



# MAKING MONEY

By Amelia Laidlaw

- 1 It was so quick and easy. A fourteen-year-old boy in Scottsdale, Arizona, pulled out a \$50 bill and put it onto his school's new scanner. Then he printed ten copies of his \$50 bill on a color copier. Within seconds he changed \$50 into \$550, and he was ready to go shopping.
- 2 Thirty-five years ago only a few people had the skills or equipment to make counterfeit money. Good computers, copiers, scanners, cameras, and printers are cheaper than ever, so today anyone can "make" money. The people using today's technology to make fake money are called casual counterfeiters, and like the fourteen-year-old in Arizona, they can be anywhere.
- 3 The number of fake bills made by casual counterfeiters on their home or office computer is growing fast. Although there is no way to completely prevent counterfeiting, in the 1990s and 2000s, the U.S. government made some changes to U.S. bills that made casual counterfeiting more difficult.
- 4 One change they made was to put very, very small words, called microprint, in hidden places on the bill. These words are only 6/1,000 inch. No one can read them without a magnifying glass, a special glass that makes things look bigger. And they are too small to come out clearly on a copier. If someone copies a bill that has microprint and you look at the copy through a magnifying glass, you see only black lines instead of microprinted words.
- 5 Another change the government made to U.S. bills was to use special color-changing ink.
- 6 Money printed with color-changing ink looks green from one direction and yellow from another. Home computers cannot use color-changing ink. So any illegal copies of money from a home computer have normal ink that is easy to notice.



- 7 The third change was to add a special line from the top to the bottom of each new bill. When you hold a \$20 bill up to the light for example, you can see the line has the words "USA twenty" in it. The line turns red if you put it under a special UV (ultraviolet) light. Fake bills printed on regular paper do not have this special line. You can tell they are fake by holding them up to the light or by putting them under UV light.
- 8 All these changes to the U.S. bills help. The United States has less counterfeit money than any other country in the world. Less than .01 percent of U.S. money is counterfeit. However, the Bureau of Engraving and Printing can't slow down now. It needs to always stay a step or two ahead of the counterfeiters. The most recent step they took was adding a 3D image to the U.S. \$100 bill. But technology improves every year for both the Bureau and the counterfeiters. Today, home copiers can't print microprinted words or 3D images. But in a few years, who knows?