

GRADE 5 | MONEY MATTERS

From Choices to Cryptography

The Story of Smart Money

A hands-on session: make choices, crack codes, spot scams, and budget like a pro



GP Wealth

One Stop for all your Financial Needs

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WARM-UP

RAISE YOUR HAND

Hands Up If...

1

**You have seen someone pay
using a QR code**

2

**You have ever saved money
for something special**

3

**You have ever wanted
something and had to
choose between two things**

Look around - almost every hand is up. Money choices are part of everyone's day!

THINK ABOUT IT

**Imagine a world with NO money.
How would you get a new bicycle?**

Tell your partner your idea - 30 seconds!

Every Rupee Is a Choice

When you choose one thing, you give up another. What you give up is called the

OPPORTUNITY COST

Example: you have ₹100. If you spend it on a game, the opportunity cost is everything else you COULD have done with that ₹100.

Everybody say it: OPPORTUNITY COST!

THIS OR THAT

RAISE A HAND OR B HAND

Choice 1 of 4

What Would You Choose?

You have ₹200 this week.

A



Comic Book

₹80 - fun to read now

OR

B



Movie with Friends

₹150 - a happy memory, gone after

Pick one, then tell us: what did you GIVE UP?

THIS OR THAT

RAISE A HAND OR B HAND

Choice 2 of 4

What Would You Choose?

A new video game costs ₹600. You get ₹150 a month.

A



Buy Something Small Now

Spend ₹150 on a cheap app or game

OR

B



Save for 4 Months

Keep ₹150 a month = ₹600 for the big game

Pick one, then tell us: what did you GIVE UP?

THIS OR THAT

RAISE A HAND OR B HAND

Choice 3 of 4

What Would You Choose?

Your friends are going for ice cream. It costs ₹60.

A



Join Them

Fun with friends today

OR

B



Put ₹60 in Savings

A little closer to your goal

Pick one, then tell us: what did you GIVE UP?

THIS OR THAT

RAISE A HAND OR B HAND

Choice 4 of 4

What Would You Choose?

You have ₹100 and a school trip is coming.

A



New Pencil Box

₹100 - looks cool, but your old one works

OR

B



Keep It for the Trip

₹100 toward something bigger

Pick one, then tell us: what did you GIVE UP?

Smart Choosers Ask 3 Questions

1

Do I NEED it, or WANT it?

2

What am I giving up? (the opportunity cost)

3

Will I still be happy with this choice next week?

Hands up: who used these 3 questions in the choices we just made?

The Barter Puzzle



**You have 2 hens and you want a pair of shoes.
The shoemaker wants wheat, NOT hens.
What can you do?**

Talk to your partner: how would you solve it?

Strange Money Around the World



Cowrie Shells

Used as money in India, Africa and Asia for thousands of years.



Giant Stones

On Yap island in the Pacific, huge stone discs (some weighing tonnes) were used as money.

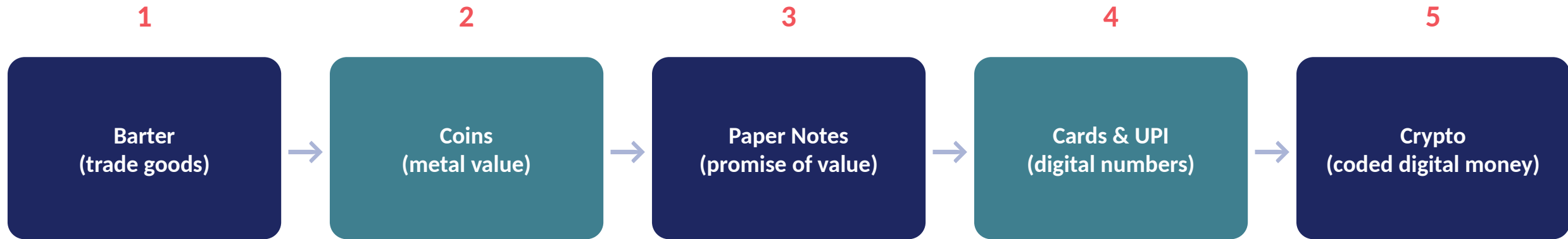


Cattle

Cows were once used for trade. The word 'pecuniary' (about money) comes from the Latin word for cattle.

Hands up: would YOU accept a giant stone as pocket money?

The Story of Money



Every step solved a problem with the one before it. Next: can YOU spot the problem each step solved?

Match the Problem

Coins were heavy and hard to carry in large amounts. What solved that problem?

1 Giant stones

2 Paper notes

3 Going back to barter

Match the Problem

Paper money works only if people trust it. In India, who issues the notes?

1 Your local shopkeeper

2 The Reserve Bank of India (RBI)

3 Your neighbour

Match the Problem

Which of these is NOT digital money?

1 UPI payment

2 Debit card swipe

3 A ₹10 coin in your hand

Match the Problem: The Answers

1

Coins were heavy. What solved it?

A light promise of value.

2 Paper notes

2

Who issues paper notes in India?

A trusted central authority.

2 RBI

3

Which is NOT digital money?

Coins are physical.

3 A ₹10 coin

Digital Money You Already See



Debit / Credit Cards

A card linked to a bank account. Tap or swipe to pay.



UPI (GPay, PhonePe...)

Scan a QR code and money moves bank-to-bank in seconds.



Net Banking

Move money online without visiting a branch.

Hands up: which of these has your family used this week?

True or False?

It is okay to share your UPI PIN with a friend you trust.

Stand up for TRUE. Stay seated for FALSE.

True or False?

To RECEIVE money on UPI, you never need to enter your PIN.

Stand up for TRUE. Stay seated for FALSE.

True or False?

A message saying 'You won ₹10 lakh! Click here!' is probably a scam.

Stand up for TRUE. Stay seated for FALSE.

True or False?

Digital money is numbers in a bank's record, not notes in a box.

Stand up for TRUE. Stay seated for FALSE.

True or False?

Cryptocurrency is a good way for kids to get rich quickly.

Stand up for TRUE. Stay seated for FALSE.

True or False: The Answers

1

It is okay to share your UPI PIN with a friend you trust.

Never share your PIN or OTP with ANYONE.

FALSE

2

To RECEIVE money on UPI, you never need to enter your PIN.

Only paying needs a PIN. If someone says otherwise, it's a scam.

TRUE

3

A message saying 'You won ₹10 lakh! Click here!' is probably a scam.

Real prizes don't ask you to click strange links.

TRUE

4

Digital money is numbers in a bank's record, not notes in a box.

Banks update numbers when you pay.

TRUE

5

Cryptocurrency is a good way for kids to get rich quickly.

Its value jumps a lot and it's not for kids.

FALSE

Safe or Scam?



**SMS: 'Your bank account will be blocked today!
Share your OTP to keep it open.'**

Thumbs UP = SAFE. Thumbs DOWN = SCAM.

Safe or Scam?



You scan the school canteen's QR code to pay ₹40 for lunch. The shop name on screen matches.

Thumbs UP = SAFE. Thumbs DOWN = SCAM.

Safe or Scam?



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

Thumbs UP = SAFE. Thumbs DOWN = SCAM.

Safe or Scam: The Answers

1

SMS asking for your OTP to 'keep account open'

Banks never ask for your OTP.

SCAM

2

Scanning the canteen's QR, shop name matches

Always check the name before paying.

SAFE

3

'Free phone' link asking for card number

Free prizes + card details = trap.

SCAM

What Is Cryptocurrency?

Digital money that isn't issued by any government or bank. It exists as entries in a shared, coded record called a blockchain, kept by computers all over the world.

*Examples you may have heard of: Bitcoin, Ethereum.
Hands up: who has heard of it before?*

GOOD TO KNOW

- Its value can jump up or down a lot in one day, so it is risky.
- It's not something kids should buy or trade.
- Understanding HOW it works is useful. That's cryptography, next!

Cryptography, Made Simple

“Crypto” means SECRET and “graphy” means WRITING. Cryptography is the science of writing secret codes. It's how digital payments and messages stay safe from thieves.

A simple example: a SHIFT CODE

Shift every letter forward by 3: $A \rightarrow D$, $B \rightarrow E$, $C \rightarrow F$...

“SAVE” becomes “VDYH”

Real digital security uses far more complex maths, but the idea is the same: scramble it so only the right person can read it.

Your Decoder Key

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

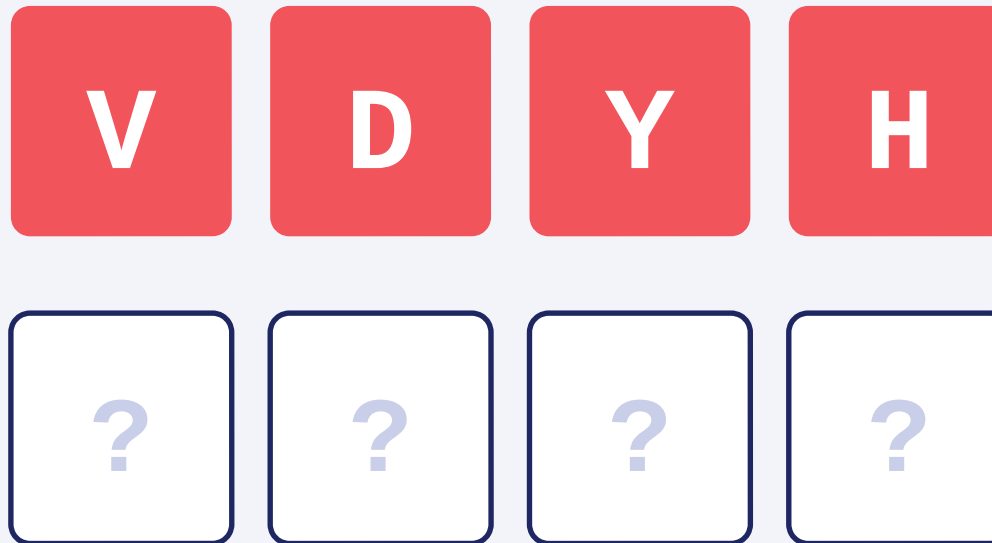
CODED

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

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

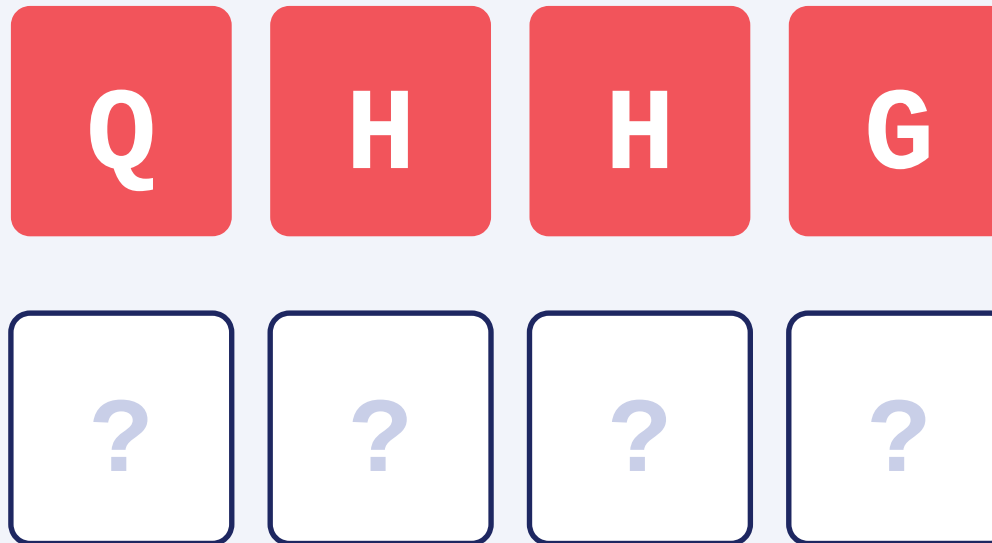
Example: V (coded) → S (plain). The worksheet has this key too!

Crack the Code!



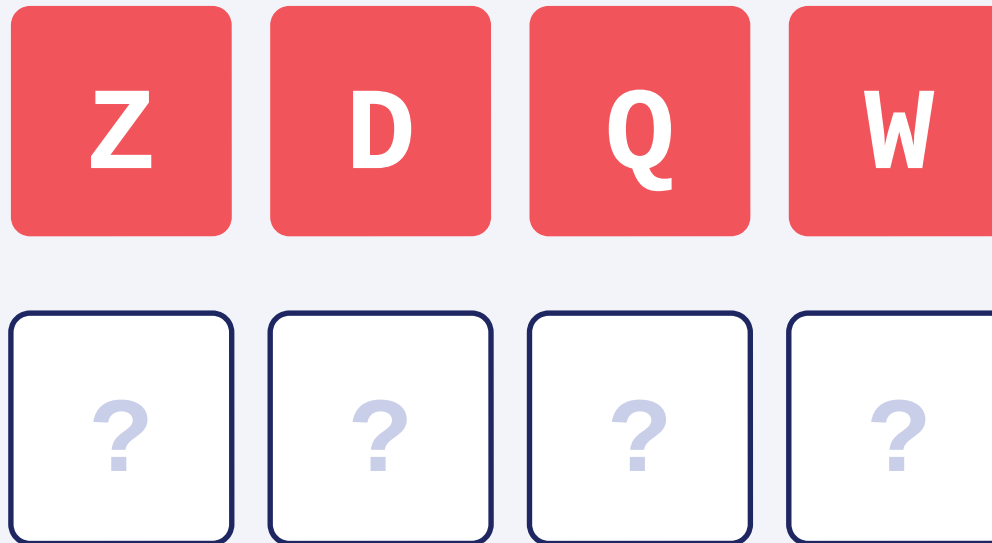
Decode it on your sheet. Raise your hand when you have it!

Crack the Code!



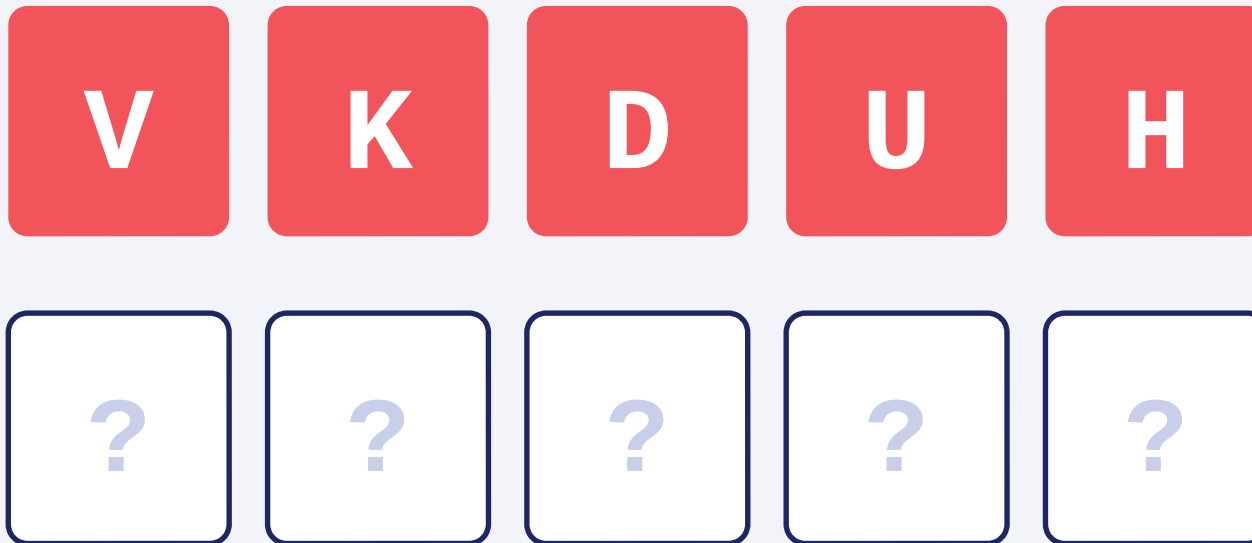
Decode it on your sheet. Raise your hand when you have it!

Crack the Code!



Decode it on your sheet. Raise your hand when you have it!

Crack the Code!



Decode it on your sheet. Raise your hand when you have it!

The Secret Message

**VDYH ILUVW,
VSHQG ZLVHOB**

First table to decode it reads it out loud!

ACTIVITY 1

WERE YOU RIGHT?

Crack the Code: The Answers

1

VDYH

V→S, D→A, Y→V, H→E

SAVE

2

QHHG

Q→N, H→E, H→E, G→D

NEED

3

ZDQW

Z→W, D→A, Q→N, W→T

WANT

4

VKDUH

V→S, K→H, D→A, U→R, H→E

SHARE

5

VDYH ILUVW, VSHQG ZLVHOB

The secret money tip!

SAVE FIRST, SPEND WISELY

YOUR TURN

Send a Secret Message!

- Write a short money tip (like SAVE EARLY) in shift-code on the back of your sheet.
- Swap with your partner. Can they decode it?
- Bonus: change the shift from +3 to +5. Tell your partner the secret number first!
- 3 minutes - go!

Budget Your ₹500

You receive ₹500 as a birthday gift. Decide how to split it across four buckets, then be ready to explain WHY.

Needs

things you must have

₹ _____

Wants

fun extras

₹ _____

Save

keep for later

₹ _____

Share

help someone

₹ _____

The four buckets must add up to ₹500. No single right answer, but be ready to explain your biggest choice!

BEFORE YOU GO

Smart Money, in 3 Lines

- Every choice has a cost: spend on purpose, not on impulse.
- Money keeps getting safer and faster: coins, notes, UPI, codes.
- Never share your PIN or OTP. Smart beats scared!

I'll say a line, you say it back!

Thank You!

Questions about money, choices, or crypto?



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