

Grade 5				Grade 6				Grade 7			
Module No.	Module Name	Topics	No. of lessons	Module No.	Module Name	Topics	No. of lessons	Module No.	Module Name	Topics	No. of lessons
1	Basics of Money and Trade	- Transition from the barter system to modern money. - How money works in the digital age. - Goods, services, supply, and demand. - Essential Needs and Discretionary Wants. - Responsible and irresponsible financial decisions.	6	1	Global Currency Dynamics	- Importance for countries and businesses. - Norms and ethical considerations related to currency in different countries. - Significance in international transactions and economic stability.	6	1	Money and Morals	- Ethical principles and practices in financial decision-making. - Link between emotions and its impact on financial choices. - Influence of emotional triggers, delayed gratification, peer pressure and consumerism on spending habits. - Creating financial goals and action plans for ethical financial	6
2	All About Indian Currency	- Design & Security features of Indian banknotes. - Functions and responsibilities of the Reserve Bank of India. - India's growing economy and its impact on the global market. - Exchange rates and its affect on prices of imported goods. - RBI and government policies that shape the economy.	6	2	Money Management Essentials	- Income, savings, expenses, and liabilities. - Converting income into assets for future security. - Avoiding financial pitfalls and managing expenses responsibly. - Opening and managing accounts for young savers. - Introduction to loans and credit cards, and making informed borrowing decisions.	6	2	The Magic of Compounding	- Differences and implications for savings and investments. - Exploring exponential growth and long-term financial benefits. - Application in real-world scenarios for calculating returns. - Impact on savings, investments, loans, and credit cards. - Using compounding to maximize financial outcomes in various contexts.	5
3	Money Matters	- Different ways to earn money, including through household chores. - Importance of saving money for your future goals and financial security. - Create your own personal budget to manage your money.	5	3	Inflation	- Inflation and its impact on daily expenses and purchasing power. - Calculation of inflation rates and its connection to GDP and national budgets. - Influence of inflation on personal finances and pricing.	6	3	Mastering Investments & Wealth Creation	- Risks and returns of various investment options. - Techniques for effective portfolio diversification and investment strategies. - Financial planning strategies across different life stages for long-term wealth accumulation.	6
4	Banking Basics	- Deposits, withdrawals, and loans. - History and development of banking institutions. - Kinds of banks - Commercial, cooperative, and investment banks. - Services like savings accounts, loans, and credit cards.	6	4	Taxes	- Types of taxes, such as income tax, sales tax, and property tax. - Role of tax authorities, importance of tax forms, and filing procedures. - Role in funding government programs, revenue allocation.	5	4	Goods & Services Tax (GST)	- Significance of GST for the economy. - CGST, SGST, and IGST. - Steps for registration, compliance requirements & understanding GST rates and classifications. - Application of GST in different sectors and its impact on	5
5	Exploring Entrepreneurship	- Introduction to Entrepreneurship and essential skills like creativity, problem-solving, and financial literacy. - Financial, market, operational, and ethical dilemmas faced by entrepreneurs. - Overview of promotional, managerial, and commercial roles. - Learning from real-life examples of successful entrepreneurs	5	5	Entrepreneurship Essentials	- Entrepreneurial journey and discovering business opportunities. - Using personal passions as the foundation for innovative business ideas. - Techniques for evaluating business ideas and brainstorming solutions.	5	5	Marketing Mastery	- Components, objectives, and strategies for setting marketing goals for your business concept. - Effective advertising elements and techniques. - Approaches through real-life case studies. - Define your target market and competition to inform your marketing decisions.	5
Grade 8				Grade 9				Grade 10			
Module No.	Module Name	Topics	No. of lessons	Module No.	Module Name	Topics	No. of lessons	Module No.	Module Name	Topics	No. of lessons
1	The Psychology of Money	- Concepts to help make better financial choices. - Align your budget with personal goals. - Manage impulsive spending habits. - Building resilience to adapt to life changes and stress. - Strategies for making informed and thoughtful financial choices.	5	1	Financial Well-Being and Happiness	- Achieve financial security and stability. - Cultivate good financial practices while eliminating negative ones. - Strategies for achieving independence and resilience against financial stress. - Adopt a proactive approach to managing finances for long-term well-being	6	1	Introduction to Entrepreneurship	- Entrepreneurs and their role in business. - Basics of starting and managing a business. - Contribution of businesses to economic growth. - Essential skills needed to succeed as an entrepreneur.	5
2	Financial Markets	- Different types of stocks and their voting rights. - Listing of companies through IPOs and the significance of stock symbols. - Role of stock market participants and stockbrokers. - Determination of stock prices, its fluctuations, and influencing factors. - Key drivers and trends in financial markets.	6	2	Financial Markets & Strategies	- Role in trading stocks and understanding stock indices. - Types like Futures and Options, their uses, and associated risks. - Techniques for effective trading, risk management, and fundamental analysis. - Factors influencing financial markets and investment decisions.	5	2	Marketing Your Idea	- Components of the marketing mix (Product, Price, Place, Promotion, People). - Positioning and Pricing ideas effectively. - Methods to promote ideas to target audiences. - Real-world applications of marketing strategies through case studies.	5
3	Basics of Mutual Funds	- Types of mutual funds. - Mutual fund fees and the associated risks and returns. - Importance of a diversified mutual fund portfolio. - Basic strategies for investing in mutual funds. - How to evaluate and interpret mutual fund performance.	5	3	Introduction to Derivative Markets	- Origin and types of derivatives. - Price fluctuations, potential rewards, and risk management strategies. - Working of derivative markets and basic technical analysis. - Regulations governing derivative trading.	6	3	Business Model & Business Finance	- Understanding business models and ethics. - Learning about funding and other options for entrepreneurs - Analyzing how businesses are valued	4

4	Insurance	<ul style="list-style-type: none"> - Insurance as a vital financial tool and its significance in daily life. - Types of insurance such as life, health, auto, and home insurance. - Insurance premiums, deductibles, policyholders, and beneficiaries. - Budgeting for premiums and planning for insurance to enhance financial security. - How insurance contributes to long-term financial stability and protection. 	6	4	Introduction to Systematic Investment Plans (SIP)	<ul style="list-style-type: none"> - SIPs and their benefits as compared to lump-sum investments. - How SIPs pool money into mutual funds for investment. - Steps to open and manage SIP accounts, including determining investment amounts and frequencies. - Techniques for monitoring and managing SIPs for optimal returns. 	5	4	Your Big Pitch!	<ul style="list-style-type: none"> - Techniques and applications of pitching ideas. - How to analyze and tailor pitches to different audiences. - Strategies to effectively communicate unique ideas and their value proposition. - Effective communication techniques to deliver compelling pitches. 	5
5	Financial Foundations for Entrepreneurs	<ul style="list-style-type: none"> - Income statements, balance sheets, and cash flow statements. - Diverse funding options for businesses. - Manage business expenses and developing effective pricing strategies for profitability. - Create comprehensive financial plans for business success. - Techniques for analyzing and improving business profitability. 	4								