

MONEY PUZZLE PACK

HARD

Free printable puzzles for ages 6 to 12, from the Make Sense of Pence books

INSIDE

- ✓ Two Mortgage Mazes
- ✓ Word Search
- ✓ Word Grid
- ✓ Crossword
- ✓ Fill in the Blanks
- ✓ Money Muddle
- ✓ Deposit Detective
- ✓ Answers at the back

PLAY THE FULL GAME

The Make Sense of Pence app has eight money puzzles, arcade games and a pretend bank, all hosted by Hootini the owl. No adverts, no accounts, and it works without wifi.

Ask a grown-up to scan a code, or visit makesenseofpence.co.uk

Google Play

App Store

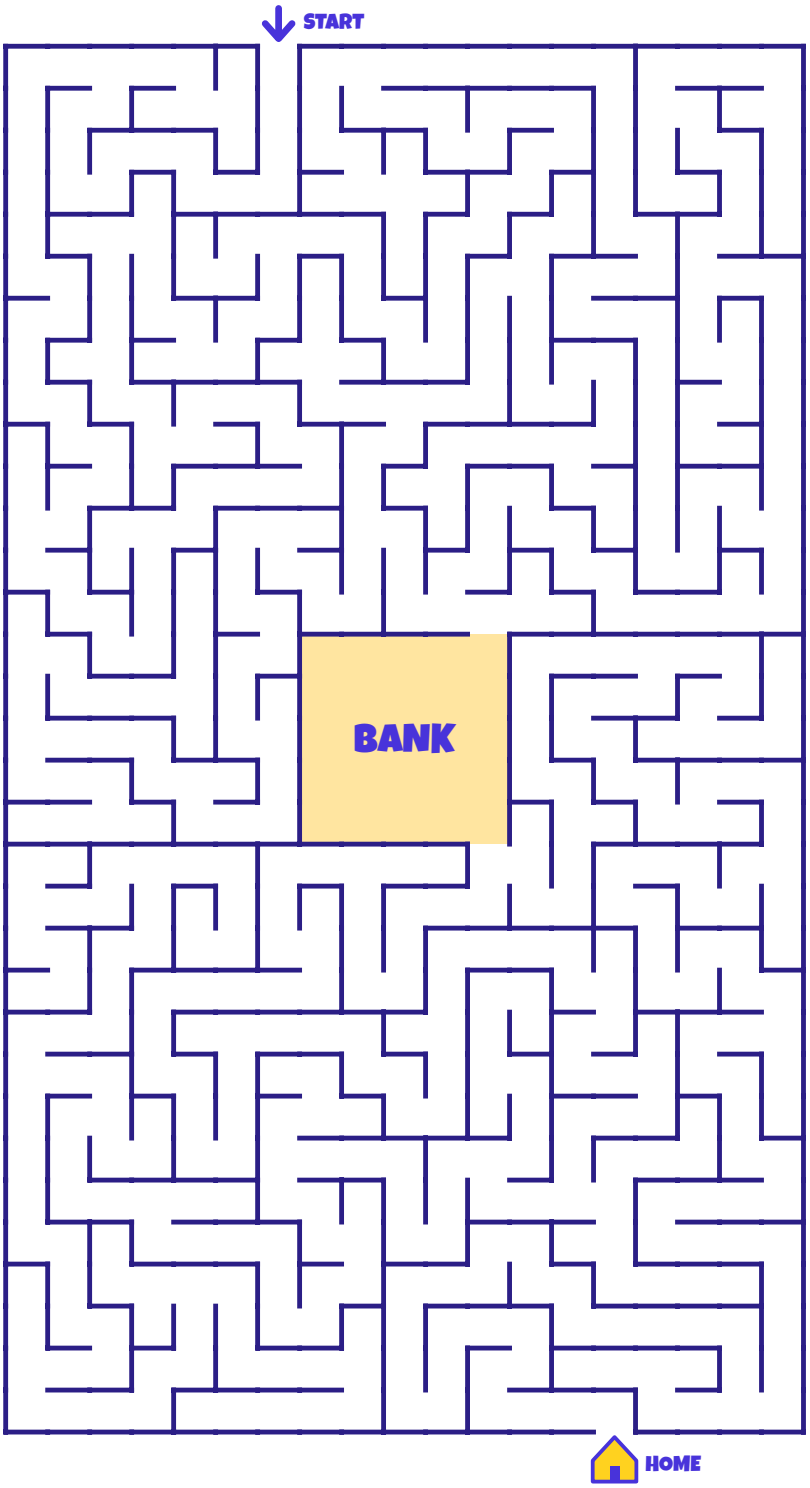
Free to print and share for use at home and in the classroom. Please don't sell or change these sheets. © Your Guardian Ltd. The coins and bank in these puzzles are pretend.

MORTGAGE MAZE 1

Name _____

Date _____

Start at the top. Find your way through the bank in the middle, then on to Hootini's house at the bottom. You can't go through walls!



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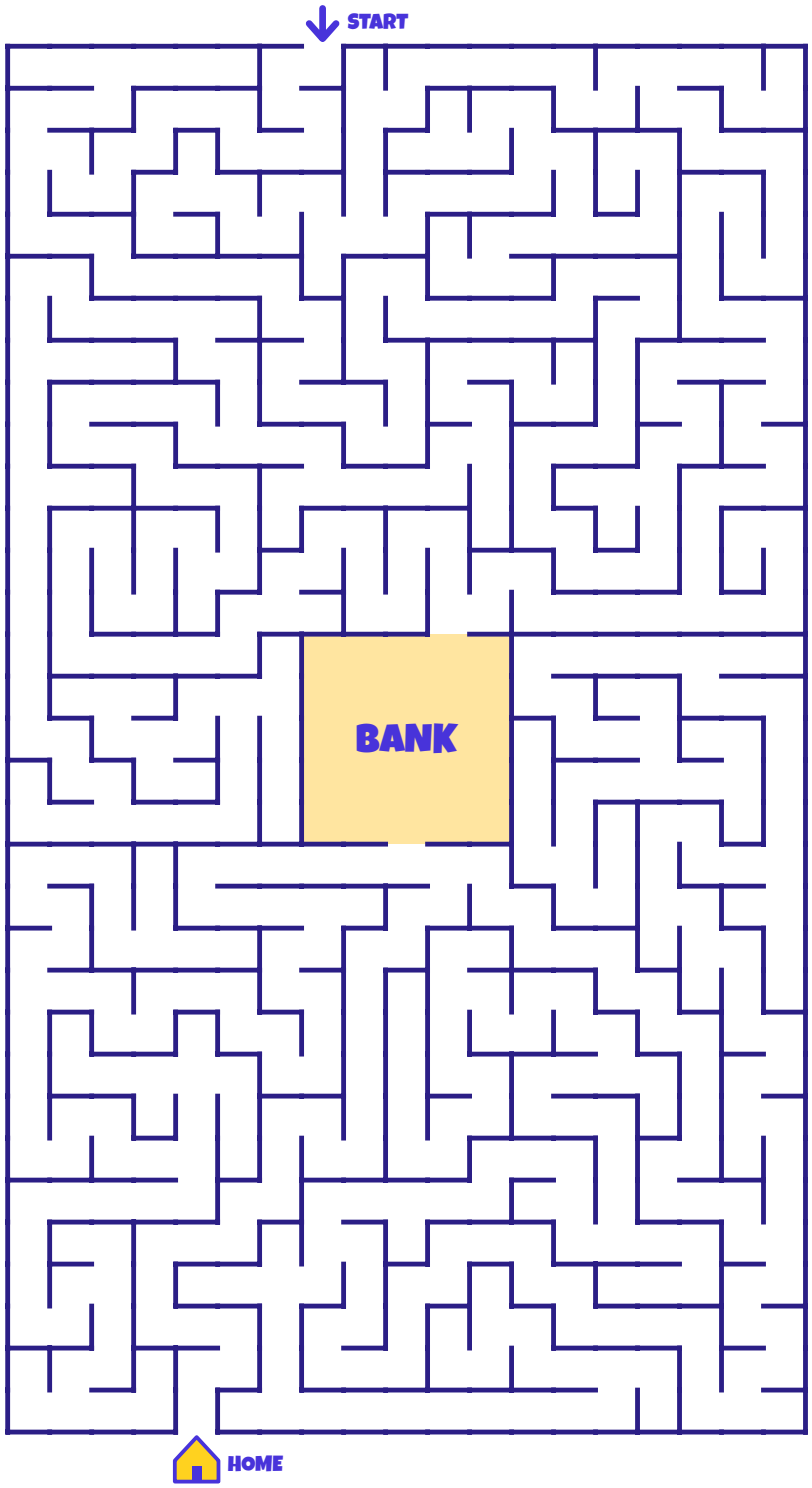
App Store

MORTGAGE MAZE 2

Name _____

Date _____

Start at the top. Find your way through the bank in the middle, then on to Hootini's house at the bottom. You can't go through walls!



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WORD SEARCH

Name _____

Date _____

Find the money words. They can go in any direction: across, down, diagonally, and even backwards.

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

- [ ] NET PAY
- [ ] PAYE
- [ ] INFLATION
- [ ] GROSS PAY
- [ ] LENDER
- [ ] DEBT
- [ ] RENT
- [ ] OVERDRAFT
- [ ] CREDIT CARD
- [ ] SCAM
- [ ] INVESTMENT
- [ ] TAX CODE

One more money word is hiding in the grid, and it is not on the list. Can you find it?
Clue: Money intended to provide income in later life.

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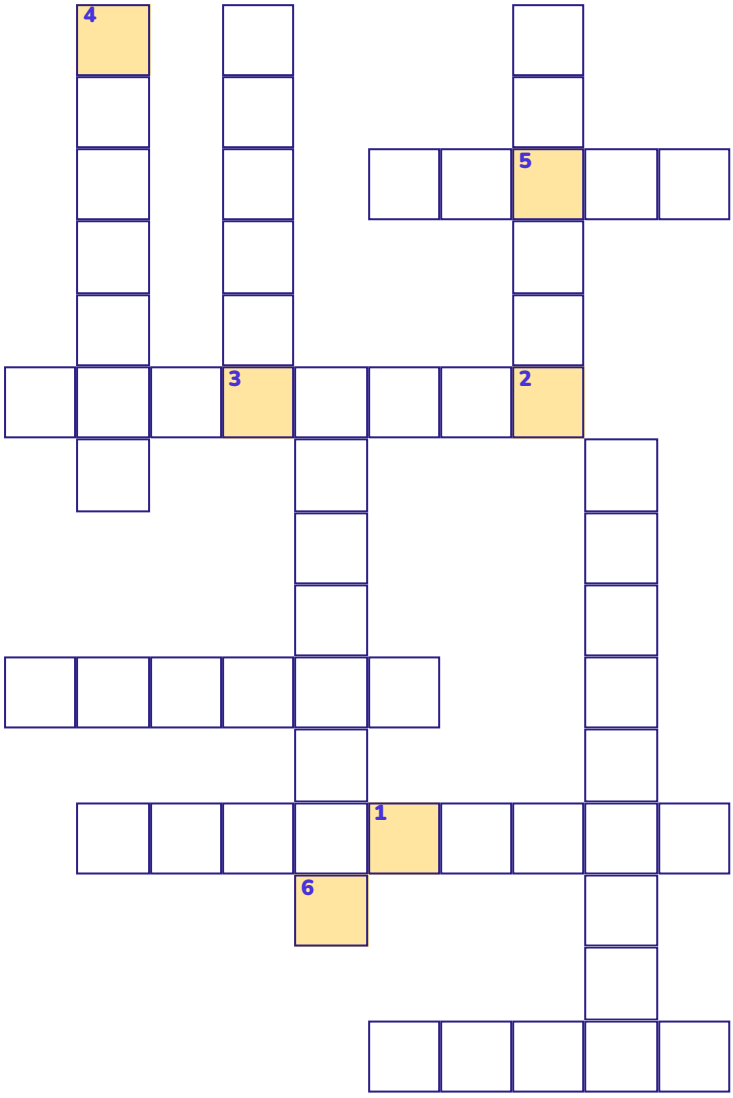
Google Play App Store

WORD GRID

Name _____

Date _____

Every money word fits in the grid exactly once. Tick each word off as you go.



WORDS TO FIT

5 letters

- [ ] ASSET
- [ ] FRAUD

6 letters

- [ ] CHARGE
- [ ] INVEST
- [ ] PROFIT

7 letters

- [ ] PENSION

8 letters

- [ ] GROSS PAY
- [ ] MORTGAGE

9 letters

- [ ] FINANCIAL
- [ ] INSURANCE

Copy the letters from the numbered boxes, in order, to spell the hidden money word.
Clue: Pay left after deductions.

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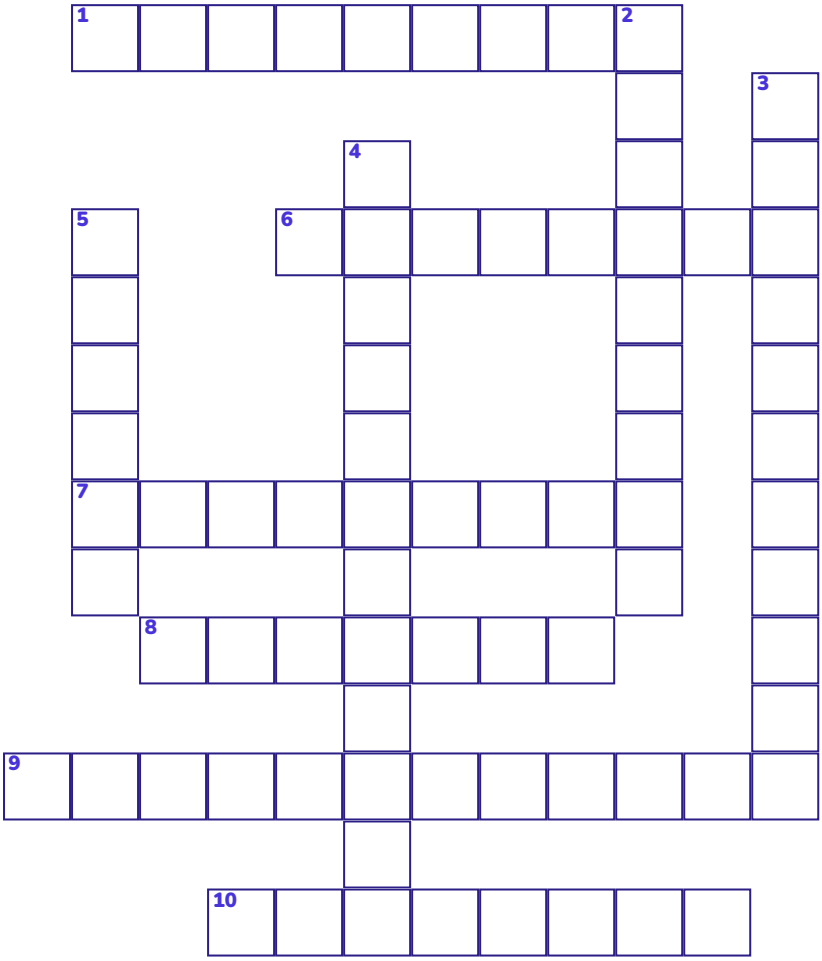
Google Play App Store

CROSSWORD

Name _____

Date _____

Read the clues and fill in the grid. The number in brackets is how many letters the answer has.



ACROSS

1 The secret four digits you tap in at a cash machine (3,6)

6 A loan used to help buy property (8)

7 When prices generally rise over time (9)

8 The letters and numbers that say how much comes out of your pay (3,4)

9 Buying something through payments over time (4,8)

10 Money earned on savings or charged on borrowing (8)

DOWN

2 Money paid back after borrowing (9)

3 A rating that shows how well you have handled borrowing (6,5)

4 One pot of money that two people share (5,7)

5 Money left after costs have been taken away (6)

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Google Play App Store

FILL IN THE BLANKS: BUYING A HOME

Name _____

Date _____

Choose the right word from the word bank for each gap.

WORD BANK

☐ Deposit ☐ Instalment ☐ Interest Rate ☐ Liability ☐ Mortgage

☐ Overdraft

1 A loan used to help buy a property is a _____.

2 Money paid up front towards the cost is a _____.

3 The percentage used to work out interest is the _____.

4 One of several payments towards something is an _____.

5 Money or a financial obligation that is owed is a _____.

6 Borrowing through your current account is an _____.

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MONEY MUDDLE

Name _____

Date _____

The letters of each money word are jumbled up and split into groups. Untangle them and write the word in the boxes.

1 ACNL XTI UOC

A local tax paid by many households.

2 TTE MNEV NIS

Something money is put into hoping for a return.

3 APPD NIN ICH

Paying with a card and entering a PIN number.

4 SI RET CED COR

A rating connected with your credit history.

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DEPOSIT DETECTIVE

Name _____

Date _____

Deposit + Mortgage = Price, and the two percentages always make 100. Fill in the empty boxes. From the mortgage end. If the mortgage is 90% of the price, the price is the whole 100%.

	PRICE	DEPOSIT	DEPOSIT %	MORTGAGE	MORTGAGE %
1				£225,000	90%
2				£160,000	80%
3				£247,000	95%
4				£210,000	75%

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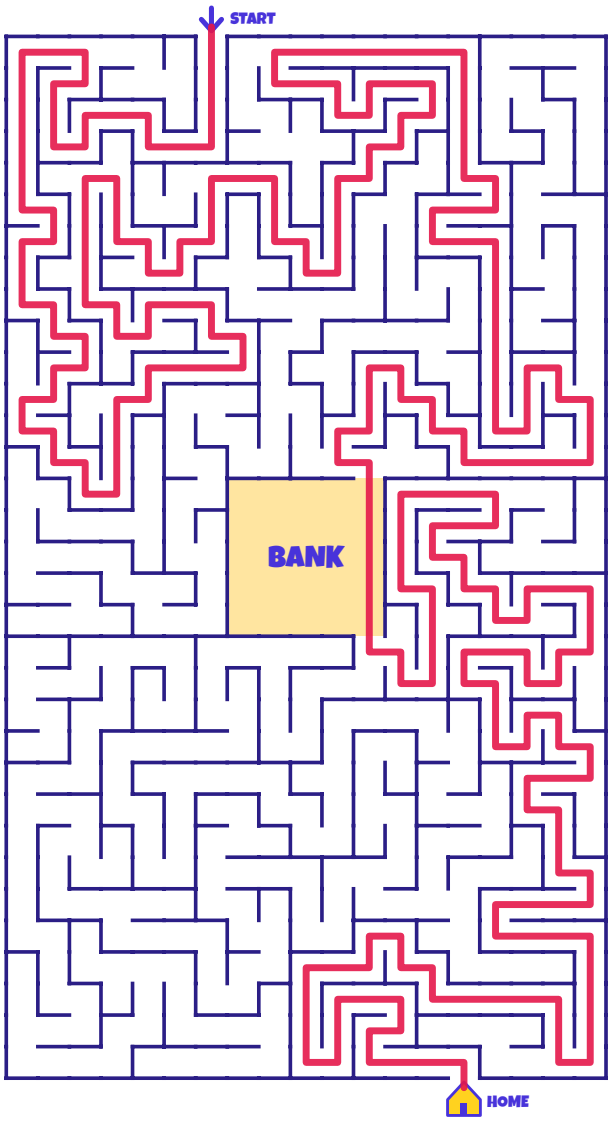
ANSWERS 1: MAZES

Name _____

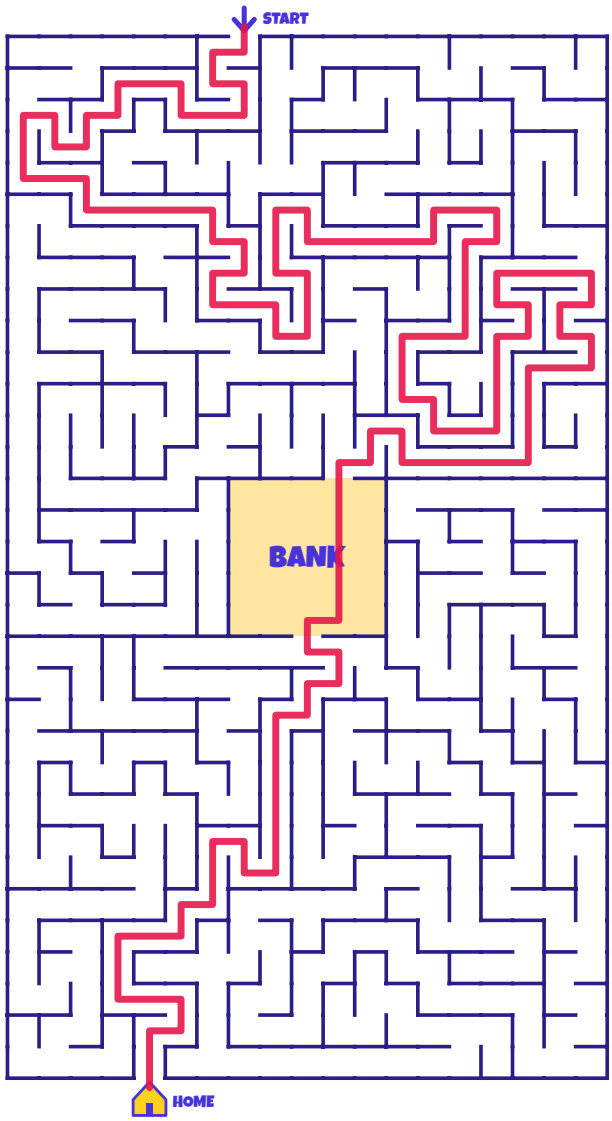
Date _____

The red line shows one way through each maze.

MORTGAGE MAZE 1



MORTGAGE MAZE 2



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ANSWERS 2: WORD SEARCH AND WORD GRID

Name _____

Date _____

The extra word in the word search is shaded purple.

WORD SEARCH (EXTRA WORD: PENSION)

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

WORD GRID



Hidden word: NET PAY

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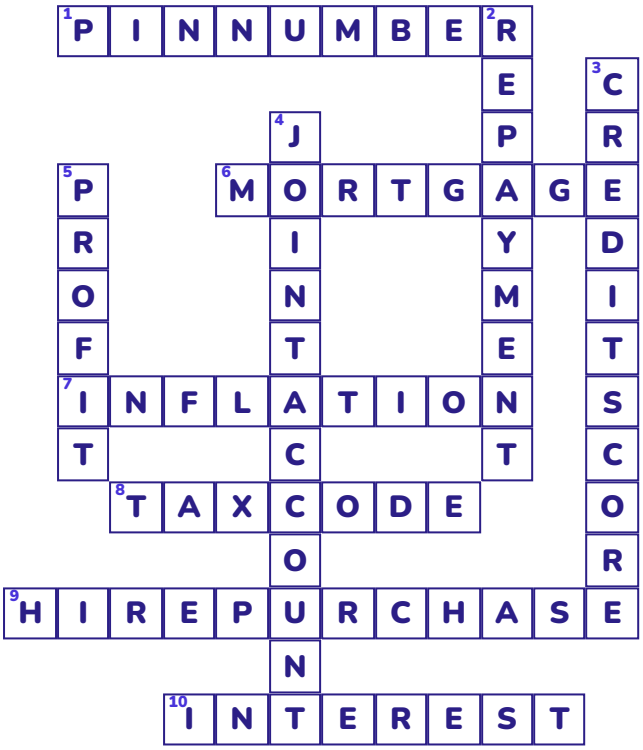
ANSWERS 3

Name _____

Date _____

Crossword, fill in the blanks, money muddle and deposit detective.

CROSSWORD



FILL IN THE BLANKS

1. A loan used to help buy a property is a **Mortgage** .
2. Money paid up front towards the cost is a **Deposit** .
3. The percentage used to work out interest is the **Interest Rate** .
4. One of several payments towards something is an **Instalment** .
5. Money or a financial obligation that is owed is a **Liability** .
6. Borrowing through your current account is an **Overdraft** .

MONEY MUDDLE

1 ACNL XTI UOC = **COUNCIL TAX**

2 TTE MNEV NIS = **INVESTMENT**

3 APPD NIN ICH = **CHIP AND PIN**

4 SI RET CED COR = **CREDIT SCORE**

DEPOSIT DETECTIVE

	PRICE	DEPOSIT	DEPOSIT %	MORTGAGE	MORTGAGE %
1	£250,000	£25,000	10%	£225,000	90%
2	£200,000	£40,000	20%	£160,000	80%
3	£260,000	£13,000	5%	£247,000	95%
4	£280,000	£70,000	25%	£210,000	75%

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LOVED THESE? THERE'S SO MUCH MORE.

- ✓ Eight money puzzles, each with Easy, Medium and Hard levels
- ✓ Hootini's Video Arcade: games you unlock by saving up
- ✓ The Hoot and Save Bank: a pretend bank with real-looking statements
- ✓ A shop, a home to furnish and holidays to book
- ✓ 23 short money lessons to watch, listen to and read
- ✓ A new Daily Challenge every day

Google Play

App Store

Safe by design: no adverts, no accounts, no tracking, nothing to buy inside the app, and it works without wifi. Made for ages 6 to 12.

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