



**INTERACTIVE  
FINANCIAL LITERACY  
WORKBOOK (AGE  
9-14)**

**MONEY**

**AUTHOR:  
KIRTI RUNGTA  
FOUNDER – POCKET  
MONEY**

**SMART KIDS**



## SECTION 1

# WHAT IS MONEY?



In the 3-Day Bootcamp, you will understand why financial literacy is important in today's digital world and how smart money habits give freedom and confidence.

### **SIMPLY PUT:**

Money is something we use to **exchange for goods and services**. It helps us buy what we need and want.

### **BREIF HSTORY:**

Money did not always exist in the form of notes and coins. It **evolved over time**.

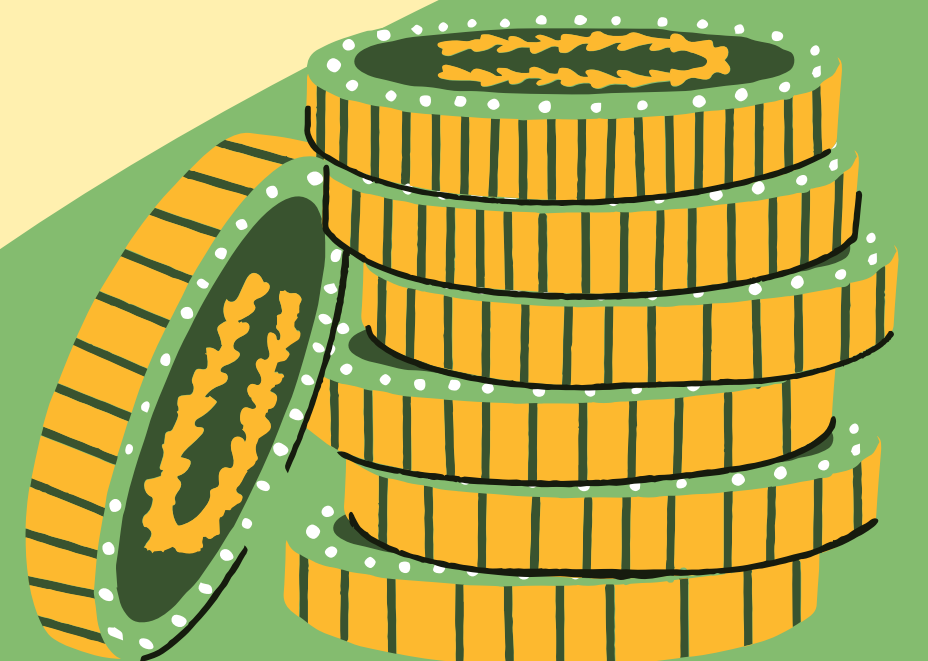
Time Period	Form of Money
Ancient Times	Barter System (Goods exchanged for goods)
Early Civilizations	Metal coins
Middle Ages	Paper Currency
Modern Era	Digital Payments (UPI, Cards, Online Banking)

### **REFLECTION:**

Why do you think money changed over time?

### **ACTIVITY:**

If given a choice, can you create a currency for India, your design your creativity?





## SECTION 2:

# NEEDS VS WANTS

### MINI CASE STUDY:

Riya has ₹2,000. She needs school shoes (₹1,500) and wants trendy sneakers (₹2,000).

### EXERCISE:

1. What should she buy first and why?
2. Write your 3 recent purchases and label them Need or Want.

---

---

---

### NEED:

Something **essential** for survival or growth.

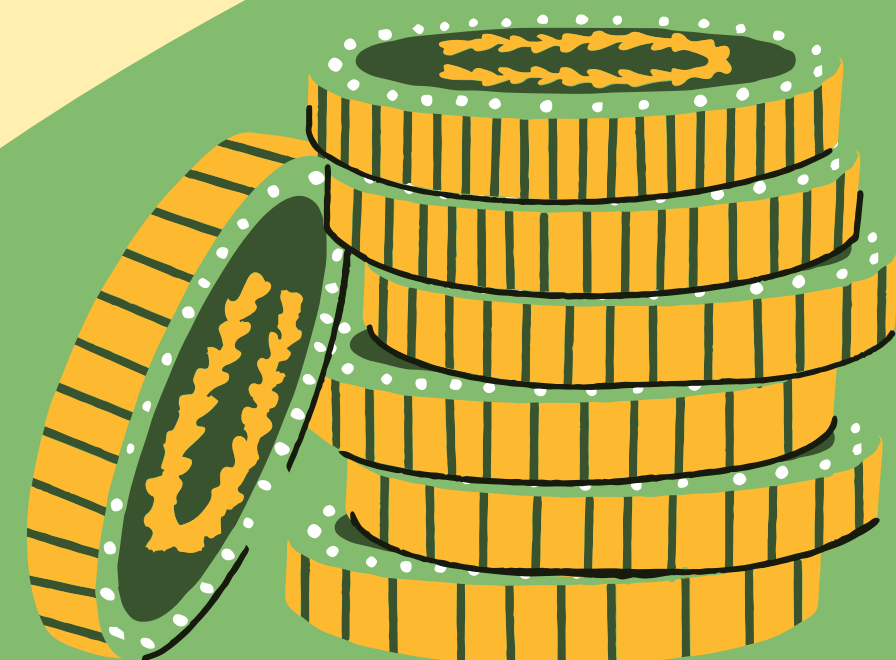
### WANTS:

Something **extra** that makes life enjoyable.

### DELAYED GRATIFICATION

Delayed gratification means **waiting today** so you can **enjoy something better tomorrow**.

In the 3 Day course, we practice delayed gratification through real-life examples and challenges.





## SECTION 3:

# THE 3 JAR METHOD

### WHAT ARE ASSETS?

Assets are things that **increase in value** or generate income over time.  
Example: investments, skills, education.

### EXPLANATION:

The 3 Jar Method divides money into:

**SAVE** – For future goals

**SPEND** – For present enjoyment

**GROW** – For investment and asset building

### ACTIVITY:

Click a picture of 3 Jars you have created, decorate it with all the creativity and smart ideas you have and send us right away. We will showcase the best pics on our social media page.

### CASE STUDY EXERCISE:

You receive ₹1,000. Divide it into three jars and explain why.

---

---

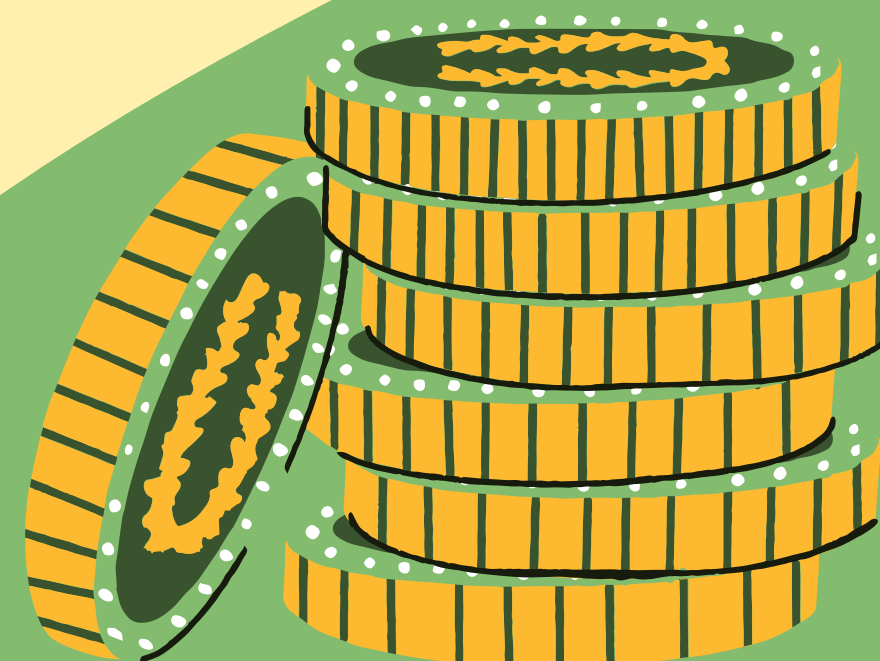
---

---

---

---

We teach how spending on asset building (like learning and investing) creates long-term wealth.





SECTION 4:

# BUDGETING: 50-30-20 RULE

## SIMPLY PUT:

A budget is a plan made **BEFORE** spending money.

## IMPORTANT:

The 50-30-20 rule divides your money into 3 parts:

50% → **Needs** (important things)

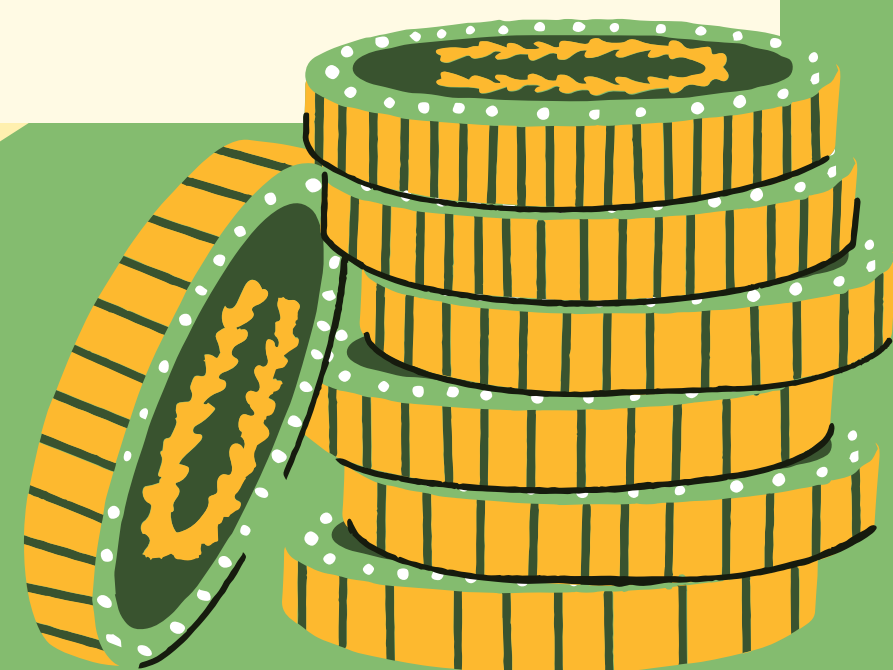
30% → **Wants** (fun and extra things)

20% → **Savings** (future + emergency)

**MINI CASE STUDY:** Anaya receives ₹2,000 pocket money. Let's apply the 50-30-20 rule.

Category	Percentage	Amount
Needs	50%	_____
Wants	30%	_____
Savings	20%	_____

Learn principles to become money smart quickly and build control over income. Complete all activities and scan QR code to get access to our 3 Day Online Course.





SECTION 4:

# BUDGETING: 50-30-20 RULE

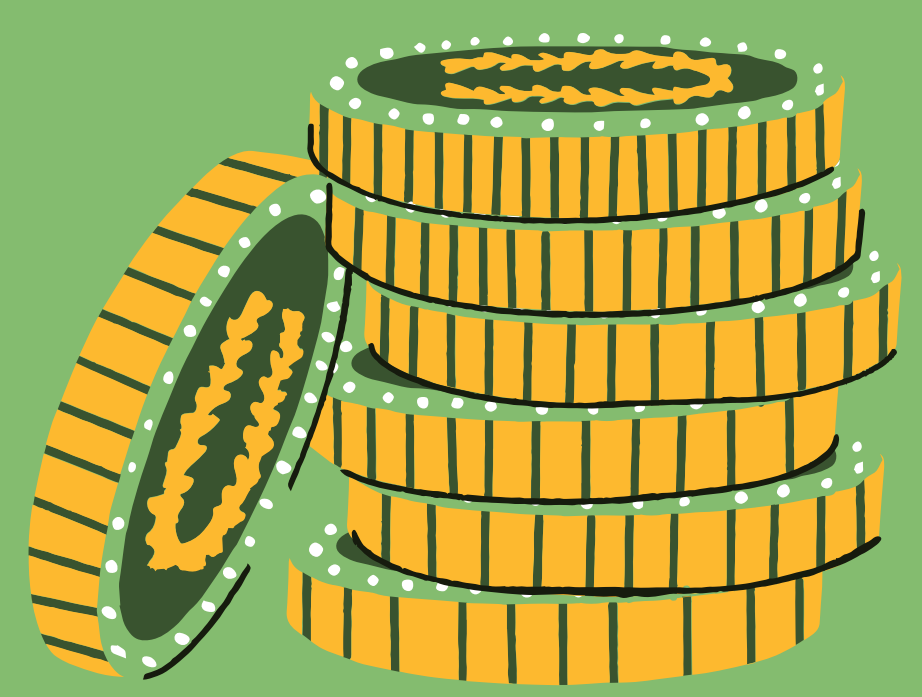
**ACTIVITY:** Create your own Budget following the same rule and send us the chart for one week.

Amount	Need	Want	Saving

If you save money for a Goal that's fun and motivating.

Mention your next **Big Financial Goal:** \_\_\_\_\_

Learn principles to become money smart quickly and build control over income.





## SECTION 5:

# WAIT MODEL

### **SIMPLY PUT:**

The WAIT Model helps you **pause before buying** something. It protects you from impulse spending.

### **MINI CASE STUDY:**

Dev sees a ₹3,500 smartwatch online. He feels excited and buys it immediately. After 2 weeks, he stops using it.

What do you think would have happened if Dev used **WAIT**?

**W - Why?**

**A - Alternatives.**

**I - Impact.**

**T - Time.**

WAIT stands for:

**W - WHY do I want this?** Are you bored? Trying to impress someone? Or do you really need it?

**A - ALTERNATIVES available?** Is there a cheaper version? Can you borrow it? Can you use something you already have?

**I - IMPACT after 1 month?** Will this still matter after 30 days? Or will you forget about it?

**T - TIME to think (24-hour rule)**  
**Can you wait one full day before deciding?** If yes, you are in control. If no, the product is controlling you.

**Understand delayed gratification deeply and how smart decision-making boosts financial intelligence.**





SECTION 5:

# WAIT MODEL

## EXERCISE:

Apply WAIT to something you want today and send us the picture

Thing I am desperately waiting for:

W:

A:

I:

T:

## REFLECTION:

How did waiting change your decision?

---

---

---

---

---

---

---

---

---

---

Understand delayed gratification deeply and how smart decision-making boosts financial intelligence.



## SECTION 6:

# INVESTMENT BASICS



### **SIMPLY PUT:**

Investment means putting your money somewhere so it can **grow over time**.

### **IMPORTANT:**

**Saving** = Keeping money **safe**.  
**Investing** = Making money **grow**.  
But remember: **Higher growth** usually comes with **higher risk**.

Scenario	Growth rate	After 1 yr	After 2 yrs
Keep at home	0%	₹1000	₹1000
Bank Deposit	5%	₹1050	₹1102
Investment Option	10%	₹1100	₹1210

In the 3 Day course, you will understand the power of compounding and how small monthly investments create big long-term results.



SECTION 6:

# INVESTMENT BASICS



## COMPOUNDING ACTIVITY:

**Step 1:** Ask your parent to help you pick one well-known company.

**Step 2:** Write today's price (parent helps).

**Step 3:** After 7 days, check again.

**Write below:**

Company Name:

\_\_\_\_\_

Price Today:

\_\_\_\_\_

Price After 7 Days:

\_\_\_\_\_

Did it go Up / Down?

## REFLECTION:

Did the price stay the same every day? How did it make you feel when it went up or down?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

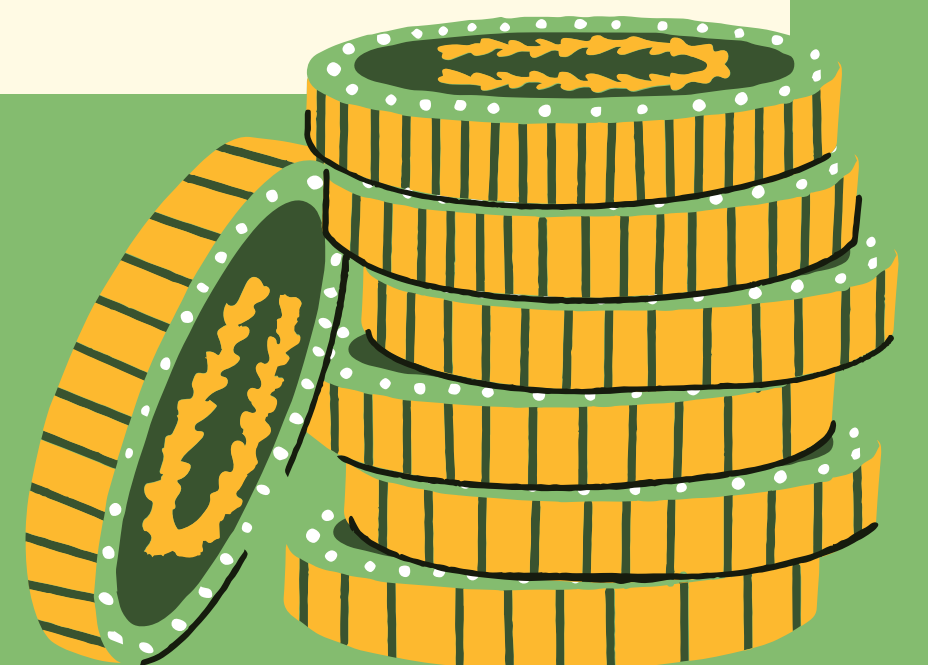
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**In the 3 day course, you will understand the power of compounding and how small monthly investments create big long-term results.**



SECTION 7:

# FINAL SUBMISSION



**Before scanning, check:**

- All worksheets completed
- 3 Jar photo taken
- Clear handwriting visible

**After submission, You will receive: FREE 3-Day Financial Literacy Bootcamp Access**



**PLEASE SCAN THIS CODE AND FILL OUT THE GOOGLE FORM. AFTER, YOU WILL GET ACCESS TO THE 3-DAY FINANCIAL LITERACY BOOTCAMP**

