

Module 1: Understanding Money and its Evolution

Session 1: Money and Its Evolution

- Evolution of money, its types (fiat, fiduciary, digital, cryptocurrency), and real-life applications of money functions.

Session 2: The Money Trident

- Income, savings, and expenses with real-life case studies; understanding surplus vs deficit; charity as a core financial value.

Module 2: Financial Planning & Budgeting

Session 3: Goal Setting & Prioritisation

- Applying SMART goals, understanding needs vs wants using MoSCoW and Urgent-Important matrix; setting inflation-adjusted financial goals.

Session 4: Budgeting Techniques

- Importance of budgeting; using the Envelope method and 50:30:20 rule; connecting budgeting to personal and family goals.



Module 3: Assets, Liabilities & Financial Impact

Session 5: Assets, Liabilities & Net Worth

- Real-life examples of assets and liabilities; calculating personal net worth; understanding inflation's impact on them.

Session 6: Inflation & Financial Planning

- Basics of inflation, its effect on purchasing power, and integrating inflation into financial planning and goal setting..

Module 4: Banking and Financial Systems

Session 7: Banking & Financial Services

- Types of accounts and banking products; reading statements; understanding UPI, NEFT, RTGS, IMPS; grievance redressal and nominee setup.

Session 8: Interest, Compounding & Time Value of Money

- Simple and compound interest (including Rule of 72); understanding power of compounding and Time Value of Money (TVM) with examples.

Module 5: Credit, Savings & Investment

Session 9: Loans & Credit

- Types of loans, interest rate types, amortisation tables, and importance of credit scores in borrowing.



Session 15: Cybersecurity in Finance

- Best practices for safe digital transactions; identifying cyber threats; and reporting frauds effectively.



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