Financial Literacy | Curriculum 2027-28 : Annual Plan

Grade 3

Module No.	Module Name	Topics	Capstone Project
The Money Explorer | Money, Choices & Saving Goals			
Module 1	Money in Our Daily Life	• Recognize and name common Indian coins and notes. • Understand what money is and why people use it. • Identify places where money is used every day - shops, markets, buses, autos, canteens, online orders made by adults. • Understand that every item has a price (price tags, boards, menu cards). • Count simple amounts of money using coins and small notes. • Become aware of simple digital payments that adults make and safety rules.	Creating an Indian currency coins chart.
Module 2	Needs, Wants & Choices	• Understand that money helps us buy our needs. • Explain the difference between needs and wants. • Make simple choices within a small budget. • Learn to compare prices of basic items • Participate in role-play or class activities to practice being a smart shopper.	Create a chart identifying needs and wants.
Module 3	Where Money Comes From	• Understand that adults work to earn money. • Identify community helpers - teacher, doctor, shopkeeper, driver, delivery person - and know that they earn through their work. • Learn that earning takes effort, time, and responsibility. • Know simple, age-safe ways children can "earn" responsibly at home (helping in small tasks, completing chores, being disciplined). • Understand the idea of pocket money and how families may give it differently. • Learn that honesty, good behaviour, and completing tasks properly are important when earning trust or rewards.	Making a list of different professions and the places where people work.
Module 4	Saving Made Easy	• Understand what saving means and why it is important. • Use a piggy bank, jar, or savings pouch to collect money regularly. • Learn to set a simple saving goal. • Track their savings using a chart, bar, or sticker tracker. • Understand delayed gratification - waiting helps us buy something special later. • Know the idea of short-term vs long-term goals in simple words.	Presentation: Keep a piggy bank, write a specific savings goal on it.
Module 5	Smart Spending & Kind Giving	• Follow a simple rule before spending: STOP – THINK – DECIDE. • Learn to make good spending choices in small situations. • Understand the idea of value - choosing what is useful or meaningful. • Identify things they can donate (old toys, storybooks, clothes in good condition). • Show good manners with money - saying thank you, keeping receipts safely, returning extra change. • Build empathy by learning how giving helps others - during festivals, charity drives, school donation days.	Presentation: Make a list of dos and don'ts while shopping.

Grade 4

Module No.	Module Name	Topics	Capstone Project
The Mindful Spender | Smart Spending & Bank Basics			
Module 1	Why Money Matters in Our World	• Understand how life would function if money did not exist (barter challenges, confusion, unfair trades). • Explain why families need money for long-term and essential needs • Identify that families and individuals spend money differently based on needs, values, culture, priorities. • Understand that money is limited and we must make responsible decisions with it	Making a poster showing different ways money is used in daily life
Module 2	Making Smart Spending Decisions	• Understand why planning before spending is important. • Compare prices, quantity, and quality to see what offers better value. • Understand simple sales concepts: * discounts | * offers | * seasonal sales • Learn to spot tricky or misleading offers using real-life examples	Creating a chart comparing price and offers often seen in markets
Module 3	How People Earn & Manage Money	• Explore a wide range of jobs people do in India - skilled, unskilled, professional, service-based. • Understand that different jobs pay different amounts because of skill, effort, time, and responsibility. • Learn how adults manage income for bills, household needs, and future planning. • Understand that families sometimes share costs (gifts, trips, celebrations).	Making a booklet showing different jobs people do.
Module 4	My First Visit to A Bank	• Recognize what a bank is and how it helps families keep money safe. • Understand what happens during a bank visit • Learn how people use ATMs, debit cards, and simple digital payments • Know the basic idea of saving money in a bank vs saving money at home. • Learn basic safety rules: • Don't share OTP • Don't use phones for payments without adults • Don't take money from strangers	Listing the official job roles of people who work in a bank and their roles.
Module 5	Building Good Money Habits	• Keep money and belongings organized • Track small amounts of allowance using a simple log or record book. • Understand planning ahead for festivals, birthdays, or outings. • Reflect on how spending choices today affect what we can do tomorrow. • Make responsible decisions when handling group money (class fund, shared snacks, birthday contributions).	Creating a "Good Money Habits" chart , and set small savings goals.

Grade 5

Module No.	Module Name	Topics	Capstone Project
The Budget Builder | Currency, Banking & Business Ideas			
Module 1	Why Money Matters in Our World	• 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.	Presenting a shared budget into needs, wants & savings.
Module 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.	Present a campaign to create awareness of currency etiquette
Module 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. • Joy of charity and sharing, and how it impacts others positively.	Creating a personal money management plan.
Module 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. • Online and mobile banking, ATMs, UPI, checks, and NetBanking technologies.	Creating a "mini-bank" in groups and simulating basic banking activities such as saving money, borrowing money, and making payments.
Module 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. • Introduction to business planning and its importance in entrepreneurship.	Designing & presenting an advertise-ment for a business.

Grade 6

Module No.	Module Name	Topics	Capstone Project
The Economy Analyst | Inflation, Taxes & Global Money			
Module 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. • Functions in managing global currencies and stabilizing economies. • Contribution to global currency management and financial stability.	Research real-world currency exchange rates & presenting data on currency stability & fluctuation.
Module 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.	Designing & presenting the ideal bank.
Module 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 decisions. • Role of inflation in long-term financial planning, retirement planning and savings goals.	Presenting the effects of inflation on the common man.
Module 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, and overall economic stability. • Effect of taxes on everyday expenses and financial decisions. • Rights & responsibilities of taxpayer and ethical considerations in paying taxes.	Creating a poster that illustrates the importance of taxes in nation-building.
Module 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. • Essential elements of a business plan and how to develop a comprehensive one for success.	Presentation: turning hobbies into a business!

Grade 7

Module No.	Module Name	Topics	Capstone Project
The Wealth Strategist | Investments, GST & Marketing Moves			
Module 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 behavior and responsible decision-making.	Reasearch & presentation: Raise awareness about ethical consumerism.
Module 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.	Create a simple savings or investment plan using the idea of compounding.
Module 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. • Setting and achieving financial goals through strategic investment decisions. • Tips and practices for successful wealth building and preservation.	Evaluation & Presentation: The risks and returns of various investment options.
Module 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 pricing and consumer behavior. • Effect of GST on overall economic landscape and business operations.	Research & Presentation: GST basics.
Module 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.	Marketing Makeover Presentation: Investigating marketing strategies of a successful company.

Grade 8

Module No.	Module Name	Topics	Capstone Project
The Market Analyst | Markets, Mutual Funds & Insurance			
Module 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.	Presentation: The Financial Resilience Game.
Module 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.	Stock Portfolio Simulation
Module 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.	Creating a mutual fund basket to meet different needs.
Module 4	Insurance	• 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.	Designing a brochure or poster that explains the insurance.
Module 5	Financial Foundations for Entrepreneurs	• 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.	Creating and presenting a financial plan for an entrepreneurial venture

Grade 9

Module No.	Module Name	Topics	Capstone Project
The Investment Strategist | SIPs, Derivatives & Financial Well-Being			
Module 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	The Financial Wellness Plan
Module 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.	Creating a Virtual Investment Portfolio
Module 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.	Presentation: What are derivatives?
Module 4	Introduction to Systematic Investment Plans (SIP)	• 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.	Report Presentation: online SIP simulation