Money Move Makers

1

LET'S PLAY

Ages 8-11 • Crack codes, test deals and run your own ideas.



15 MONEY MISSIONS

Every puzzle is a chance to try a smarter move.

PLAYER NAME: _____

CRACK IT

COMPARE IT

CREATE IT

Your kit: Pencil, eraser and curiosity. Work at your own pace. Try the examples before the missions. A calculator is optional for checking. All prices and businesses are fictional; amounts are Canadian dollars unless shown in cents. Answers are on pages 17-18.

2

Crack the Money Code

DECODE Solve each sum. Match the answer to a letter using the key.

TRY ONE: 3 + 3 = 6. The 6th letter is F.

1	2	3	4	5	6	7	8	9	10	11	12	13
A	B	C	D	E	F	G	H	I	J	K	L	M

14	15	16	17	18	19	20	21	22	23	24	25	26
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

1. 8 - 6 = _____

2. 7 × 3 = _____

3. 20 ÷ 5 = _____

4. 10 - 3 = _____

5. 18 - 13 = _____

6. 4 × 5 = _____

SECRET WORD: ☐ ☐ ☐ ☐ ☐ ☐

What could this word help you plan?

_____

3

Deal Duel!

COMPARE

Find the cost of ONE item. Circle the cheaper deal, or BOTH if tied.

EXAMPLE: 3 pens cost $6. $6 ÷ 3 = $2 per pen.

Stickers

A: 4 for $8
$____ each

B: 3 for $9
$____ each

Pencils

A: 6 for $12
$____ each

B: 4 for $12
$____ each

Notebooks

A: 2 for $10
$____ each

B: 3 for $12
$____ each

Juice boxes

A: 5 for $15
$____ each

B: 2 for $6
$____ each

Think further: Is the cheapest price per item always the best choice if you will not use all the items?

4

Unlock the Number Safe

PLACE Use each number 1-9 once. Every row, column AND diagonal totals 15.

HOW: Write one number in each blank square.

Example of a total: 2 + 6 + 7 = 15.
Use the starting numbers to work out the missing ones.

8		6
	5	
4		2

SAFE CHECK: Does each diagonal add to 15?

Show one diagonal: _____ + _____ + _____ = 15

5

The Missing Receipt

REBUILD

Fill the missing numbers. All prices are final. No tax or extra fees.

POP-UP SUPPLY SHOP

ITEM	QUANTITY	EACH	TOTAL
Card sheets	4	$2	$____
Ribbon rolls	3	$____	$9
Glue sticks	____	$2	$4

GRAND TOTAL: $_____

TRY ONE: 2 items at $3 each cost 2 × $3 = $6.

1. You pay $25. How much change? $_____

2. You put back one $2 card sheet.
What is the new total? $_____

3. Why should the item lines and the total both be checked?

6

Bracelet Business Lab

BUILD

You sell handmade bracelets. Sales money is not all profit!

YOUR NUMBERS
Sell 8 bracelets at $3 each.
Beads cost $7 altogether.
String costs $5 altogether.
No other costs.



EXAMPLE: $10 sales - $4 costs = $6 profit.

1. Sales money: 8 × $3 = $_____

2. Total costs: $7 + $5 = $_____

3. Profit: sales - costs = $_____

TWIST! You spend $4 of the profit on a new display.
How much profit money is left? $_____

7

Build a $20 Hangout

PLAN

Choose exactly ONE item from each list. Keep your total at $20 or less.

Example: a $4 activity + $3 snack + $2 travel = $9.

ACTIVITY	SNACK	TRAVEL
Park games $0	Fruit $3	Walk $0
Craft kit $7	Sandwich $6	Bus return $4
Mini golf $12	Snack box $8	Shuttle return $6

PLAN A: Circle one choice in each list.

Total: $_____ Money left from $20: $_____

PLAN B: Try a DIFFERENT combination.

Activity: _____ Snack: _____

Travel: _____ Total: $_____ Left: $_____

Which plan would you choose, and why? There can be several good answers.

8

Pause the Pop-Up!

SPOT Read each made-up message. Underline the clue that makes it suspicious.

Example: “Send your password.” Keep passwords private.

A / FREE GAME COINS

“You won! Send your game password to claim 500 coins.”

B / URGENT FRIEND

“It’s me, new number. Send $20 NOW. Don’t call me.”

C / SECRET PRIZE

“Buy a $25 gift card. Send us the code to unlock your prize.”

Pick one message. What would you do next?

9

Word Hunt: Money Moves

FIND

Find 8 words. Words run LEFT TO RIGHT or TOP TO BOTTOM only.

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

BUDGET • SAVE • EARN • SPEND
COST • PRICE • PROFIT • PLAN

Use two found words in one money tip.

10

Six-Day Savings Sprint

TRACK

A game costs $28. You already have $10. Save toward your goal.

YOUR PLAN
Start with $10.
Save $3 each day
for the next 6 days.



Example: $4 already saved + $2 more = $6 total.

DAY 1

Total: $_____

DAY 2

Total: $_____

DAY 3

Total: $_____

DAY 4

Total: $_____

DAY 5

Total: $_____

DAY 6

Total: $_____

1. How much is saved at the end of day 6? $_____

2. Is the $28 goal reached? YES / NO

3. If you saved $2 per day instead, how much would you have after 6 days, including the starting $10? $_____

11

Coin Combo Challenge

MAKE

Use 5¢, 10¢ and 25¢ coins. Write how many of each you need. Write 0 if none.

Example: 40¢ = one 25¢ + one 10¢ + one 5¢.

50¢

Use exactly 2 coins.

5¢: ____ 10¢: ____ 25¢: ____

35¢

Use exactly 2 coins.

5¢: ____ 10¢: ____ 25¢: ____

30¢

Use exactly 3 coins.

5¢: ____ 10¢: ____ 25¢: ____

EXTRA: Find TWO different ways to make 50¢.

Way 1: _____ Way 2: _____

12

Who Did Which Job?

SOLVE

Four friends did different jobs. Each earned a different amount.

PEOPLE: Amira, Ben, Chloe, Dev
JOBS: bike wash, pet care, poster design, plant watering
EARNINGS: $4, $6, $8, $10 (use each job and amount once)

1. Dev earned $10 and did poster design.

2. The bike wash paid $8. Ben did not wash bikes.

3. Amira did pet care and earned $2 less than Chloe.

4. Ben earned $4.

PERSON	JOB	EARNINGS
Amira		
Ben		
Chloe		
Dev		

13

Choose the Cheaper Route

ROUTE Go from HOME to the FAIR. Use only the drawn roads. Add their costs.

HOW: Try all three paths. You cannot jump between roads.







Park total: $____ Station: $____ Bridge: $____

Circle the cheapest route. You start with $10.
How much is left after paying for that route? $_____

Travel costs here are fictional game prices.

14

The Choice Ripple

DECIDE

Read the story. Follow each choice to see what happens next.

YOU HAVE $15.
Your old headphones still work. A new pair costs $12.
You also want to save $8 for an outing next week.
You will receive no extra money before the outing.

A / BUY NOW

Spend $12 on the headphones today.

B / WAIT

Keep using your headphones. Put $8 aside for the outing.

1. Choice A leaves $____. Enough for the $8 outing? ____

2. Choice B saves $8 and leaves $____ for other uses.

3. What matters most to you in this story? Explain your choice.

_____

Your reason can differ from someone else’s. Check that your numbers work.

15

Design a Pop-Up Idea

CREATE

Invent one simple product or service. Test the money before you launch.

EXAMPLE
Wash 5 bikes at $4 each.
Sales = $20.
Supplies cost $6 total.
Profit = $20 - $6 = $14.



MY IDEA: _____

Price per sale: $_____ Number of sales: _____

Sales money = price × sales = $_____

All costs together: $_____

Profit = sales money - all costs = $_____

REALITY CHECK: Name one thing you might have to pay for.
_____

16

Money Domino Trail

LINK Start with A. Solve its sum, then find the card with that answer on its left.

Example: A gives 9, so go next to the card with 9.

Keep linking until you reach FINISH. Use every card once.
Write the card letters in order in the trail boxes below.

D	**4**	**15 - 10**	
A	**START**	**6 + 3**	
F	**6**	**FINISH**	
C	**9**	**4 × 3**	
B	**12**	**10 - 6**	
E	**5**	**3 × 2**	

MY TRAIL: [A] [ ] [ ] [ ] [ ] [ ]

Say one thing you checked when a link did not work.

17

Mission Answers

CHECK

Pages 2-8 • Use the explanations to check your moves.

2 / Crack the Money Code

2, 21, 4, 7, 5, 20 → BUDGET. A budget can help plan spending and saving.

3 / Deal Duel

Stickers: A $2 each, B $3; A wins. Pencils: A $2, B $3; A wins. Notebooks: A $5, B $4; B wins. Juice: both $3 each, so circle both. Buying fewer can make sense if you would waste the rest.

4 / Unlock the Number Safe

Rows: 8, 1, 6 / 3, 5, 7 / 4, 9, 2. Every row, column and diagonal totals 15. Diagonals: 8 + 5 + 2 and 6 + 5 + 4.

5 / The Missing Receipt

Card total $8. Ribbon price $3 each. Glue quantity 2. Grand total $21. Change from $25: $4. Put back a card sheet: $19. Checking lines and total helps catch errors in either place.

6 / Bracelet Business Lab

Sales: 8 × $3 = $24. Costs: $7 + $5 = $12. Profit: $12. After spending $4 on a display, $8 of the profit money remains.

7 / Build a $20 Hangout

Answers vary. Example A: craft $7 + sandwich $6 + bus $4 = $17, leaving $3. Example B: golf $12 + fruit $3 + walk $0 = $15, leaving $5. Each plan must have one choice per list and cost no more than $20.

8 / Pause the Pop-Up!

A: asks for a password. B: urgency, a new number and a request not to call. C: asks for a gift-card code to claim a prize. Stop, do not pay or share codes, and ask a trusted grown-up. Verify a supposed friend through a contact method you already know.

More Mission Answers

CHECK

Pages 9-16 • Explanations matter more than speed.

9 / Word Hunt

Rows and columns count from top left. BUDGET: R1 C1-C6. SAVE: C10 R2-R5. EARN: R3 C1-C4. SPEND: R5 C2-C6. COST: C9 R6-R9. PRICE: R7 C1-C5. PROFIT: R9 C1-C6. PLAN: R10 C5-C8.

10 / Six-Day Savings Sprint

Daily totals: $13, $16, $19, $22, $25, $28. 1. $28. 2. Yes. 3. $10 + (6 × $2) = $22.

11 / Coin Combo Challenge

50¢ in 2 coins: two 25¢. 35¢ in 2 coins: one 25¢ and one 10¢. 30¢ in 3 coins: three 10¢. Extra examples for 50¢: five 10¢ or ten 5¢.

12 / Who Did Which Job?

Amira: pet care, $6. Ben: plant watering, $4. Chloe: bike wash, $8. Dev: poster design, $10. Ben and Dev are fixed; Amira must be $2 below Chloe, leaving $6 and $8.

13 / Choose the Cheaper Route

Park $4, station $3, bridge $6. Station is cheapest. $10 - $3 = $7 left.

14 / The Choice Ripple

A leaves $3, not enough for the $8 outing. B sets aside $8 and leaves $7. Reasons vary; waiting supports the outing goal in the stated situation.

15 / Design a Pop-Up Idea

Answers vary. Multiply price by number of sales, then subtract all costs. If costs exceed sales, the result is a loss. Example: $3 × 6 = $18 sales; $8 costs; $10 profit.

16 / Money Domino Trail

A → C → B → D → E → F. The answers linking the cards are 9, 12, 4, 5 and 6.