the store I stopped when I saw the coziest yellow bathrobe with matching yellow and red slippers. I took the bathrobe off the hanger and put it on over my sweater.

The tag on the sleeve said it was on sale for \$15, and the slippers were another \$10. "



"You know Cat," I said. "I just got paid \$30 for my work at the bookstore. I think I'm going to buy myself this robe and slippers.

"It sure is soft," she said. "But you might want to think about the 'opportunity cost' before you buy them."

I looked at her blankly. "The opportunity cost?" I asked. "What's that?"

"Well, It's looking at what other opportunities you have to spend \$25. If you don't spend it on the robe and slippers, what else could you buy?"

I thought about what else I could buy for \$25. "I have been thinking of buying myself a professionally printed box of business cards at the stationary store. That way, I can keep the bookstore stocked with cards, and give some to your dad to hand out to clients."

"That's a good example," said Cat. "If you don't buy the bathrobe and slippers, you have the opportunity to buy business cards that will bring you more business and make you more money."



BUSINESS EXERCISE



Business Expenses

Emma earned \$30 working on bookkeeping tasks at the bookstore. Instead of buying the bathrobe, she bought supplies for her business.

Add up Emma's business expenses:

5 color envelopes	2.50
box of business cards	15.00
5% Sales Tax	<u>.88</u>

.....

How much does Emma have left after expenses?

Use this number on the next page



EARN MONEY



Budgeting

Emma has \$_____ after expenses.

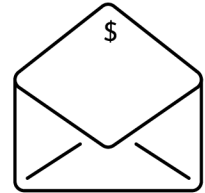
Use number from previous page.

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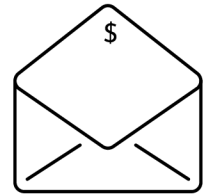
Help Emma divide up her money into the five envelopes.



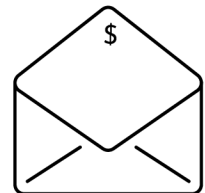
The bright **blue** envelope is for Savings. Put 25% of her money in the blue envelope.



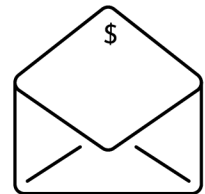
The **orange** envelope is her Personal Fund. She will save up for the bathrobe & slippers. Put 25% of her money in the orange envelope.



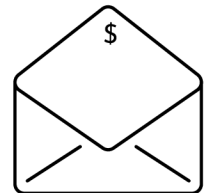
The **green** envelope is for her Business Expense fund. Put 25% of her money in the green envelope to budget for future business expenses.



The **yellow** envelope is for Donations. Emma budgets 10% of her money into this envelope to buy books for the kids at the community center. Put 10% in her envelope.

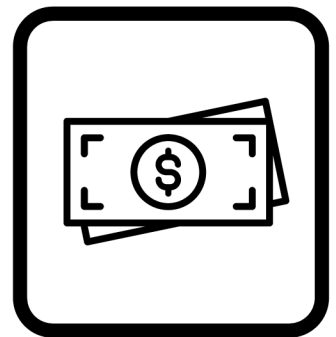
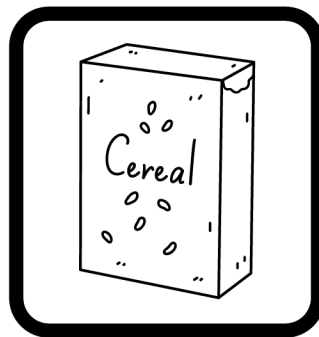
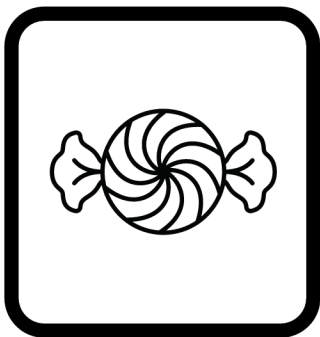
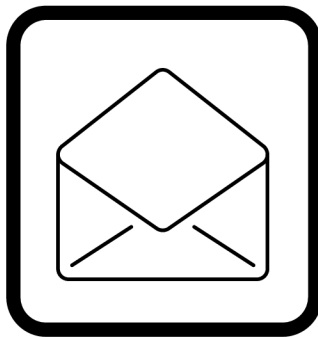
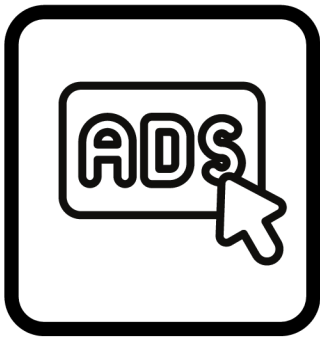
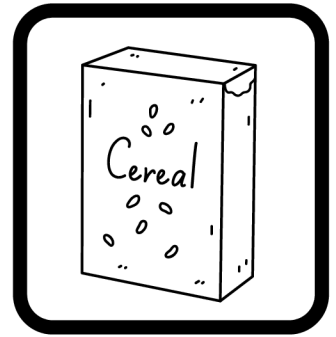
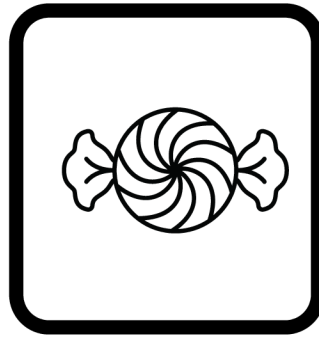
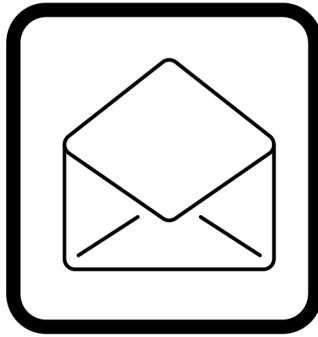
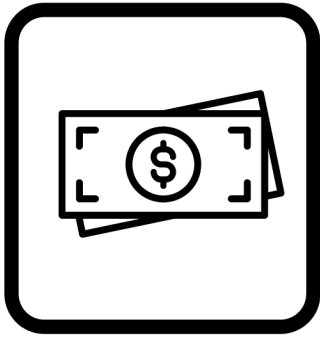


The **red** envelope is her long-term Savings account. She is saving money to go to college. Help her set aside 15% of her money in the red envelope.



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 - 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 Examples of little words: come, comic, came, rail, air, liar, arm, car, coal, lair, calm, more



- 6 Kids build their awareness about advertising. As your kid draws their own ad, encourage them to add elements that attract purchases.
- 7 Watch commercials with your kid. Then, have them write down the product being promoted in each commercial. Write down what the commercial is promising the consumer.
- 8 Help your kid think of alternatives to the promises on the previous page. How can they get what is being promised without buying that product?
- 9 Money Math: \$32.45, \$224.95, \$19.50, \$49.05, \$20.01
Total Saved: \$86.99

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. (Create your own art!) 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 \$18.38, $(30 - 18.38 =)$ \$11.62

14 Emma has \$11.62 (from previous page) Blue \$2.91, Orange \$2.91, Green \$2.91, Yellow \$1.16, Red \$1.74

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

Financial Literacy Standards in this packet include:

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

- Spending & Saving (5SS 1,3,5)
- Financial Decisions Making (5FD 1,2,3,4,5,12)

(2) NFEC (Grade 5):

- Accounts, Saving & Budgeting Standards:
Explain how money can grow over time and identify ways to maximize saving.

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