

Name: _____ Date: _____

Shiny Silver: Super Saver Secrets for First Grade

Young economists solve 10 tricky money puzzles to design a dream toy store while balancing a limited piggy bank budget.

1. If you have \$10 to spend on a party, which choice shows you are synthesis-thinking to stay within your budget?

- A. Buying a \$12 cake because it looks delicious.
- B. Buying a \$5 cake and \$5 in balloons to reach exactly \$10.
- C. Waiting until you have \$20 so you don't have to choose.
- D. Borrowing \$2 from a friend to buy the \$12 cake.

2. True or False: If you save your allowance to buy a high-quality shovel for your gardening business, you are 'investing' in your work.

- A. True
- B. False

3. Sam wants a \$20 robot. He has \$10. If he saves \$2 a week, he is creating a _____ to reach his goal.

- A. Secret
- B. Savings Plan
- C. Trade-off
- D. Donation

4. Imagine you have \$5. You want a book (\$4) and a ball (\$4). Since you cannot have both, picking the book means the ball is your:

- A. Income
- B. Interest
- C. Opportunity Cost
- D. Credit

5. True or False: Using a credit card is the same as using a gift card because the money is already yours.

- A. True
- B. False

6. Maya earns \$5 for raking leaves. She puts \$1 in a 'Give' jar, \$2 in a 'Save' jar, and \$2 in a 'Spend' jar. This is an example of:

- A. Losing money
- B. Income Tax
- C. Balanced Budgeting
- D. Borrowing

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7. When you put your money in a bank, the bank sometimes pays you extra money called _____ for keeping it there.

- A. Taxes
- B. Interest
- C. Debt
- D. Bills

8. True or False: A 'Need' for your bedroom budget would be a bed, while a 'Want' would be a neon dragon sign.

- A. True
- B. False

9. If you open a lemonade stand, the money you spend on lemons and sugar is your _____.

- A. Profit
- B. Expense
- C. Savings
- D. Deposit

10. Why is it important to have an 'Emergency Fund' in your piggy bank?

- A. To buy candy whenever you are hungry.
- B. To have money if something breaks unexpectedly.
- C. Because the bank tells you to do it.
- D. To make sure your piggy bank is heavy.