

Name: _____ Date: _____

Treasure Map to the Piggy Bank: 2nd Grade Money Management Quest

How do choices today change what you can buy tomorrow? Identify trade-offs and practice balancing a simple bedroom budget.

1. Leo wants a \$10 toy robot. He has \$6 in his jar. If he earns \$2 every week for chores, how many weeks must he wait to buy the robot?

- A. 1 week
- B. 2 weeks
- C. 4 weeks
- D. 10 weeks

2. A 'need' is something you must have to stay healthy and safe, like water or a warm coat.

- A. True
- B. False

3. When you put money in a ____ at a bank, the bank keeps it safe and sometimes adds a little extra money called interest.

- A. backpack
- B. savings account
- C. checkout line
- D. vending machine

4. Maya has \$5. She wants to buy a book for \$4 and a sticker for \$2. Why can't she buy both?

- A. The store is closed
- B. She doesn't like stickers
- C. The total cost is more than she has
- D. Books are only for libraries

5. If you spend all your birthday money on candy today, you are 'saving' for a new bike.

- A. True
- B. False

6. A ____ is a plan that helps you decide how much money you will spend and how much you will save.

- A. calendar
- B. receipt
- C. budget
- D. price tag

7. Which of these is an example of 'earning' income?

- A. Finding a penny on the sidewalk

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- B. Getting paid for raking leaves
- C. Winning a board game
- D. Borrowing a dollar from a friend

8. If you choose to buy an apple instead of a banana, the banana is your ____ because it is the thing you gave up.

- A. opportunity cost
- B. bank balance
- C. interest rate
- D. charity gift

9. Banks are safer places to keep lots of money than under a mattress.

- A. True
- B. False

10. Sam receives \$5 for his allowance. He gives \$1 to a food bank, puts \$2 in his savings jar, and uses \$2 to buy a snack. What is Sam doing?

- A. Losing his money
- B. Only spending
- C. Following a budget
- D. Being greedy