



Bal Bharati
PUBLIC SCHOOL
M A N E S A R

FINANCIAL LITERACY REPORT

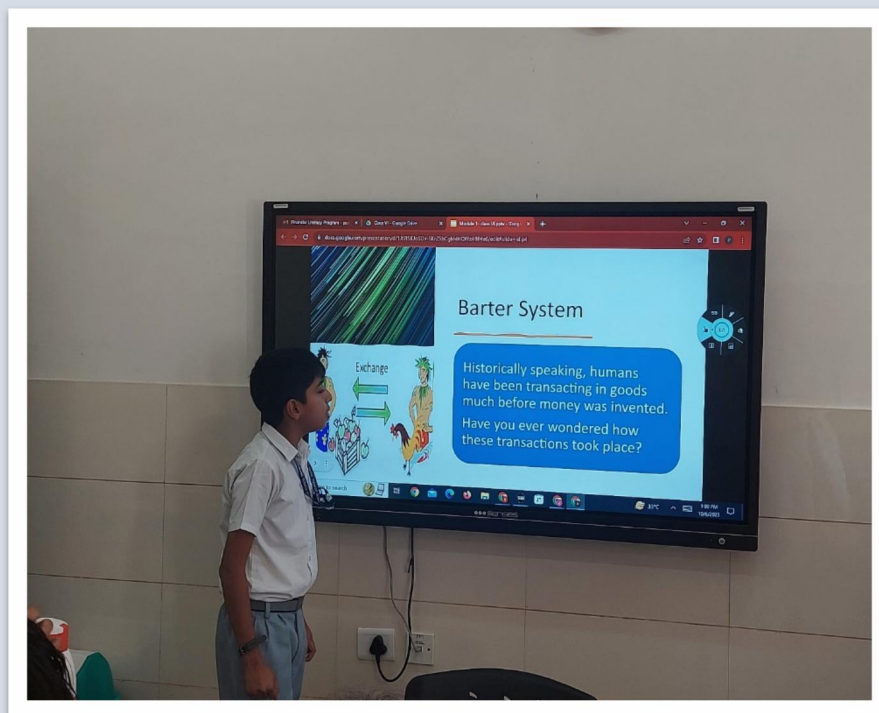
FINANCIAL LITERACY –INTRODUCTION

CLASS-VI

TEACHER IN-CHARGE: MS. PUHSPA YADAV

Financial literacy helps students build strong foundations for their financial well-being. Keeping the same view in mind, the module related to the introductory part of financial literacy has been discussed in class VI. The concept of the barter system, the evolution of trade and money, and the difference between needs and wants were discussed with day-to-day life examples. Basic concepts of finance such as money, currency, bank, account, saving, and investment were discussed in detail. Students were interactive during the class. They enjoyed the class and learned a lot.

Glimpse:







FINANCIAL LITERACY –INTRODUCTION

CLASS-VII &VIII

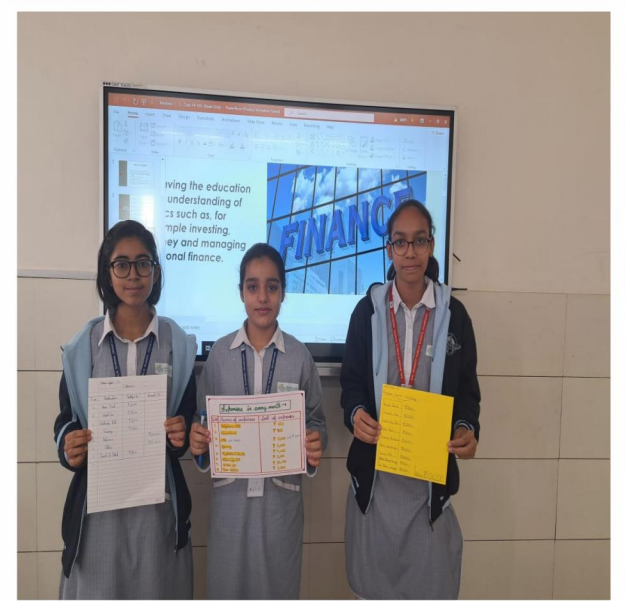
TEACHER IN-CHARGE: MS. SONIA JATRANA, MR. HARPAL SINGH

The modules related to financial literacy have been discussed in all sections of classes VII and VIII. The teacher has discussed the meaning of financial literacy. The teacher explained the basic terms like saving, investing, borrowing, lending, budgeting, and forecasting. Students have learned these concepts in detail. Students have made a budget of expenses for various months. They have enjoyed the class and learned a lot from it.

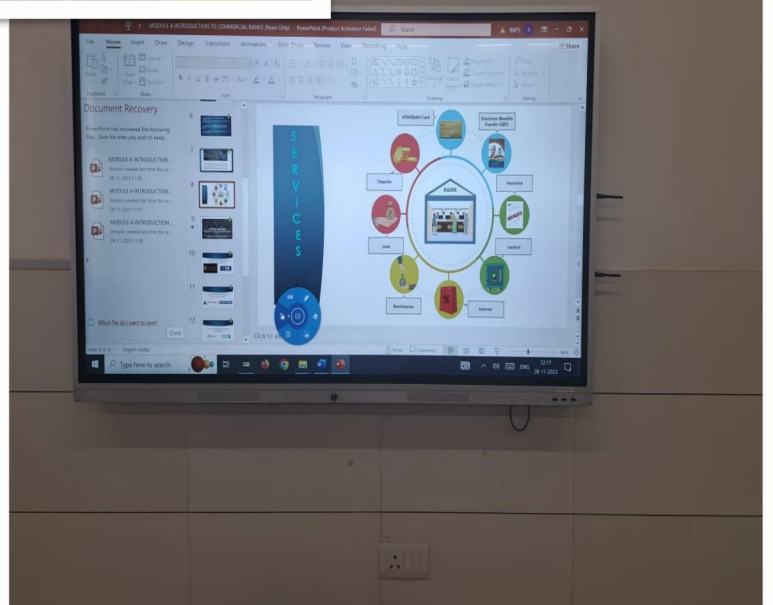
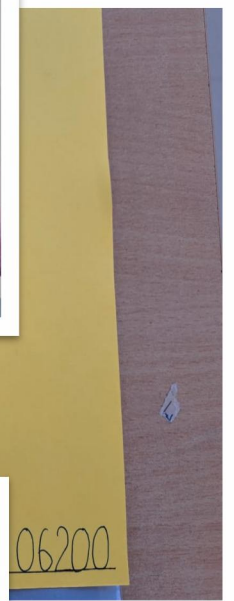


Expenses in every month →

S.No	Names of expenses	Cost of expenses
1.	Telephone Bill	₹ 500
2.	Broadband	₹ 800
3.	Milk and Medical	₹ 5,000 and ₹ 2,000
		₹ 6,000
		₹ 4,000
		₹ 2,000
		₹ 10,000
		₹ 1,000



Grocery Purchases	₹10,000
Daily spendings	₹10,000
Tuition FMT	₹38,000



FINANCIAL LITERACY – “EMPOWERING FUTURES: A FINANCIAL LITERACY JOURNEY

CLASS-IX

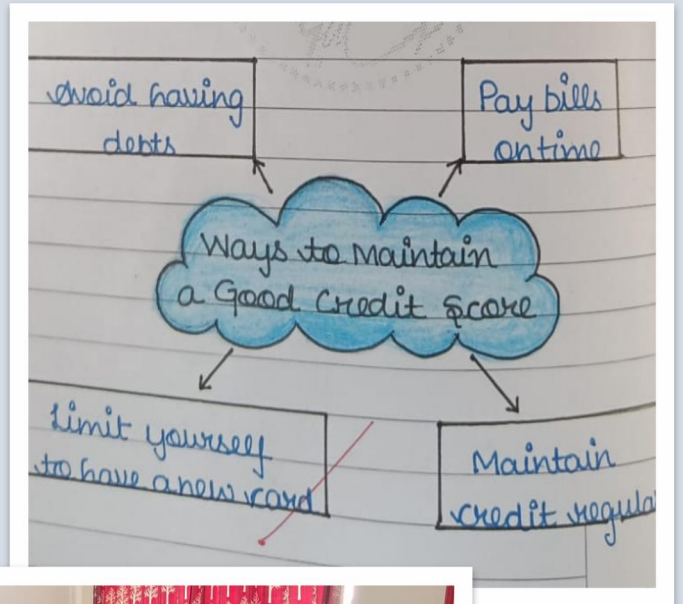
TEACHER IN-CHARGE: MS. POOJA SHARMA

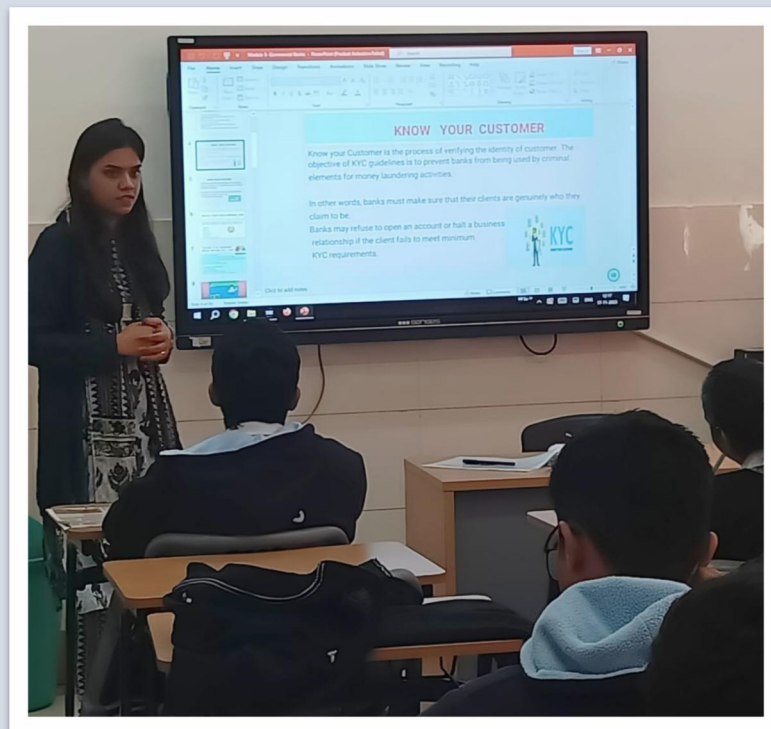
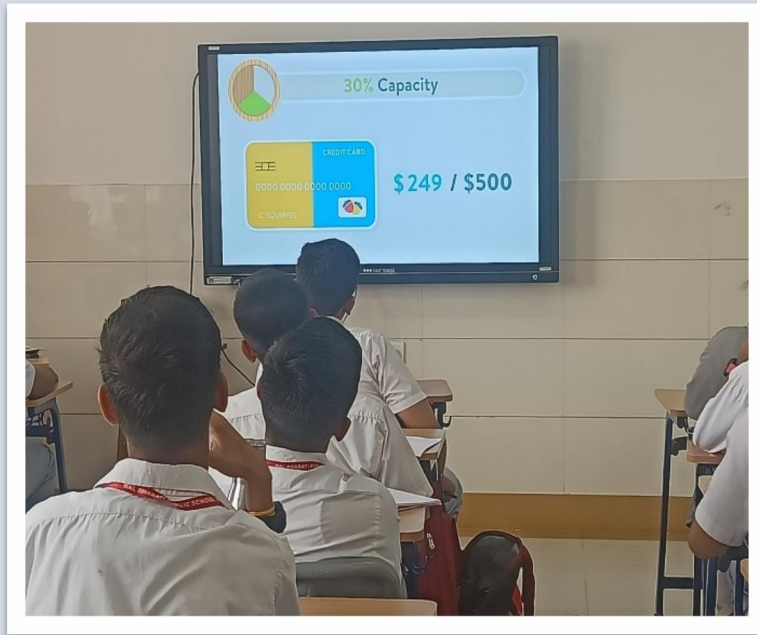
In our financial literacy classes for Grade 9, students have been exposed to a comprehensive curriculum designed to equip them with essential knowledge and skills for making informed financial decisions and understanding of the basics of finance. The course covers a range of topics crucial for navigating the complex world of personal finance, including budgeting, debt management, credit scores, KYC (Know Your Customer), down payments, and understanding fixed and floating interest rates. In addition to traditional teaching methods, students were exposed to educational videos to enhance their understanding of these financial concepts. By imparting these lessons, our aim is to equip Grade 9 student with the skills and knowledge necessary to make informed financial decisions and cultivate a strong foundation for their future financial well-being.

Learning Outcomes:

- Understand the meaning of basic financial terms like budgeting, debt, credit score, KYC, down payment, and fixed and floating interest rates.
- Appreciate how good debt is different from bad debt.
- Distinguish between a debit card and a credit card.
- Elaborate on the reasons why being financially literate and independent is important for women.
- Differentiate between various types of bank accounts.
- Understand how to open a bank account.
- Acquaint themselves with the factors to be considered before applying for a loan.
- Distinguish between fixed and floating interest rates and their suitability.

Glimpse:





FINANCIAL LITERACY – “EMPOWERING FUTURES: A FINANCIAL LITERACY

CLASS-X

TEACHER IN-CHARGE: DR. VINIT KAKKAR

Students have been exposed to a comprehensive curriculum designed to equip them with essential knowledge and skills for making informed financial decisions and understanding the basics of finance. The course covers a range of topics crucial for navigating the complex world of personal finance, including budgeting, debt management, credit scores, KYC (Know Your Customer), down payments, and understanding fixed and floating interest rates.

In addition to traditional teaching methods, students were exposed to educational videos and a live demo of debit and credit cards to enhance their understanding of these financial concepts.

Learning Outcomes:

- Understand the meaning of basic financial terms like budgeting, debt, credit score, KYC, down payment, and fixed and floating interest rates.
- Difference between a Debit Card and a Credit Card
- How is good debt different from bad debt?
- Elaborate on the reasons why being financially literate and independent is important for women.
- Understand how to open a bank account.
- Differentiate between various types of bank accounts.
- Acquaint themselves with the factors to be considered before applying for a loan.
- Distinguish between fixed and floating interest rates and their suitability

Glimpse:







