

Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Answer Key: Your Great Garden Harvest: A Pre-K Personal Finance Quest

Will you grow flowers or veggies? Decide how to use your limited seeds and space to solve our community's snack problem.

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**1. You have 3 seeds. If you plant all 3 seeds to make lunch for your friends today, how many seeds will you have left to plant for tomorrow's lunch?**

**Answer:** B) 0 seeds

Synthesis and reasoning: If we use all our resources (seeds) right now, we have nothing left for the future. This introduces the concept of scarcity and planning.

**2. If your toy box is full and you want to put a new teddy bear inside, you must \_\_\_\_\_ one old toy to make room.**

**Answer:** B) Remove

This requires the child to understand spatial and resource limits (opportunity cost). To get something new when space is limited, something else must go.

**3. True or False: If you help your neighbor pick up leaves and they give you a shiny coin, you have to spend it on candy right away.**

**Answer:** B) False

This addresses delayed gratification. Saving a reward for later is a choice that helps build wealth over time.

**4. Your class wants to buy a birdhouse that costs 5 stickers. You only have 2 stickers. What is a creative way to get the birdhouse?**

**Answer:** B) Wait and work more jobs to earn 3 more stickers

This requires synthesizing the idea of earning and saving to reach a specific financial goal.

**5. When we have a 'Needs' list and a 'Wants' list, we should always take care of our \_\_\_\_\_ first so we stay safe and healthy.**

**Answer:** C) Needs

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Prioritizing expenses is a complex reasoning task for preschoolers. Identifying that 'needs' (like food or shelter) come before 'wants' is the basis of budgeting.

**6. True or False: If you trade your apple for a friend's orange, you are being a little banker by exchanging things of value.**

**Answer:** A) True

This helps children understand that value isn't just in coins, but in items we trade (bartering). It's a foundational economic concept.

**7. You have one dollar. You can buy a small bubble wand now, OR save it to buy a big kite later. This choice is called a...**

**Answer:** B) Trade-off

Advanced synthesis: realizing that choosing one path means giving up another. This is the heart of personal finance decision-making.

**8. A piggy bank is a safe place to \_\_\_\_\_ our money so it doesn't get lost before we are ready to use it.**

**Answer:** D) Save

Using the specific term 'save' connects the action of putting money away with the financial concept of building a surplus.

**9. True or False: Using a library card to borrow a book is a way to enjoy something without having to spend your own money to buy it.**

**Answer:** A) True

This introduces the idea of communal resources and smart alternatives to spending, which is a sophisticated financial strategy.

**10. Imagine you are a baker. To make more bread to sell, you need to buy more flour. This is called:**

**Answer:** B) Investing in your business

In this advanced scenario, the child must synthesize how spending money can actually help earn more money later (investment).