

Money Cryptograms — Set 10

6 puzzles · Large print · answers on the last page

Every letter has been swapped for another letter. The same cipher letter always stands for the same letter, and no letter ever stands for itself. Write your answer in the blank under each letter. Answers are on the last page.

1. Clue: K = T

Expert · 57 letters

M X K S M H J L W R F

X L K S M X P N C X D T

H C M F K L D T

N T W K C M X, T U N T Q K

F T C K S C X F K C U T H.

Decoder — write your answer under each cipher letter:

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

2. Clue: U = A

Easy · 58 letters

U M U C G U Q Q U O A J B Q

U M W A M F Q X C U M

Q F M X X A K B F

U G J A U O E A J X W F

L A C C A M Y F U K X W .

Decoder — write your answer under each cipher letter:

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

3. Clue: S = N

Hard · 58 letters

V D N R K C F O V S Z E K S A

F I F N B W N F E Z

Z J K S W, E S Y

O V S Z E K S A K Z K S

N K O J E X D S Y E S O F .

Decoder — write your answer under each cipher letter:

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

4. Clue: X = H

Medium · 58 letters

M X P Z R K X P B M W S V ,

Y X S M P T P Z X R B G Q M ,

R B X P Y X Q ' B

K Q V M P V M Y R M X Y X S M

X P X S B D Q M .

Decoder — write your answer under each cipher letter:

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

5. Clue: L = S

Medium · 59 letters

W L S W Z U V V Q M L

Z I S W V J L Z G U

L G I V U, L I J I U L

B I M U T Z I S W V J L Z G U

V X O G B W M ' L G W M J .

Decoder — write your answer under each cipher letter:

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

6. Clue: Q = E

Hard · 59 letters

O P J W Q X R R V G N E T K

V I K E O Q G O Q, C Z E X Z

G R R Z G R R E F Q R Z Q A

X G M M Q K M G X N V I

F V T Q A .

Decoder — write your answer under each cipher letter:

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

Solver's cheat sheet

Most common letters

E T A O I N S H R D L U

Most common 1-letter words

A I

Most common 2-letter words

OF TO IN IT IS BE AS AT SO WE HE BY OR ON DO IF ME MY
UP AN GO NO US AM

Most common 3-letter words

THE AND FOR ARE BUT NOT YOU ALL ANY CAN HER WAS ONE
OUR OUT DAY GET HAS HIM HIS HOW MAN NEW NOW OLD SEE
TWO WAY WHO BOY DID ITS LET PUT SAY SHE TOO USE

Common double letters

LL EE SS OO TT FF RR NN PP CC

Common word endings

-ING -ION -ENT -TION -LY -ED -ER -EST

After an apostrophe

T (don't) S (it's) RE (we're) VE (I've) LL (we'll) D
(I'd)

Answer key

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1. "In this world nothing can be said to be certain, except death and taxes."

— Benjamin Franklin, 1789, *Letter to Jean-Baptiste Le Roy*

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

2. "An ambassador is an honest man sent to lie abroad for the commonwealth."

— Sir Henry Wotton, 1651, *Reliquiae Wottonianae* (in *Bartlett's Familiar Quotations*, 9th ed., 1891)

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

3. "Our life contains every great thing, and contains it in rich abundance."

— Woodrow Wilson, 1913, *First Inaugural Address*

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

4. "The richest man, whatever his lot, is he who's content with what he has got."

— Dutch proverb, 1857, *Recorded with English translation in Henry G. Bohn, A Polyglot of Foreign Proverbs* (London, 1857)

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

5. "As water runs towards the shore, so does money towards the rich man's hand."

— Danish proverb, 1857, *Recorded with English translation in Henry G. Bohn, A Polyglot of Foreign Proverbs* (London, 1857)

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

6. "Subject to a kind of disease, which at that time they called lack of money."

— Francois Rabelais, 1532, *Pantagruel* (Works, Book II), Chap. XVI (in *Bartlett's Familiar Quotations*, 9th ed., 1891)

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