

## FREE MONEY LESSONS

### Financial Literacy K – 3<sup>rd</sup> grade Teaching Profit and Loss

Teaching profit and loss is one of the components for K – 3<sup>rd</sup> grade financial literacy training. Money is a tough concept for children. If they take money IN on a sale, they think that's all theirs! When they realize they have to take the cost to produce the items OUT of the income, this creates the profit – or money earned.

Pretend that Bella and Alexis have a lemonade and cookie stand to make money. Have your students calculate cost of "sale" items, the income from sold items, then subtract cost from income to understand profit. This exercise may need to be adjusted for the Kindergartners! Use just a portion to (maybe the cookies?) to show income and cost.

#### Student Worksheet:

1. Bella and Alexis added cookies to their lemonade stand.

They bought 3 bags of cookies. Each bag of cookies cost \$2.50.

Each bag of cookies contained 30 cookies.

Bella and Alexis sold every cookie for 25 cents each.

How much money did Bella and Alexis make on the cookie sales?

Calculate:

$3 \text{ (bags of cookies)} \times \$2.50 = \underline{\hspace{2cm}}$  = total cost to buy the cookies

$3 \text{ (bags of cookies)} \times 30 \text{ (cookies in each bag)} = \underline{\hspace{2cm}}$  = number of cookies to sell.

$\underline{\hspace{2cm}} \text{ (total number of cookies)} \times .25 \text{ (cost of each cookie)} = \underline{\hspace{2cm}}$  sales income

$\underline{\hspace{2cm}} \text{ (income)} - \underline{\hspace{2cm}} \text{ (cost to buy cookies)} = \underline{\hspace{2cm}}$  = profit on cookie sales.

2. If Bella and Alexis sold 50 cups of lemonade for .50 cents each, how much money would they make?  $\underline{\hspace{2cm}}$

If it cost \$10.00 to make the lemonade, how much profit did they make?

$\underline{\hspace{2cm}}$  If they split the money between them equally, how much did each girl make?

$\underline{\hspace{2cm}} \text{ (total profit / 2)}$

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**Princeton Review (Firm)**

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