15-PUZZLE PACK

Money Smarts — 15-Puzzle Pack

15 mixed financial-literacy puzzles in one download — word searches, scrambles, cryptograms, and fill-ins about saving, investing, and smart money habits

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PUZZLE 1 OF 15 · WORD SEARCH

Stock Market Terms

M	S	H	A	R	E	H	O	L	D	E	R	N	X	P
C	K	R	E	K	W	J	Y	B	Y	U	S	F	T	V
Q	E	Q	X	W	F	N	O	Q	U	F	T	D	B	Y
H	G	L	S	E	C	T	O	R	F	L	O	V	L	C
K	N	V	A	L	U	A	T	I	O	N	L	I	U	E
U	F	D	O	U	B	I	Q	Y	D	A	C	C	E	R
Q	P	R	D	S	L	H	I	S	S	I	A	L	C	A
H	S	X	E	P	F	J	M	S	C	R	P	E	H	L
O	P	E	N	I	N	G	B	E	L	L	I	N	I	L
G	Y	A	H	P	W	P	X	W	M	J	T	Y	P	Y
Q	X	J	E	C	I	Y	B	V	W	O	A	R	K	C
Z	V	O	L	A	T	I	L	I	T	Y	L	S	P	R
X	P	E	X	C	H	A	N	G	E	I	L	S	Y	X
V	G	J	H	J	M	U	D	T	R	A	D	E	R	M
O	C	L	B	D	S	B	E	A	R	T	Q	B	E	N

Word List

OPENINGBELL
SHAREHOLDER
VOLATILITY
VALUATION
EXCHANGE
BLUECHIP
CAPITAL
TRADER
SECTOR
RALLY
BULL
BEAR

PUZZLE 2 OF 15 · WORD SCRAMBLE

Money & Finance

Unscramble each word below.

	Scrambled	Your Answer
1.	ANEYMTP	_____
2.	CENIVOI	_____
3.	ENFRDU	_____
4.	TAGOGEMR	_____
5.	NNARCUIES	_____
6.	OPISNNE	_____
7.	RIEEERNMTT	_____
8.	ASTES	_____
9.	IBATLIILY	_____
10.	TWEHTRON	_____
11.	NALINFIOT	_____
12.	KBOHCKCOE	_____

PUZZLE 3 OF 15 · CRYPTOGRAM

A Saving Habit

Decode the phrase below. Each letter stands for a different letter.

M	G	J	U	H	O	G	T	U	V	V	T	S

S	G	D	W	X	S	S	I	G	A	A	M	P	N

V	Q	G	T	Q	V

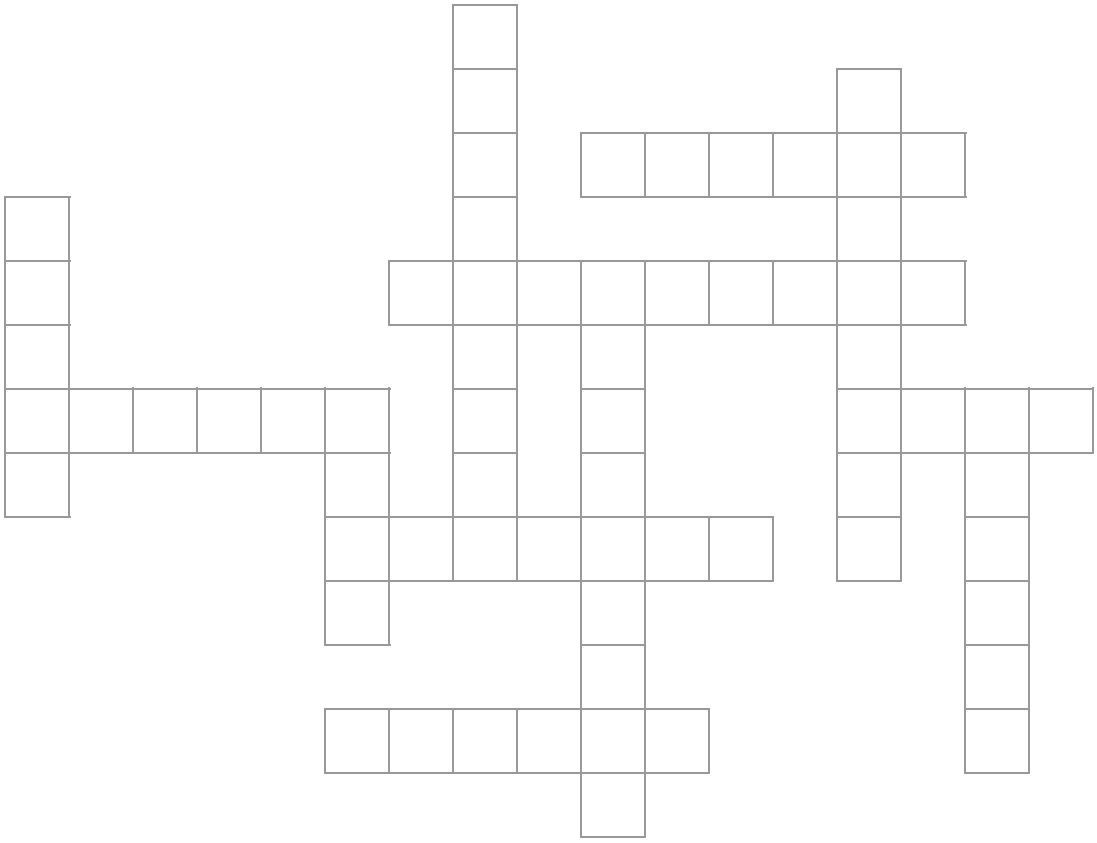
Hints:

I = K **S** = E **U** = I

PUZZLE 4 OF 15 · WORD FILL-IN

Personal Finance

Fill in the grid using the word list below. Words read across and down.



Word List

4 letters: DEBT, RENT

5 letters: BILLS

6 letters: BORROW, CHORES, LENDER, PAYDAY

7 letters: NESTEGG

8 letters: RAINYDAY

9 letters: GROCERIES, PIGGYBANK, UTILITIES

PUZZLE 5 OF 15 · WORD SEARCH

Banking Basics

E	T	B	I	J	Y	C	H	E	C	K	I	N	G	T
Y	I	R	Z	T	V	A	U	L	T	X	O	S	M	V
G	N	A	H	H	U	Y	R	P	O	E	F	J	T	O
U	T	N	K	S	A	V	I	N	G	S	I	R	A	D
W	E	C	T	E	F	K	U	Y	S	L	I	C	E	P
K	R	H	K	V	F	Y	A	P	U	J	C	P	S	B
Y	E	R	A	G	B	W	H	R	X	O	O	W	T	T
J	S	N	A	P	A	K	M	Z	U	S	I	R	A	E
I	T	I	N	D	L	X	Z	N	I	T	A	K	T	L
W	H	K	X	Z	A	L	T	T	H	N	O	U	E	L
T	M	T	K	V	N	Q	D	D	S	T	Q	C	M	E
G	X	H	W	X	C	K	R	F	N	T	K	X	E	R
R	U	R	M	F	E	A	E	P	T	M	S	L	N	N
K	B	I	C	A	W	R	A	N	F	O	U	E	T	P
Q	I	X	I	M	G	T	R	I	Z	O	F	S	E	F

Word List

STATEMENT
CHECKING
SAVINGS
WITHDRAW
DEPOSIT
TELLER
INTEREST
BALANCE
BRANCH
TRANSFER
ACCOUNT
VAULT

PUZZLE 6 OF 15 · WORD SCRAMBLE

Smart Spending

Unscramble each word below.

	Scrambled	Your Answer
1.	UGEDBT	_____
2.	PEMOACR	_____
3.	UTOCSDNI	_____
4.	ARGBINA	_____
5.	PTIRCEE	_____
6.	NCOPOU	_____
7.	PCREI	_____
8.	UVALE	_____
9.	DESEN	_____
10.	ATWNS	_____
11.	NSVAIG	_____
12.	PNAL	_____

PUZZLE 7 OF 15 · CRYPTOGRAM

Budget Wisdom

Decode the phrase below. Each letter stands for a different letter.

F		J	L	S	W	H	Q		Q	H	A	A	Y		X	I	L	Z

T	I	E	H	X		P	N	H	Z	H		Q	I		W	I		

Hints:

`T = M` `L = U` `I = O`

PUZZLE 8 OF 15 · WORD SEARCH

Saving & Goals

H	U	U	D	G	C	H	A	B	B	J	C	C	B	Z
O	V	A	O	O	B	B	W	Z	S	I	Y	C	U	C
S	S	U	J	X	B	W	D	N	Q	N	H	M	H	T
D	K	D	D	Y	L	H	D	I	N	T	X	H	A	G
B	E	S	E	Y	I	Q	H	V	U	E	J	C	B	R
D	P	P	W	H	L	X	C	I	I	R	E	U	I	O
W	R	M	O	T	Y	Q	S	Z	V	E	F	E	T	W
X	O	B	C	S	G	W	J	E	Z	S	U	G	L	T
S	G	C	C	H	I	O	V	W	P	T	T	C	E	H
A	R	V	X	A	O	T	V	B	M	B	U	S	Z	R
V	E	C	F	Y	B	G	O	A	L	D	R	P	G	E
I	S	E	M	E	R	G	E	N	C	Y	E	D	F	C
N	S	L	P	L	A	N	Y	D	J	N	H	S	B	W
G	M	N	B	G	E	R	J	W	T	A	R	G	E	T
S	J	X	E	K	X	P	A	T	I	E	N	C	E	L

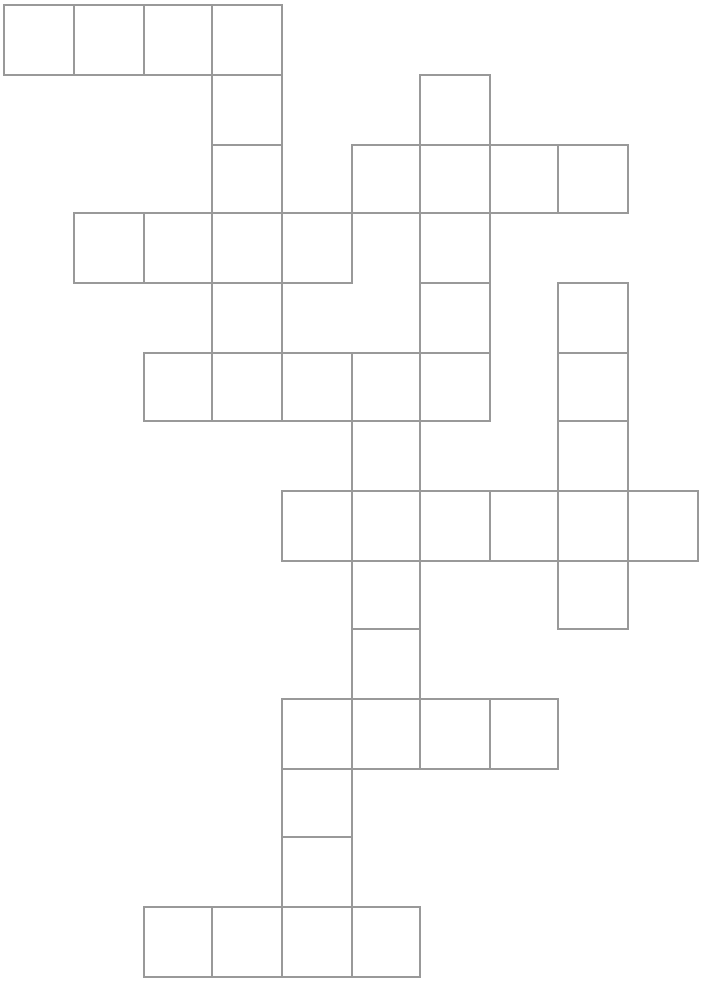
Word List

EMERGENCY
SAVINGS
GROWTH
PROGRESS
DEPOSIT
HABIT
PATIENCE
TARGET
GOAL
INTEREST
FUTURE
PLAN

PUZZLE 9 OF 15 · WORD FILL-IN

Currency Words

Fill in the grid using the word list below. Words read across and down.



Word List

4 letters:	BANK, BILL, CASH, CENT, COIN, FUND
5 letters:	MONEY, PRICE, VALUE
6 letters:	CHANGE, DOLLAR, WALLET

PUZZLE 10 OF 15 · WORD SCRAMBLE

Earning Money

Unscramble each word below.

	Scrambled	Your Answer
1.	EIMCNO	
2.	RSYALA	
3.	EAWG	
4.	HKYCACEP	
5.	RAEN	
6.	UOSNB	
7.	FRTPOI	
8.	PIST	
9.	OLCNLAEAW	
10.	KWRO	
11.	BOJ	
12.	OYHRUL	

PUZZLE 11 OF 15 · WORD SEARCH

Investing Words

H	V	R	W	T	F	L	O	N	G	T	E	R	M	Q
X	G	R	O	W	T	H	M	D	K	N	A	D	I	O
E	A	P	F	S	T	O	C	K	I	P	L	R	X	M
E	H	M	A	R	K	E	T	B	A	B	Y	I	Q	Z
W	Y	J	R	M	D	G	K	T	O	E	U	X	A	O
D	N	P	W	M	T	H	I	L	J	N	X	E	I	J
C	P	X	K	X	U	E	Z	S	M	S	D	D	H	V
D	W	O	T	C	N	T	H	Z	K	C	I	D	K	K
I	W	D	R	C	Q	A	U	K	X	V	T	A	N	R
V	Z	N	E	T	R	I	P	A	E	E	O	X	Y	E
I	Y	S	H	E	F	Z	P	R	L	G	Y	G	G	T
D	B	K	I	Z	G	O	S	I	R	F	Z	M	Q	U
E	R	E	T	E	G	I	L	T	M	K	U	O	W	R
N	K	B	B	W	F	G	P	I	U	N	U	N	H	N
D	R	K	G	Y	V	H	K	U	O	V	I	E	D	C

Word List

MUTUALFUND
PORTFOLIO
DIVERSIFY
DIVIDEND
PATIENCE
LONGTERM
RETURN
GROWTH
MARKET
STOCK
SHARE
BOND

PUZZLE 12 OF 15 · CRYPTOGRAM

The Saver's Rule

Decode the phrase below. Each letter stands for a different letter.

K	F	Z	B	Q		O	Z	K	K		H	C	W	B		J	U	E
Z	W	V	B		W	B	Q		K	W	T	Z		H	C	Z		
V	Z	K	H															

Hints:

`W` = A `C` = H `O` = L

PUZZLE 13 OF 15 · WORD SEARCH

Around the Economy

F	G	R	N	V	Z	X	N	S	S	R	T	E	M	H
R	T	E	O	C	C	Y	X	B	Z	I	S	Y	O	P
N	G	X	F	K	T	N	F	U	I	M	L	Z	I	R
Z	M	P	E	S	H	I	G	S	I	P	E	X	D	O
U	U	O	D	A	V	O	B	I	N	O	C	Y	Q	D
T	D	R	E	E	O	T	N	N	D	R	O	O	X	U
E	N	T	T	D	M	N	G	E	U	T	N	D	Y	C
J	X	O	S	L	C	A	G	S	S	X	O	M	Q	E
T	H	G	O	O	T	M	N	S	T	O	M	A	I	A
R	Z	M	P	K	I	A	S	D	R	S	Y	R	N	S
D	C	O	N	S	U	M	E	R	Y	R	N	K	V	P
Y	T	J	N	B	N	C	U	N	V	V	J	E	P	F
B	M	S	U	J	T	R	A	D	E	P	X	T	T	F
N	N	L	Q	M	S	U	P	P	L	Y	U	A	J	W
L	H	Q	D	T	U	I	H	F	W	D	W	Y	I	L

Word List

BUSINESS
CONSUMER
INDUSTRY
ECONOMY
PRODUCE
SUPPLY
DEMAND
MARKET
EXPORT
IMPORT
TRADE
GOODS

PUZZLE 14 OF 15 · WORD SCRAMBLE

Money Goals

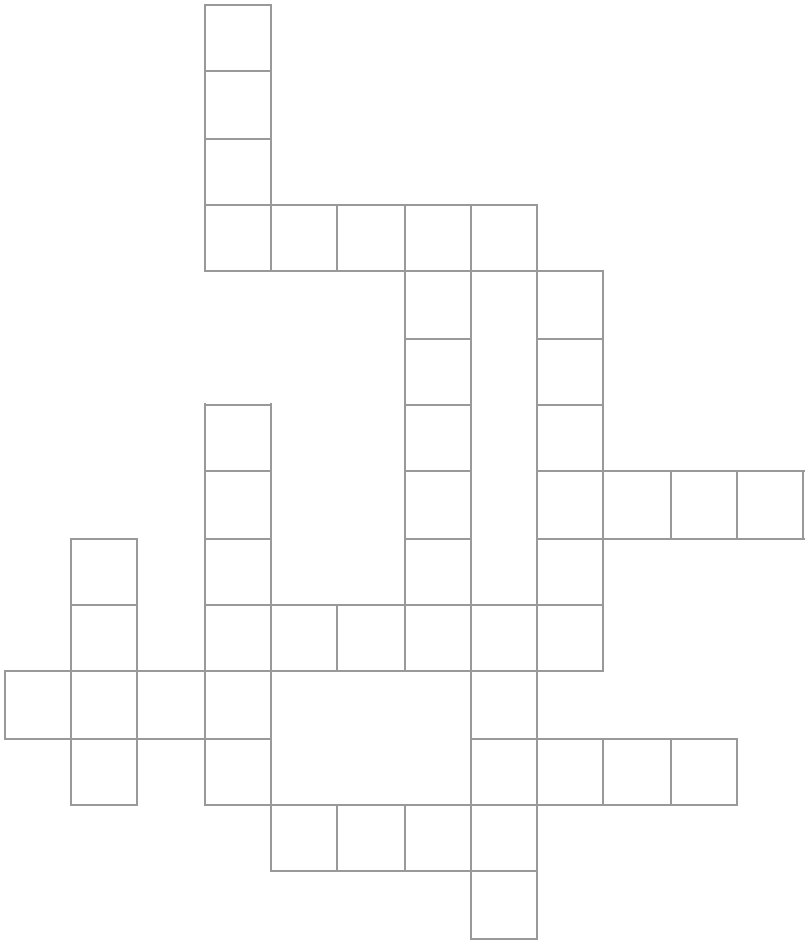
Unscramble each word below.

	Scrambled	Your Answer
1.	VSEA	_____
2.	LOAG	_____
3.	LNAP	_____
4.	DUGTBE	_____
5.	ETVSNI	_____
6.	OGRW	_____
7.	ETRUUF	_____
8.	TBAHI	_____
9.	TEAPNTI	_____
10.	AYDSTE	_____
11.	SMRTA	_____
12.	UVEAL	_____

PUZZLE 15 OF 15 · WORD FILL-IN

Smart Money Habits

Fill in the grid using the word list below. Words read across and down.



Word List

4 letters:	EARN, GIVE, GOAL, PLAN, SAVE, WAIT
5 letters:	SPEND, TRACK
6 letters:	BUDGET, INVEST, REVIEW
7 letters:	COMPARE

ANSWER KEY · PUZZLE 1 OF 15

Stock Market Terms

Word Search — Answers

M	**S**	**H**	**A**	**R**	**E**	**H**	**O**	**L**	**D**	**E**	**R**	N	X	P
C	K	R	E	K	W	J	Y	**B**	Y	U	S	F	T	V
Q	E	Q	X	W	F	N	O	Q	**U**	F	T	D	**B**	Y
H	G	L	**S**	**E**	**C**	**T**	**O**	**R**	F	**L**	O	V	**L**	C
K	N	**V**	**A**	**L**	**U**	**A**	**T**	**I**	**O**	**N**	**L**	I	**U**	E
U	F	D	O	U	B	I	Q	Y	D	A	**C**	C	**E**	**R**
Q	P	R	D	S	L	H	I	S	S	I	**A**	L	**C**	**A**
H	S	X	E	P	F	J	M	S	C	R	**P**	E	**H**	**L**
O	**P**	**E**	**N**	**I**	**N**	**G**	**B**	**E**	**L**	**L**	**I**	N	**I**	**L**
G	Y	A	H	P	W	P	X	W	M	J	**T**	Y	**P**	**Y**
Q	X	J	E	C	I	Y	B	V	W	O	**A**	R	K	C
Z	**V**	**O**	**L**	**A**	**T**	**I**	**L**	**I**	**T**	**Y**	**L**	S	P	R
X	P	**E**	**X**	**C**	**H**	**A**	**N**	**G**	**E**	I	L	S	Y	X
V	G	J	H	J	M	U	D	**T**	**R**	**A**	**D**	**E**	**R**	M
O	C	L	B	D	S	**B**	**E**	**A**	**R**	T	Q	B	E	N

ANSWER KEY · PUZZLE 2 OF 15

Money & Finance

Word Scramble — Answers

1.	~~ANEYMTP~~	→ **PAYMENT**
2.	~~CENIVOI~~	→ **INVOICE**
3.	~~ENFRDU~~	→ **REFUND**
4.	~~TAGOGEMR~~	→ **MORTGAGE**
5.	~~NNARCUIES~~	→ **INSURANCE**
6.	~~OPISNNE~~	→ **PENSION**
7.	~~RIEEERNMTT~~	→ **RETIREMENT**
8.	~~ASTES~~	→ **ASSET**
9.	~~IBATLIILY~~	→ **LIABILITY**
10.	~~TWEHTRON~~	→ **NETWORTH**
11.	~~NALINFIOT~~	→ **INFLATION**
12.	~~KBOHCKCOE~~	→ **CHECKBOOK**

ANSWER KEY · PUZZLE 3 OF 15

A Saving Habit

Cryptogram — Answers

S	A	V	I	N	G		A		L	I	T	T	L	E
M	G	J	U	H	O		G		T	U	V	V	T	S

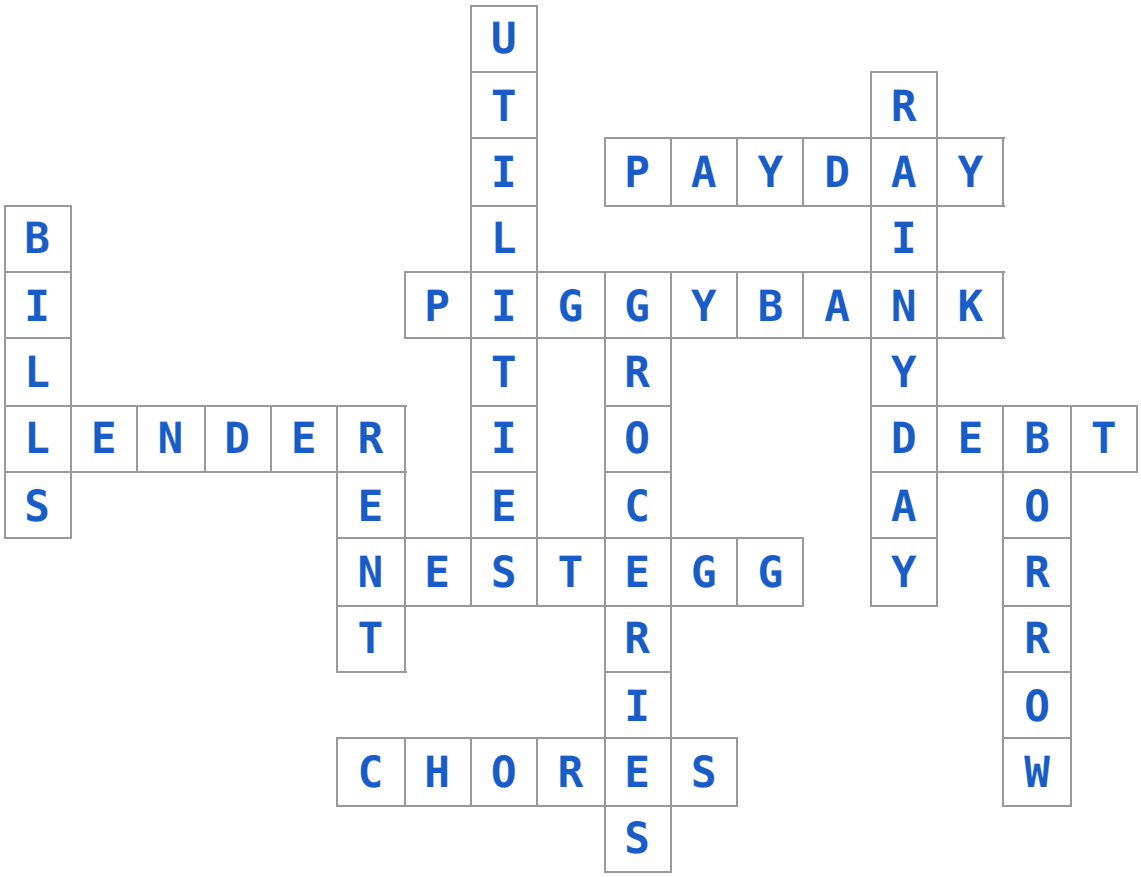
E	A	C	H		W	E	E	K		A	D	D	S		U	P
S	G	D	W		X	S	S	I		G	A	A	M		P	N

T	O		A		L	O	T
V	Q		G		T	Q	V

ANSWER KEY · PUZZLE 4 OF 15

Personal Finance

Word Fill-In — Answers



ANSWER KEY · PUZZLE 5 OF 15

Banking Basics

Word Search — Answers

E	T	B	I	J	Y	C	H	E	C	K	I	N	G	T
Y	I	R	Z	T	V	A	U	L	T	X	O	S	M	V
G	N	A	H	H	U	Y	R	P	O	E	F	J	T	O
U	T	N	K	S	A	V	I	N	G	S	I	R	A	D
W	E	C	T	E	F	K	U	Y	S	L	I	C	E	P
K	R	H	K	V	F	Y	A	P	U	J	C	P	S	B
Y	E	R	A	G	B	W	H	R	X	O	O	W	T	T
J	S	N	A	P	A	K	M	Z	U	S	I	R	A	E
I	T	I	N	D	L	X	Z	N	I	T	A	K	T	L
W	H	K	X	Z	A	L	T	T	H	N	O	U	E	L
T	M	T	K	V	N	Q	D	D	S	T	Q	C	M	E
G	X	H	W	X	C	K	R	F	N	T	K	X	E	R
R	U	R	M	F	E	A	E	P	T	M	S	L	N	N
K	B	I	C	A	W	R	A	N	F	O	U	E	T	P
Q	I	X	I	M	G	T	R	I	Z	O	F	S	E	F

ANSWER KEY · PUZZLE 6 OF 15

Smart Spending

Word Scramble — Answers

1.	~~UGEDBT~~	→ **BUDGET**
2.	~~PEMOACR~~	→ **COMPARE**
3.	~~UTOCSDNI~~	→ **DISCOUNT**
4.	~~ARGBINA~~	→ **BARGAIN**
5.	~~PTIRCEE~~	→ **RECEIPT**
6.	~~NCOPOU~~	→ **COUPON**
7.	~~PCREI~~	→ **PRICE**
8.	~~UVALE~~	→ **VALUE**
9.	~~DESEN~~	→ **NEEDS**
10.	~~ATWNS~~	→ **WANTS**
11.	~~NSVAIG~~	→ **SAVING**
12.	~~PNAL~~	→ **PLAN**

ANSWER KEY · PUZZLE 7 OF 15

Budget Wisdom

Cryptogram — Answers

A	B	U	D	G	E	T		T	E	L	L	S		Y	O	U	R
F	J	L	S	W	H	Q		Q	H	A	A	Y		X	I	L	Z

M	O	N	E	Y		W	H	E	R	E		T	O		G	O
T	I	E	H	X		P	N	H	Z	H		Q	I		W	I

ANSWER KEY · PUZZLE 8 OF 15

Saving & Goals

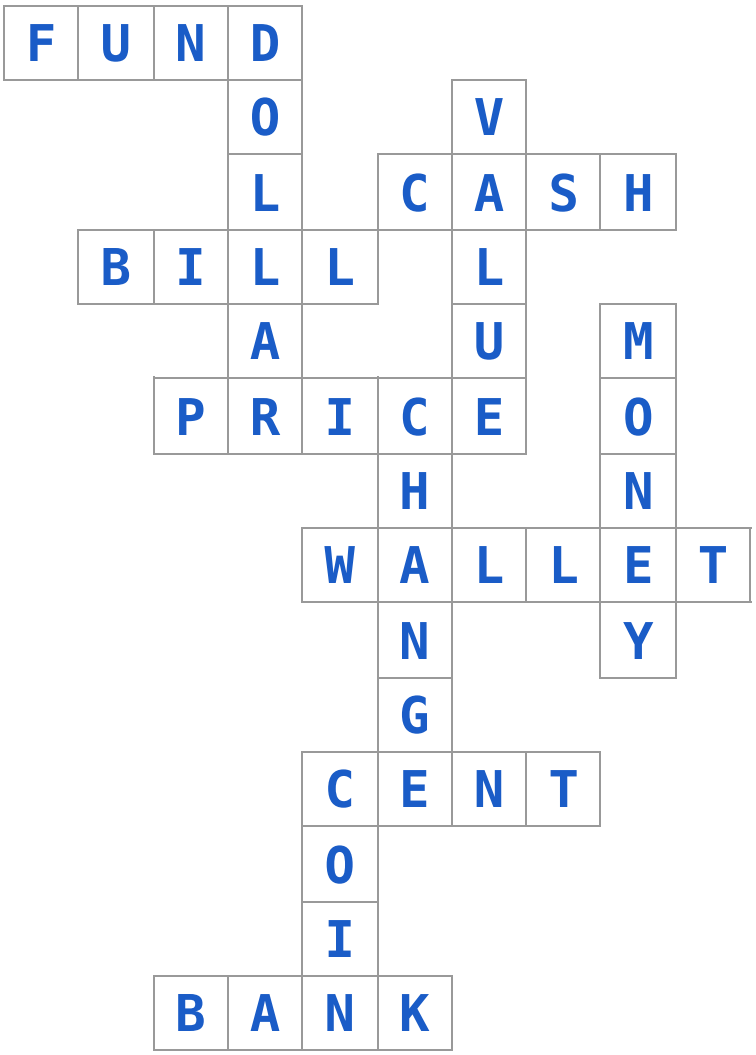
Word Search — Answers

H	U	U	D	G	C	H	A	B	B	J	C	C	B	Z
O	V	A	O	O	B	B	W	Z	S	**I**	Y	C	U	C
S	S	U	J	X	B	W	D	N	Q	**N**	H	M	**H**	T
D	K	D	D	Y	L	H	D	I	N	**T**	X	H	**A**	**G**
B	**E**	S	E	Y	I	Q	H	V	U	**E**	J	C	**B**	**R**
D	**P**	**P**	W	H	L	X	C	I	I	**R**	E	U	**I**	**O**
W	**R**	M	**O**	T	Y	Q	S	Z	V	**E**	**F**	E	**T**	**W**
X	**O**	B	C	**S**	G	W	J	E	Z	**S**	**U**	G	L	**T**
S	**G**	C	C	H	**I**	O	V	W	P	**T**	**T**	C	E	**H**
A	**R**	V	X	A	O	**T**	V	B	M	B	**U**	S	Z	R
V	**E**	C	F	Y	B	**G**	**O**	**A**	**L**	D	**R**	P	G	E
I	**S**	**E**	**M**	**E**	**R**	**G**	**E**	**N**	**C**	**Y**	**E**	D	F	C
N	**S**	L	**P**	**L**	**A**	**N**	Y	D	J	N	H	S	B	W
G	M	N	B	G	E	R	J	W	**T**	**A**	**R**	**G**	**E**	**T**
S	J	X	E	K	X	**P**	**A**	**T**	**I**	**E**	**N**	**C**	**E**	L

ANSWER KEY · PUZZLE 9 OF 15

Currency Words

Word Fill-In — Answers



ANSWER KEY · PUZZLE 10 OF 15

Earning Money

Word Scramble — Answers

1.	~~EIMCNO~~	→ **INCOME**
2.	~~RSYALA~~	→ **SALARY**
3.	~~EAWG~~	→ **WAGE**
4.	~~HKYCACEP~~	→ **PAYCHECK**
5.	~~RAEN~~	→ **EARN**
6.	~~UOSNB~~	→ **BONUS**
7.	~~FRTPOI~~	→ **PROFIT**
8.	~~PIST~~	→ **TIPS**
9.	~~OLCNLAEAW~~	→ **ALLOWANCE**
10.	~~KWRO~~	→ **WORK**
11.	~~BOJ~~	→ **JOB**
12.	~~OYHRUL~~	→ **HOURLY**

ANSWER KEY · PUZZLE 11 OF 15

Investing Words

Word Search — Answers

H	V	R	W	T	F	**L**	**O**	**N**	**G**	**T**	**E**	**R**	**M**	Q
X	**G**	**R**	**O**	**W**	**T**	**H**	M	D	K	N	A	D	I	O
E	A	P	F	**S**	**T**	**O**	**C**	**K**	I	**P**	L	R	X	M
E	H	**M**	**A**	**R**	**K**	**E**	**T**	**B**	**A**	B	Y	I	Q	Z
W	Y	J	R	M	D	G	K	**T**	**O**	E	U	X	A	O
D	N	P	W	**M**	T	H	**I**	L	J	**N**	X	E	I	J
C	**P**	X	K	X	**U**	**E**	Z	**S**	M	S	**D**	**D**	H	V
D	W	**O**	T	C	**N**	**T**	**H**	Z	K	C	**I**	D	K	K
I	W	D	**R**	**C**	Q	**A**	**U**	K	X	**V**	T	A	N	**R**
V	Z	N	**E**	**T**	**R**	I	P	**A**	**E**	E	O	X	Y	**E**
I	Y	S	H	**E**	**F**	Z	P	**R**	**L**	G	Y	G	G	**T**
D	B	K	I	Z	G	**O**	**S**	I	R	**F**	Z	M	Q	**U**
E	R	E	T	E	G	**I**	**L**	T	M	K	**U**	O	W	**R**
N	K	B	B	W	**F**	G	P	**I**	U	N	U	**N**	H	**N**
D	R	K	G	**Y**	V	H	K	U	**O**	V	I	E	**D**	C

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The Saver's Rule

Cryptogram — Answers

S	P	E	N	D		L	E	S	S		T	H	A	N		Y	O	U
K	F	Z	B	Q		O	Z	K	K		H	C	W	B		J	U	E

E	A	R	N		A	N	D		S	A	V	E		T	H	E
Z	W	V	B		W	B	Q		K	W	T	Z		H	C	Z

R	E	S	T
V	Z	K	H

ANSWER KEY · PUZZLE 13 OF 15

Around the Economy

Word Search — Answers

F	G	R	N	V	Z	X	N	S	S	R	T	E	M	H
R	T	**E**	O	C	C	Y	X	**B**	Z	**I**	S	Y	O	**P**
N	G	**X**	F	K	T	N	F	**U**	I	**M**	L	Z	I	**R**
Z	M	**P**	E	S	H	I	**G**	**S**	**I**	**P**	**E**	X	D	**O**
U	U	**O**	**D**	A	V	**O**	B	**I**	**N**	**O**	**C**	Y	Q	**D**
T	D	**R**	E	**E**	**O**	T	N	**N**	**D**	**R**	**O**	O	X	**U**
E	N	**T**	T	**D**	**M**	N	G	**E**	**U**	**T**	**N**	D	Y	**C**
J	X	O	**S**	L	C	**A**	G	**S**	**S**	X	**O**	**M**	Q	**E**
T	H	G	O	O	T	M	**N**	**S**	**T**	O	**M**	**A**	I	A
R	Z	M	P	K	I	A	S	**D**	**R**	S	**Y**	**R**	N	S
D	**C**	**O**	**N**	**S**	**U**	**M**	**E**	**R**	**Y**	R	N	**K**	V	P
Y	T	J	N	B	N	C	U	N	V	V	J	**E**	P	F
B	M	S	U	J	**T**	**R**	**A**	**D**	**E**	P	X	**T**	T	F
N	N	L	Q	M	**S**	**U**	**P**	**P**	**L**	**Y**	U	A	J	W
L	H	Q	D	T	U	I	H	F	W	D	W	Y	I	L

ANSWER KEY · PUZZLE 14 OF 15

Money Goals

Word Scramble — Answers

1.	~~VSEA~~	→ **SAVE**
2.	~~LOAG~~	→ **GOAL**
3.	~~LNAP~~	→ **PLAN**
4.	~~DUGTBE~~	→ **BUDGET**
5.	~~ETVSNI~~	→ **INVEST**
6.	~~OGRW~~	→ **GROW**
7.	~~ETRUUF~~	→ **FUTURE**
8.	~~TBAHI~~	→ **HABIT**
9.	~~TEAPNTI~~	→ **PATIENT**
10.	~~AYDSTE~~	→ **STEADY**
11.	~~SMRTA~~	→ **SMART**
12.	~~UVEAL~~	→ **VALUE**

ANSWER KEY · PUZZLE 15 OF 15

Smart Money Habits

Word Fill-In — Answers

