Money Code Breaker

Name _____ Date _____

Agents, we found a secret money tip! Use the code key: each number stands for a letter. Write the letter in the box under each number.

A	B	C	D	E	F	G	H	I	J	K	L	M
1	2	3	4	5	6	7	8	9	10	11	12	13
N	**O**	**P**	**Q**	**R**	**S**	**T**	**U**	**V**	**W**	**X**	**Y**	**Z**
14	15	16	17	18	19	20	21	22	23	24	25	26





SECRET MESSAGE 1

16	1	25		25	15	21	18	19	5	12	6

6	9	18	19	20



SECRET MESSAGE 2 · BONUS

19	13	1	12	12		3	15	9	14	19		1	4	4		21	16

Message 1 means _____

MY MONEY CHOICE

Write your own money tip in code for a friend. Put the numbers on top. Your friend writes the letters.

WealthWise KIDS

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The quick lesson (read aloud, about 1 minute)

> **Pay yourself first** means: when you get money, put some into savings *before* you spend any. If you wait to save whatever is left, there is usually nothing left. Message 2 is the other half of the secret: small coins add up.

Two teaching points

1. Save first, spend second.
2. Small amounts add up: $1 a week is $52 in a year. $2 a week is $104.

Answer key

Message 1: **PAY YOURSELF FIRST** (put money into savings before you spend). Message 2: **SMALL COINS ADD UP**.

10-minute run

1. Decode message 1 (4 min).
2. Partners explain it in their own words on the line.
3. Write a coded tip and swap with a friend.

Ask

"Why might saving first work better than saving what's left?"

Goal

Decode and explain "pay yourself first": save before you spend.

Take it further

Math check: if you saved $3 every week, how much would you have in a year? ($156)

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Saving**. Print double-sided: the activity on the front, this teaching side on the back.

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