

Name: _____ Date: _____

Outsmarting the Rainy Day: A Kindergarten Financial Strategy Challenge

Young economists weigh immediate gratification against long-term security by analyzing trade-offs and predicting the consequences of spending vs. saving in complex scenarios.

1. Imagine you have 5 tokens. You can buy a shiny sticker now, or wait until tomorrow to get a rare toy. If you choose the sticker, what are you giving up?

- A. The shiny sticker
- B. The chance to get the rare toy later
- C. Nothing at all
- D. The 5 tokens you already spent

2. If you spend all your allowance on candy today, you will still have money left to fix your broken bicycle tomorrow.

- A. True
- B. False

3. Sam puts money in a jar every week to buy a gift for a friend next month. This is an example of _____.

- A. Spending
- B. Earning
- C. Saving
- D. Borrowing

4. Why might a person choose to put their money in a bank instead of keeping it in a pocket?

- A. To make the money change colors
- B. So they can lose it faster
- C. To keep it safe and help it grow
- D. Because they don't like money

5. If you don't have enough money for a ball, but your friend lets you use their money if you promise to pay it back, you are _____.

- A. Investing
- B. Borrowing
- C. Selling
- D. Gifting

6. A 'Need' is something you must have to stay healthy, like water, while a 'Want' is something that is just fun to have.

- A. True
- B. False

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7. You have \$1. A juice box costs \$1 and a toy car costs \$1. You buy the juice because you are very thirsty. What was your 'Need' in this story?

- A. The toy car
- B. The \$1 bill
- C. The juice box
- D. The store

8. When you work hard raking leaves to get money, the money you receive is called _____.

- A. Tax
- B. Income
- C. Debt
- D. Loss

9. If you borrow a friend's crayon and break it, you have a 'debt' because you owe them a new crayon.

- A. True
- B. False

10. There are only two apples left at the store, but ten people want them. What will likely happen to the price of the apples?

- A. The price will go up
- B. The price will go down
- C. The apples will become free
- D. The price stays exactly the same