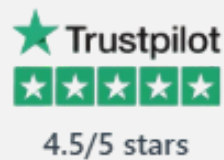


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FINANCIAL LITERACY FUTURE FINANCIERS

MODULE-1 PLANNING WISELY AND SPENDING WITH VALUES IN MIND

BUDGETS AND ETHICAL SPENDING

- Who pays for all of this?
- How do you plan and manage a budget?
- Value for money?
- Ethical spending
- Cultural and moral perspectives



FINANCIAL LITERACY FUTURE FINANCIERS

MODULE-2 UNDERSTANDING FINANCIAL DECISIONS AND THEIR CONSEQUENCES

CHOICES, RISKS AND REWARDS

- Saving and borrowing
- Making financial decisions
- Risk and reward

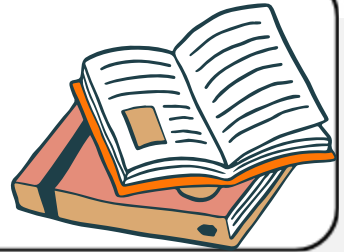


FINANCIAL LITERACY FUTURE FINANCIERS

MODULE -3 HOW SYSTEMS AFFECT OUR MONEY OVER TIME

TAX, INSURANCE AND INFLATION

- Different types of insurance
- Taxation
- Inflation



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MODULE -4 MANAGING MONEY TODAY FOR A SECURE TOMORROW

SMART SPENDING: BUDGETS AND INVESTMENTS

- Financial paperwork and budgeting
- Investing in my future
- Planning and budgeting
- Planned saving and borrowing



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MODULE -5 UNDERSTANDING BANKING SERVICES AND MONEY SECURITY

BANKS AND FINANCIAL INSTITUTIONS

- What Do Banks Do?
- Opening a Savings Account (Simulation)
- Understanding Interest and How Money Grows
- Using ATMs and Debit Cards Safely
- How to Keep Your Money Safe



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MODULE -6 SETTING GOALS AND MANAGING YOUR MONEY WISELY

PLAN TO SPEND, PLAN TO SAVE

- Setting Smart Money Goals
- Short-Term vs. Long-Term Goals
- Making a Spending Plan
- Tracking Your Money



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MODULE -7 UNDERSTANDING BORROWING AND MANAGING CREDIT RESPONSIBLY

CREDIT AND DEBT

- What Is Credit?
- Why People Borrow Money
- Understanding Loans and Interest
- Good Debt vs. Bad Debt
- Building a Positive Credit History



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MODULE-8 UNDERSTANDING INCOME, CAREERS, AND EMPLOYMENT BASICS

EARNING AND THE WORLD OF WORK

- How Do People Earn Money?
- Exploring Careers
- Income, Paychecks, and Taxes
- Hourly Wage vs. Salary
- Your First Job: What to Expect



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MODULE -9 KNOWING YOUR RIGHTS AND STAYING SAFE IN THE MARKETPLACE

CONSUMER RIGHTS AND PROTECTION

- Consumer Rights and Responsibilities
- Return Policies and Warranties
- Reading Contracts and Fine Print
- Identifying Scams and Frauds
- Protecting Personal and Financial Info



FINANCIAL LITERACY

FUTURE FINANCIERS

MODULE -10 INTRODUCTION TO INVESTMENT BASICS AND SMART STRATEGIES

INVESTING FOUNDATIONS

- Why People Invest
- Introduction to Stocks, Bonds, and Mutual Funds
- Risk vs. Reward
- Diversification and the Long-Term View
- How to Start Investing Young (Basics Only)



FINANCIAL LITERACY FUTURE FINANCIERS

MODULE -11 MAKING INFORMED DECISIONS AND PLANNING FOR THE FUTURE

LIFE SKILLS AND FINANCIAL RESPONSIBILITY

- Planning for Big Purchases (e.g., Phone, Bike, Trip)
- Financial Decision-Making in Real Life
- Cost of Living and Career Choices
- Giving, Donating, and Social Impact
- Reflection: My Financial Future Plan



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