

Money Cryptograms — Set 11

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: H = E

Hard · 60 letters

H M H T R J Z H A U M H V

S U F V H K E X T H G U Q

E J T F J T H L T I U Z V

Q S I Z S H S I V, I Z G

K H V V F J Z H R.

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: L = E

Hard · 61 letters

J S L G N X L H J H D G

T X N T L X A W Q V E X K L K

Z D A A G N X B E Y N J S L X

Q X L E J H N V X F L N G

Z L E A J S .

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: G = A

Medium · 62 letters

G X G R S P M G U J B

G D D J S P T B I R J C Z

K P G C , G R K V G U U Y R F

C Y T S M Y J S A B C J Z

V B I R K U G Z P G C .

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: F = O

Hard · 62 letters

G C E N Y F R D K K F J

G F J X L R F E T R F G

K F J S H D X V , G C E N F J E

Y F R D K R F P F L K

G F J X L T R F G K F 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

5. Clue: Y = E

Medium · 62 letters

X Z X V Z X D , Q K M Y

A V J E H V J S M J E S J

H X F Y X H M Y N Y S H ,

A Y Y W M Q H V J H Y S J

S M Y N P Q V T H S J V Y .

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: A = E

Expert · 62 letters

Y I O D N V Y S A Z D B A O ,
E Q A B P O D N T E A F I
H Y L X Y L , K B P P D
B D L Z A T A F O
K R K B P D B Y L L D
L X A Z .

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

Answer key

Money Cryptograms — Set 11

1. "Every one gives himself credit for more brains than he has, and less money."

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

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

2. "The forests if properly guarded will form another great source of wealth."

— *Theodore Roosevelt, 1903, Third Annual Message to Congress*

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

3. "A man he was to all the country dear, And passing rich with forty pounds a year."

— *Oliver Goldsmith, 1770, The Deserted Village, Line 141 (in Bartlett's Familiar Quotations, 9th ed., 1891)*

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

4. "With money you would not know yourself, without money nobody would know you."

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

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

5. "A man may, if he knows not how to save as he gets, keep his nose to the grindstone."

— *Benjamin Franklin, 1757, The Way to Wealth (Poor Richard, 1758), Maxims prefixed to Poor Richard's Almanac, 1757 (in Bartlett's Familiar Quotations, 9th ed., 1891)*

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

6. "If you give money, spend yourself with it, and do not merely abandon it to them."

— *Henry David Thoreau, 1854, Walden*

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