



# Growing a Garden

## *Instruction Sheet*

Kick off spring with an interactive financial activity that teaches them about budgeting, saving and planning while encouraging them to spend time outdoors. Growing a Garden teaches children about working hard to reach their goals and how having a sound financial strategy can help them.

### **Game Set-Up:**

Materials needed:

- Growing a Garden activity sheet
- A pencil
- Play money
- Seed packets or small household items to represent seeds, tools or other items needed for a garden (e.g., small toys, pieces of paper)

Theme of the Activity:

- Explain to the children that with spring just around the corner, it's time to start planning their garden so that by the time summer comes, they will have plenty of fresh fruits, veggies and flowers to enjoy. Like many other aspects of life, planting a garden takes planning, budgeting and saving to be successful and enjoyable!

Before You Start

- Each kid starts with \$25 to spend on seeds, tools, etc.
- Make sure each kid has a Growing a Garden activity sheet to keep track of how much they are spending on items they need for their garden

### **Game Play**

Planning a Garden:

- On their Growing a Garden activity sheet, ask the kids to brainstorm and write down a list of items they will need to plant and grow a garden
- Savings Scavenger Hunt: Find items around the house they could use for their garden (seed packets, tools, gardening gloves, watering can, etc.). For each item they find, they earn an extra \$1 to spend on other items.
  - Have the kids list the household items they collected and how much money they have to spend. Then, have them make a new list of items they must purchase for their garden.



# Growing a Garden

*Instruction Sheet cont.*

## Garden Shop:

- Set up a “store” where the kids can spend their money
  - Seed packets: \$1 each
  - Tools: \$5 each
  - Other items: \$2 each
- Once they have purchased everything, have them fill out the Garden Budget to see how much money they spent and how much, if any, they have left over.

## Reflection/ Wrap-Up

- Questions:
  - Did they have any money left over?
  - Were they able to purchase everything they wanted for their garden with the money they had?
  - In what ways will spending money now for their garden save them money in the future?
  - What are the benefits of budgeting and planning for a garden?
- Discuss:
  - Achieving your goals, such as planting a garden, is more possible when you save money, budget and plan.
  - Without planning what items you’d like to purchase at the store or finding household items you already had to save and earn more money, you may not have been able to purchase everything you did for your garden.
  - Putting your money into a garden can be an investment. If you take care and tend to your garden, your seeds will grow into fruits, veggies, spices, flowers and more! You can now eat the food you’ve grown at home and save money at the grocery store. It’s a win-win!