

Crack the Code!

GRADE 5 ACTIVITY | TAKE IT HOME



★ My name: _____ Class / Section: _____

1 Crack the code! (a shift of +3)

To DECODE: find the coded letter in the CODED row, then read the plain letter directly above it.

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

1 VDYH = _____

2 QHHG = _____

3 ZDQW = _____

4 VKDUH = _____

★ THE SECRET MESSAGE (first table to crack it wins!)

VDYH ILUVW, VSHQG ZLVHOB = _____

Hint: V is the coded letter for S. Real digital security uses far harder codes, but the idea is the same!

2 Budget Your Rs. 500

A birthday gift! Split it into four buckets. The four buckets must add up to Rs. 500.

NEEDS

Rs. _____

WANTS

Rs. _____

SAVE

Rs. _____

SHARE

Rs. _____

My biggest bucket is _____ because _____

What did I GIVE UP (my opportunity cost)? _____

3 Safe or Scam? Check one box for each

1 SMS: "Your bank account will be blocked! Share your OTP to keep it open."

SAFE

☐

SCAM

☐

2 You scan the school canteen's QR to pay Rs. 40. The shop name on screen matches.

SAFE

☐

SCAM

☐

3 WhatsApp: "You won a FREE phone! Click this link and enter your card number."

SAFE

☐

SCAM

☐

4 A friend says: "Tell me your UPI PIN, I just want to check something."

SAFE

☐

SCAM

☐

★ TAKE-HOME CHALLENGE (do it with your family this week)

Teach a family member the golden rule: NEVER share your PIN or OTP. Then write them a short secret message in shift code. Did they crack it? Parent's initials: _____ Show them the back!

Remember This!

TAKE-HOME SUMMARY | FOR KIDS AND PARENTS



★ For Kids: 5 things to remember

CHOICE

Every rupee is a choice. What you give up is the opportunity cost.

ASK 3

Before you buy, ask: need or want? What do I give up? Will I still be happy next week?

STORY

Money evolved: barter, coins, notes, UPI and cards, then digital codes.

SAFE

NEVER share your PIN or OTP with anyone. If a message feels odd, tell a trusted adult.

CODES

Cryptography = secret writing. It keeps digital money safe. (Crypto is risky and not for kids.)

★ For Parents: a few gentle questions to talk about at home

YES NOT YET

1

Are we saving something regularly for our child's future, even a small amount?

☐☐

2

Do we identify our family's needs, wants and savings, and does our child see us do it?

☐☐

3

Does our child practise budgeting with pocket money, splitting it into spend, save and share?

☐☐

4

Have we talked about UPI safety: never share PIN or OTP, and tell us about odd messages?

☐☐

5

Do we talk about choices before a purchase: what are we giving up if we buy this?

☐☐

6

Are we starting early? Small amounts saved over many years do most of the work.

☐☐

TRY THIS WEEK

Play Safe-or-Scam at dinner: read out 3 messages and let your child decide. Then agree on one family rule for PIN, OTP and links.



Answers will be published on our WhatsApp channel!

Scan to follow and check your answers. Plus short, simple money lessons for the whole family. We do not collect any personal details; you only follow the channel.

or open: whatsapp.com/channel/0029VaQnU5g7T8bcuAhPGL3e

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