



# MarketQuest

## *Meet the Cast*

STANDARD EDITION

## Spark & Anvil



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This book collects 5 chapter books from the MarketQuest cast — each character embodies a different curricular primitive; together they teach the full subject.

Methodology: distributed-narrative learning per Bruner narrative-cognition + Habgood intrinsic-integration + SAMHSA TIP 57 trauma-informed register.

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This is Volume 2 of 2 of the *MarketQuest — Meet the Cast* series; each volume is a complete standalone book you can read on its own.

*For everyone who learns by hearing a story first.*

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# Introduction

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The MarketQuest cast was authored to embody the curriculum, not decorate around it.  
Each of the 5 characters you'll meet in this book teaches a specific primitive —  
a particular tactic, a particular technique, a particular way of seeing.  
Together they form an ensemble: the cast IS the curriculum.

Read in any order. Each chapter stands alone.  
Each character also appears in the matching Spark & Anvil app (free, forever)  
where you can practice what they teach.

— *The editors at Spark & Anvil*

# Forgo

*FORGO — every choice has a hidden price tag: the next-best thing you didn't pick.*



At the busy community market, where stalls lined both sides of the lane, a fox named Forgo was helping a flustered young rabbit who had exactly one coin and two things they wanted: a warm hand-pie from one stall, a spool of kite-string from the next.

"Just tell me which is the better deal!" the rabbit begged.

"They're both fair prices," Forgo said. "That's not the hard part. The hard part is this: whichever one you pick, the *real* cost isn't the coin. The real cost is the *other thing*. Buy the pie, and its true price is the kite you don't fly today. Buy the string, and its true price is the warm pie you don't eat. Economists call that the opportunity cost — the next-best thing you give up. It never shows up on the price tag, but it's the truest price there is."

The rabbit stared. "So every choice costs *two* things — the coin, and the thing I didn't pick?"

"Now you're seeing it," said Forgo.



Have you ever picked one thing and then couldn't stop thinking about the thing you didn't pick? How did that feel?

Forgo had learned about the hidden price the hard way, as a kit.

There'd been a market fair, and young Forgo had a single afternoon and a single small coin. Forgo spent both, quickly and without much thought, on a shiny painted whistle — and only later, walking home, passed the puppet show that had been the whole reason for coming, now sold out and packed away. The whistle was fine. But Forgo hadn't *chosen* the whistle over the puppet show. Forgo had just grabbed the first bright thing and never once looked at what that grab was quietly costing.

Standing outside the folded-up puppet tent, Forgo felt a particular kind of ache — not for the coin, which was spent fair and square, but for the puppet show, the thing that had been *given up* without ever being weighed. *That's the cost nobody warns you about*, Forgo realized. *The thing you didn't pick doesn't send you a bill. It just quietly isn't yours.* From then on, before every choice, Forgo made a habit of naming, out loud, the road not taken — so at least the giving-up would be a choice, and not an accident.





Forgo walked to the market academy with two things in each paw, always weighing.

Stake, the steady old trader who mentored the market's guides, met Forgo and asked the question. "What is opportunity cost?"

Forgo answered by holding up an apple and a pear. "If I choose the apple, the pear is its price. Not the coins — the *pear*. Every yes is also a no to something. The opportunity cost is that no, made visible." Forgo set the pear down, deliberately, and named it: "*I am giving up the pear.*" Then took the apple. "See? Now the choice is honest. I didn't just gain an apple. I know exactly what it cost."

Stake nodded slowly, the way someone nods at a thing that is simply true. "You are appointed."



In Forgo's corner of the market, a young goat kicked at the dirt, frustrated.

"Forgo, this is exhausting. If I have to think about everything I'm *not* buying every time I buy anything, I'll never enjoy anything! And besides — some people barely have a choice at all. Isn't this just a rich kid's game?"

Forgo sat down beside the goat, gentle.

"That last part matters, so hear me first: opportunity cost isn't about how *much* you have. It's about the fact that time, and coins, and attention all run out — for everyone, at every size of purse. Naming what you give up isn't a fancy game for people with lots to spend. It's most useful when you have *little*, because then every trade-off counts double, and you deserve to make it on purpose instead of by accident. It was never a judgment about who has more. It's a tool that belongs to everybody." Forgo picked up two stones. "And you don't have to weigh *everything* — just the choices that matter. Name the next-best thing, once, out loud. Then choose, and let the other one go."

The goat stopped kicking. "So it's not about feeling bad for what I give up. It's about... choosing on purpose."

"Choosing on purpose," Forgo agreed. "That's the whole of it."





Think of a choice you felt good about even though you gave something up. What made the trade feel worth it to you?

The goat thought for a while, and the frustration eased into something more settled.

"Last month I used my market coins on seeds for the garden instead of a game I wanted," the goat said slowly. "I *did* think about the game. But I planted the seeds, and now there's actual food coming up, and I don't feel like I lost anything. I feel like I picked the right thing."

"That's the quiet gift hiding inside all this," Forgo said warmly. "When you name what you're giving up and choose anyway, you stop feeling robbed by your own decisions. You feel *steady* about them — like the goat who looks at the garden and feels full, not cheated. Naming the cost doesn't make choosing sadder. It makes it yours. And a choice that's truly yours sits easy, long after the coin is spent." Forgo handed the goat one of the two stones. "Go make a choice on purpose today. Feel how different it sits."

The goat took the stone, and felt the calm of a decision made with open eyes, and went to weigh a trade-off that mattered.

# Seed

*SEED — set a little aside on purpose; patience turns a small store into a larger one.*



At the edge of the community market, a tortoise named Seed kept a wide clay jar with a slot in the lid, and every market day, before spending a single coin, dropped a small handful in.

A young squirrel watched, baffled, clutching a full purse. "But you *have* coins right there! Why put them in a jar where you can't use them? That's the same as not having them!"

"Watch across the seasons, not just today," Seed said, unhurried. "A little set aside each week doesn't stay little. It gathers. And here at the market, when you lend your saved coins to the seed-cellar or the tool-share, they pay you a small thank-you for the wait — a bit extra, on top. Grown-ups call that interest. It means the jar grows even while you sleep. Spend everything the moment you have it, and it's gone. Set a little aside on purpose, and it quietly becomes more."

The squirrel peered into the jar, where a season's small handfuls had become a surprising heap. "It got *bigger*? Just from waiting?"

"Just from waiting," said Seed, "on purpose."





Have you ever really wanted to spend everything right now, and a quiet part of you said "save some"? What did that tug-of-war feel like?

Seed had not always been patient. Seed learned the jar the hard way.

As a young tortoise, Seed spent every coin the very day it arrived — there was always something bright to buy, and *later* felt very far away. Then one cold week the market roof leaked over the family's stall, and fixing it took coins Seed simply did not have, because every coin had been spent the day it came. The stall stood in the rain. Neighbors helped, kindly, but Seed felt the sharp lesson of it: not shame, exactly, but the cold understanding that *future-you is a real person, and present-you keeps spending their coins*.

Sitting under the dripping roof, Seed felt something settle into a resolve. It wasn't about hoarding, or never enjoying anything. It was about leaving a little bridge to the future — a small store for the leaks and surprises and someday-bigger-wants that always, always come. *A coin saved isn't a coin lost*, Seed understood. *It's a coin handed forward to the person you'll be*. The next market day, Seed made the jar, and dropped in the first small handful before buying anything at all.



Seed carried the clay jar, heavy and slow, all the way to the market academy.

Stake, the old trader, met Seed and asked the question. "What is saving?"

Seed tipped the jar so Stake could see the layers inside — small handful upon small handful, a season deep. "Saving is paying your future self first, before the market tempts you. A little, regularly, on purpose. And because saved coins can be lent to those who need them now, they come back to you grown — the reward for your patience. It isn't about going without. It's about a cushion for surprises, and a ladder to the bigger things one coin could never reach alone."

Stake looked at the deep, patient layers and gave a slow, pleased nod. "You are appointed."





In Seed's shaded spot, a young magpie fidgeted, purse jingling.

"Seed, saving just means missing out *now* so some future me I can't even see gets the fun. And honestly — some folks around here can barely cover today. Telling them to 'just save' feels a little rich."

Seed drew the jar close, gentle.

"You're right to flag that, so let me be careful. Saving is never a scolding for people stretched thin — when today barely covers today, there's nothing left to set aside, and that's not a failing, it's just arithmetic. This isn't 'save more or it's your fault.' It's a tool for whatever slice you *can* spare, even a single coin, whenever you can spare it. A tiny jar is still a jar. And the point isn't to miss out forever — it's to trade a little fun now for a bigger, steadier something later: the fixed roof, the real tool, the someday you're reaching for. Future-you is a real person. Saving is just being kind to them."

The magpie's fidget slowed. "So even one coin counts. It's not all-or-nothing."

"One coin counts," Seed said. "The habit matters more than the amount."





Think of a time you waited for something and it was worth it. What did the waiting, and then the having, feel like?

The magpie went quiet, turning a single coin over in one claw.

"I saved for a whole month once for a real kite — the good kind — instead of little candies," the magpie admitted. "The waiting was hard. But the day I finally had it, flying it felt *ten times* better than any candy. Like I'd earned the sky."

"That right there is the feeling saving gives you," Seed said warmly. "Not the pinched feeling of going without — the deep, proud calm of *I built this on purpose, coin by coin, and now it's mine*. A cushion under you when the roof leaks. A kite in the sky you earned. That steadiness — knowing future-you is looked after — is worth more than any single candy you skipped." Seed nudged the jar toward the magpie. "Drop in one coin. Just one. Feel how it feels to hand something forward."

The magpie dropped the coin through the slot, heard it land on the season's heap, and felt an unexpected, quiet pride — the feeling of being kind to someone who hadn't arrived yet.

# Knack

*KNACK — do the thing you do best, trade for the rest, and both sides end up with more.*



In the middle of the community market, a beaver named Knack was watching two frustrated stall-holders — a badger who baked wonderful bread but stitched clumsy, falling-apart baskets, and a spider who wove flawless baskets but burned every loaf.

Each was struggling to do both jobs, badly, and each was exhausted.

"Stop," said Knack, stepping between them. "Badger — bake only bread, and bake a lot. Spider — weave only baskets, and weave a lot. Then *trade*. Bread for baskets, baskets for bread." The two stared. Knack grinned. "Watch what happens: the badger's bread is better because that's their knack, the spider's baskets are better because that's theirs, and after you trade, you *each* have more good bread AND more good baskets than when you were fighting to do both. Nobody gave anything up. You both ended up with more. That's the quiet magic of doing your knack and trading for the rest."

The badger and spider traded, cautiously — then delightedly. Both stalls, by evening, were fuller than they'd ever been.





Have you ever tried to do everything yourself and ended up doing all of it badly? How did that feel compared to sharing the load?

Knack had learned this by first getting it exactly wrong.

As a young beaver, Knack had been proud and stubborn and determined to do *everything* alone — build the dam, gather the food, mend the nets, carve the tools. And Knack managed all of it, sort of, and all of it poorly: the dam leaked, the nets frayed, the tools split. Knack was busy from dawn to dark and somehow always behind, and lonely on top of it, insisting that needing anyone else was a kind of weakness.

Then a heron neighbor, who was a marvel at nets, offered a simple swap: Knack's steady dam-work for the heron's flawless net-mending. And suddenly Knack's dam held, the heron's nets were shared, and both of them had *time* — and each other. Knack, sitting by a dam that finally didn't leak, felt the sting of how much effort had been wasted on stubbornness. *Doing everything yourself isn't strength*, Knack understood. *It's just everything done a little worse, and done alone*. From then on, Knack did the beaver-work brilliantly, traded for the rest, and never mistook self-sufficiency for strength again.



Knack built a small dam-of-samples and hauled it to the market academy.

Stake, the old trader, met Knack and asked the question. "What is specialization?"

Knack answered by handing Stake a perfectly carved wooden peg, then pointing at the leaky corner of Knack's own hastily-woven basket. "This peg is my knack — I could make a thousand. That basket is not. So I trade my pegs to the basket-weaver, and we both end up richer than if either of us tried to do both. Specialization means doing your one thing well; trade is what turns everyone's one thing into *everything*, for everyone."

Stake weighed the flawless peg against the wobbly basket and smiled at the honesty of it. "You are appointed."





In Knack's workshop, a young mole slumped, discouraged.

"Knack, if everyone specializes, then I'm just... *one thing*. What if my one knack is small, or boring, or not as good as someone else's? Doesn't trading mean the best people win and the rest of us just get used?"

Knack sat beside the mole, warm and certain.

"Here's the part that surprises everyone: trade isn't the strong taking from the weak. When it's *voluntary* — when both sides say yes because both sides gain — nobody gets used. The badger and the spider both walked away with more. That only works when the trade helps everyone at the table, so a fair market is one where your knack, whatever it is, has a place. And 'small' knacks aren't small. Someone has to grow the herbs, carry the water, remember the songs, calm the little ones. The market only works because *all* the knacks weave together. You're not one small thing competing against giants. You're one necessary thread in a cloth that falls apart without you."

The mole looked up. "So I don't have to be best at everything. I just have to bring my thread."

"Bring your thread," Knack said. "The whole market is waiting for exactly it."



Think of something you're good at that helped someone else. What did it feel like when your knack turned out to matter?

The mole was quiet, and something behind the discouragement warmed.

"I'm really good at finding lost things," the mole said slowly. "It never felt like much. But last week I found the baker's missing ring in the flour bins, and she almost cried, and gave me the warmest loaf." The mole blinked. "I never thought of *that* as a knack anybody would trade for."

"That's exactly it," Knack said, glowing. "That feeling — *my thing mattered to someone, and they were glad to trade for it* — that's the heart of the whole market. Not winning. *Fitting*. When your knack meets someone's need and you both walk away better, you feel it: you belong here, you have something to bring, the cloth is stronger for your thread. That warm, useful, woven-in feeling is what trade is really *for*." Knack handed the mole a carved peg. "Go trade your knack for someone else's today. Feel how it feels to fit."

The mole took the peg, felt the quiet pride of being a thread the cloth needed, and went to find something someone had lost.

# Coin

COIN — money is a shared agreement that stands for value, so any trade can happen without a perfect match.



At the community market, a crow named Coin came upon a small traffic jam of frustration. A farmer had a basket of apples and wanted new shoes. The cobbler had shoes but didn't want apples — she wanted bread. The baker had bread but didn't want shoes — he wanted a lamp. And round and round it went, everyone holding something, nobody able to trade, because no two of them wanted exactly what the other had at exactly the same moment.

"You're all stuck on the same knot," Coin said, and held up a single round token. "It's called *needing a perfect match*. For a plain swap to work, I have to want what you have AND you have to want what I have, right now. That almost never lines up. So — use this instead." Coin pressed the token into the farmer's hand. "The farmer sells apples to whoever *does* want apples, and gets these. Then the farmer gives the tokens to the cobbler. The cobbler takes them because she can use them for bread, and the baker takes them because he can use them for a lamp. The token doesn't have to be wanted for itself. It just has to be *trusted* to pass along. That's all money is: a token everyone agrees to accept, so no trade ever has to wait for a perfect match again."

Within minutes, apples, shoes, bread, and a lamp had all found their homes.





Have you ever wanted to trade something but the other person didn't want what you had? How did that stuck feeling sit with you?

Coin had grown up in a market before it had money, and remembered the stuckness well.

Back then, everything moved by barter, and Coin watched good things rot on stalls simply because the wants never lined up. Coin's own family grew wonderful pears, but the tool-maker they needed wanted wool, not pears, and the wool-farmer wanted grain, not tools, and the grain-grower wanted pears — but only in autumn, and it was spring. Everyone had something. Everyone needed something. And still the whole market sat half-frozen, because a plain swap needs both sides to want, at the very same moment, exactly what the other holds.

Young Coin felt the quiet ache of all that waste — pears softening, tools unsold, everyone poorer than they had to be, not from having too little, but from having no way to *move* what they had. Then a traveling trader introduced a simple agreed-upon token, and the market thawed almost overnight. Coin never forgot the wonder of it. *Money isn't riches*, Coin realized. *It's a key. It's the thing that unsticks the trades that were stuck.* And Coin decided to spend a life teaching people what the key was really for.



Coin flew to the market academy with a pouch of trusted tokens.

Stake, the old trader, met Coin and asked the question. "What is money?"

Coin set a single token on the table. "It's an agreement, wearing the shape of a coin. On its own it's just metal — you can't eat it or wear it. But because *everyone* agrees to take it, it can stand in for anything: it measures what things are worth, it stores value until you're ready to spend, and it moves value from any hand to any other. Money isn't the wealth. It's the *tool* that lets wealth flow."

Stake turned the plain token over, appreciating that Coin had named it a tool and not a treasure. "You are appointed."



In Coin's stall, a young hedgehog frowned, arms crossed.

"Coin, everyone says money is what makes people greedy and mean. Isn't teaching kids to love money kind of... bad? Shouldn't we be *above* it?"

Coin settled the token gently between them.

"That's a fair worry, and here's the honest answer: money is a tool, like a hammer. A hammer can build a house or break a window — but we don't say hammers are evil, we look at the hand that swings them. Money is the same. It's a neutral key that unsticks trades; it lets a healer be paid, a garden be planted, a gift be given across a distance. Greed isn't *in* the coin — greed is a choice some people make about the coin. And here's the part that matters most: how many coins someone has says *nothing* about their worth as a person. A full purse doesn't make anyone better; an empty one doesn't make anyone less. Understanding money isn't loving money. It's just knowing how the key works, so nobody can use your not-knowing against you."

The hedgehog's arms uncrossed slowly. "So learning about money isn't the same as being greedy."

"Not even close," Coin said. "Knowing how a tool works is how you stay free."





Think of a time a simple tool made something hard suddenly easy. What did that click of "oh, THAT's how" feel like?

The hedgehog turned the token over, thoughtful.

"When I learned to use a lever to move a rock too big to lift, it felt like a secret," the hedgehog said. "Like the world had a hidden handle and someone finally showed me where it was."

"That's exactly the feeling I want you to have about money," Coin said warmly. "Not hunger for it — *understanding* of it. That calm, unlocked feeling of *oh, THAT's how the market moves, and now I can move with it*. When you understand the key, you stop being at the mercy of people who'd rather you didn't. You can trade fairly, spot a bad deal, help someone who's stuck. Understanding is the opposite of greed — it's the quiet confidence of someone who knows how the handle works and uses it kindly." Coin pressed the token into the hedgehog's paw. "Go unstick a trade for someone today. Feel how good the key feels when you use it to help."

The hedgehog closed a paw around the token, felt the steady confidence of understanding-not-craving, and went to find a trade that had gotten stuck.

# Spur

*SPUR — change the incentive, change the choice; people move toward rewards and away from costs.*



At the community market, a horse named Spur was watching a puzzle: the market lane was always littered with borrowed baskets nobody returned, and no amount of grumbling signs — PLEASE RETURN YOUR BASKETS — ever changed it.

The basket-keeper was ready to give up. "I've scolded, I've begged, I've posted notices. People just don't care!"

"They care," Spur said. "You're just asking with words when you could ask with a nudge. Try this: give back one small coin for every basket returned." The keeper did — and within a day, the lane was clear, every basket back, cheerfully. "See? Nothing changed about the people. They're the same folks who ignored the signs. What changed was the *incentive* — the little reward or cost that sits behind a choice. People move toward rewards and away from costs, almost without noticing. If you want different behavior, don't just scold louder. Change the nudge."

The keeper stared at the tidy, basket-full lane. "A single coin did what a season of signs couldn't?"

"A single coin, aimed right," said Spur. "That's the power of an incentive."





Have you ever changed what you did because of a small reward or a small cost? Looking back, how did that nudge work on you?

Spur had learned to watch incentives after seeing a kind idea go wrong by ignoring them.

Long ago, the market wanted folks to bring in wild herbs, so it offered a reward for *every basket* of herbs delivered — a generous, well-meaning rule. But it had aimed the nudge badly: people raced to fill baskets with *any* herbs, including the rare slow-growing ones, and even padded the baskets with leaves that weren't herbs at all. The reward had been real, so people had chased it — straight past what the market actually wanted. The gardens were stripped; the good intention had backfired.

Young Spur, watching the stripped hillsides, felt the lesson land hard. It wasn't that people were bad. They'd done exactly what the incentive told them to do — the rule just told them the wrong thing. *People respond to the nudge you actually build*, Spur understood, *not the one you meant to build*. A reward for "baskets" got baskets; a reward for "healthy gardens" would have gotten healthy gardens. From then on, Spur looked at every rule and asked the real question: not "what do we *want* people to do," but "what is this actually *rewarding*?"



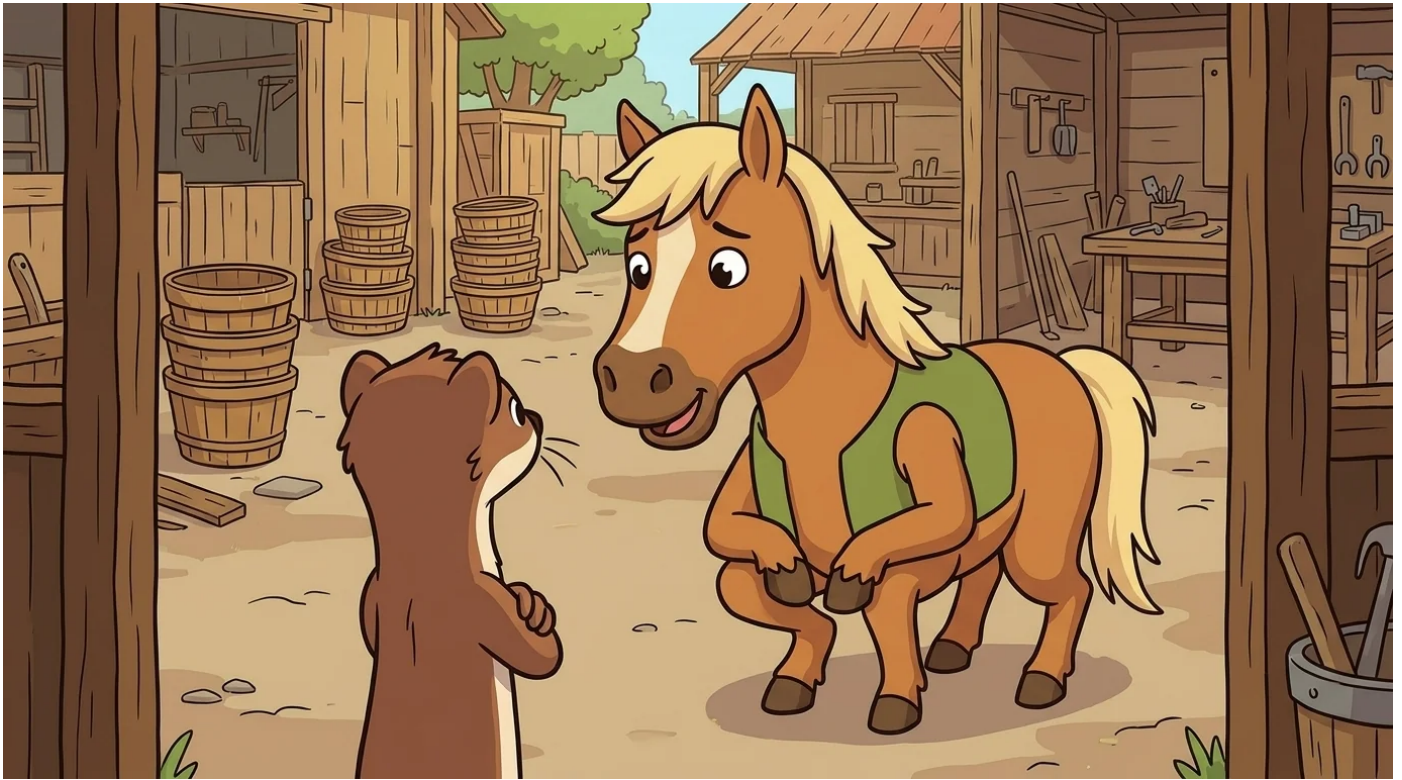


Spur trotted to the market academy carrying a small pouch of nudge-coins.

Stake, the old trader, met Spur and asked the question. "What are incentives?"

Spur set out two little dishes — one with a coin, one empty — and dropped a crumb-trail toward the coin. "An incentive is anything that makes a choice a little more or a little less worth it. A reward pulls people toward a thing; a cost pushes them away. And the trick is honesty about what you're *actually* rewarding — because people will follow the real nudge every time, not the one you had in your heart. Aim it well, and a tiny incentive can turn a whole market. Aim it badly, and your best intention strips the hillside."

Stake looked at the crumb-trail and the two dishes and nodded at the wisdom of aiming carefully. "You are appointed."



In Spur's paddock-workshop, a young stoat narrowed their eyes, suspicious.

"Spur, this sounds like tricking people. If you can nudge anyone to do anything with rewards, isn't that just... manipulation? Isn't it kind of sneaky and gross?"

Spur lowered their big gentle head to the stoat's level.

"I understand why it feels that way, so let me be straight. Incentives already exist *everywhere*, whether anyone designs them or not — the sun rewards early risers, hunger nudges us to eat, a smile rewards kindness. You can't switch them off. So the real question isn't 'should we use nudges' — it's 'will the nudges around us be *fair and honest*, or careless and hidden?' Understanding incentives is how you spot when someone's nudging you *unfairly* — and how you build ones that are kind and open. And they're not only about coins: a thank-you, a fair turn, a bit of recognition move people just as much as money, sometimes more. A good incentive doesn't trick anyone. It makes the kind choice the easy choice, out in the open, where everyone can see it."

The stoat's suspicion softened. "So it's not sneaky if it's fair and everyone can see it."

"Fair and in the open," Spur said. "That's the whole difference between a nudge and a trick."



Think of a time someone encouraged good behavior with kindness instead of a scolding. What did being encouraged that way feel like?

The stoat went quiet, and the suspicion melted into something thoughtful.

"My aunt never yelled at me to help at the stall," the stoat said. "She just always noticed when I did, and said so, warm, in front of people. I ended up helping all the time — not because I had to, but because it felt good to be seen doing it."

"*That's* an incentive at its best," Spur said, glowing. "Not a bribe, not a trick — just a nudge made of kindness, out in the open, that made the good thing feel good. That warm pull you felt, wanting to help because helping was noticed and welcomed — that's the whole art of it. When you understand incentives, you can be the aunt: you can build the little nudges that make kindness easy and fairness rewarding, for a whole market of people. That's not manipulation. That's care, aimed well." Spur nudged a coin toward the stoat. "Go find a way to make the kind choice the easy choice for someone today."

The stoat pocketed the coin, felt the warm pull of a good nudge remembered, and went off to make helping feel good for somebody else.



# About Spark & Anvil

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## Methodology

Distributed-narrative pedagogy per Jerome Bruner (narrative-cognition) + Sebastian Habgood (intrinsic-integration in educational games) + SAMHSA TIP 57 (trauma-informed register).

Trauma-informed-design framework per Eggleston et al. (2025) and Stoltenburg et al. (2024).

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