

Criterion A: Planning

A i. State a learning goal for the project and explain how a personal interest led to that goal

From a young age, the message we receive about money is clear: handle it wisely, learn to save, and your financial future will be secure. We, as students always have little money comes as a pocket money but we mostly spend a lot, failed to understand the financial basics like savings, investing etc., In this Era, especially where we need to handle the money carefully, understanding fundamentals of finance is not a choice. It's must

Like many kids of my age, I often found finance concepts were confusing. I had a great interest around the money management or the finance knowledge but still always, it feels like "overwhelming" to me whenever I spend time to it. The realization of interest alone isn't enough struck me hard after wasting lot of time on it. I started to felt that I need to learn the basics in more structured manner

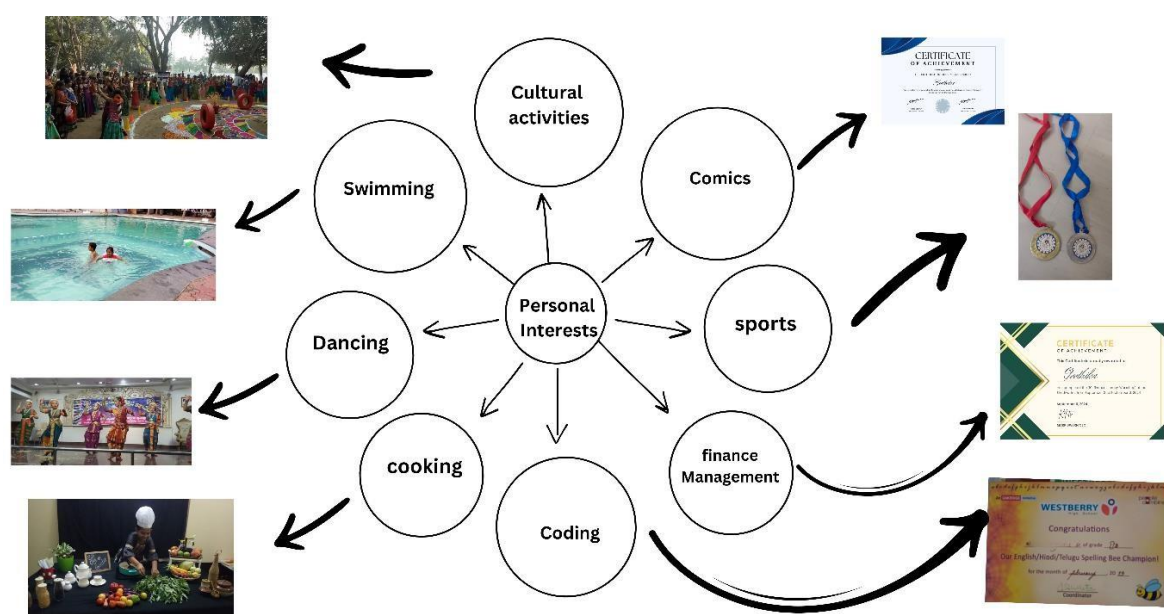
I still remembered the days where my grandma used to suggested me that saving the money is more important than spending but I felt kind of daunting those ideas at that time. My academic education at school was going fine. But found that Learning in books is different from Real world so started Conversations with friends on similar situations. Finally, I understood that many of my friends were also feeling similar but lack of proper resources.

After realizing that there is a gap here, I started brainstorming on multiple solutions which can fill it. I tried multiple resources and read various articles around the internet. The majority of resources I got were too complex for my age, so I decided to create a resource specifically for students of around my age. The resource should be creative, interactive, graphical and it should explain the concepts in step by step simple manner in an engaging way.

So, when the time comes that I have to do a project for my class, I was inspired. I started to bring my solutions to reality by keeping my interests in arts and story-telling into my solutions. My personal mind map (figure A(1)) was a collection of scattered interests, but as I thought more about it, the idea of using comics to teach financial lessons started to take shape.

This project was my opportunity to create a resource that I—and students like me—had been searching for: an engaging comic book series that would teach financial literacy in a way that's easy to understand and fun to read.

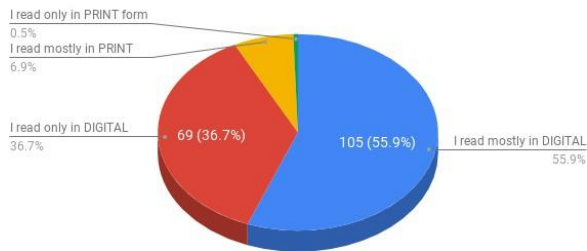
Figure A(1)



Thus, I set out to create a project that would make financial literacy accessible to students, using relatable stories and characters that could bridge the gap between dry facts and meaningful learning.

I also did my research regarding comics like what type of comics make more impact and their influence towards young generation which I explained with evidence figure A(2.1)

Which answer describes the main form for how you read webcomics/indie comics?



After finalizing my idea, I explored various ways to bring my project to life in a form that aligned with my personal interests and existing skills. I decided that creating a comic book would be the best way to engage young readers with financial concepts

in an enjoyable, easy-to-digest format. My experience in art and storytelling guided me towards illustrating financial mysteries that young readers could solve alongside the characters. Drawing and creating visuals has always been a passion of mine, and I've spent years improving my skills through art classes and personal projects, such as designing posters for school events and taking part in drawing competitions. I also honed my storytelling abilities through various school projects, where I learned the importance of clear narrative structure and engaging content.



To make the comic educational and visually appealing, I applied insights from my studies in subjects like Design and Visual Arts. These classes taught me how to use elements like layout and color to make complex ideas more accessible. Additionally, my interest in finance

led me to research how to explain budgeting, saving, and investing in a way that was appropriate for my target age group (figure A(2.2)).

This background helped me design each comic chapter to cover different financial concepts without overwhelming the reader, keeping each lesson focused and straightforward.

Given the significance of online engagement in reaching a wider audience, I also decided to create an Instagram page to promote the comic. Managing an Instagram account was something I had experience with, as I previously handled a personal page where I shared artwork and updates with my friends and family. By using Instagram for this project, I could share snippets of the comic, character art, and fun financial tips to spark interest and make the comic more relatable to students. Knowing what I would have found helpful in a resource as a young student, I crafted this project to meet that need, aiming to support others in understanding financial basics in a way that felt engaging and accessible.



My project also connects well with several subjects from my MYP studies. Language and Literature skills were invaluable in crafting concise, relatable dialogue for the characters, while Visual Arts helped me design illustrations that enhance the story and learning experience. This comic project also provided an opportunity to bring together skills from multiple areas, such as using narrative techniques from Language studies and visual elements from Art, creating a true interdisciplinary experience.

Figure A(3)- Learning Goal-SMART -C Analysis

Specific	<ul style="list-style-type: none"> In this 7-month period, I will create a comic that simplifies key financial concepts for young readers (grades 6-10). This comic, <i>The Dollar Detectives</i>, will use engaging stories to explore topics like budgeting, saving, and investing. I aim to develop my illustration and storytelling skills by crafting relatable characters and scenarios that make financial literacy enjoyable and accessible. I will conduct research on financial concepts tailored to younger audiences, ensuring that each chapter teaches a specific lesson in an age-appropriate way. Additionally, I will learn to promote the comic on social media (specifically Instagram) to reach my target audience and gather feedback to improve the content and presentation.
Measurable	<ul style="list-style-type: none"> I will measure my success by reviewing feedback from readers, especially on how well they understood the financial concepts presented. Social media engagement (likes, comments, shares on Instagram) will serve as indicators of the comic's reach and impact. I will reflect on my progress after completing each chapter to ensure that financial concepts are being conveyed clearly and effectively. A final evaluation will be conducted based on reader feedback, both qualitative (comments) and quantitative (engagement metrics).
Attainable	<ul style="list-style-type: none"> Given the time constraints and available resources, this goal is challenging but realistic. By setting weekly and monthly milestones, I can manage my time effectively to complete each part of the comic without compromising quality. I will work efficiently to balance research, illustration, and promotional efforts, making adjustments as needed to stay on track.
Relevant	<ul style="list-style-type: none"> Financial literacy is an essential skill for young people, and this project provides a foundational understanding of money management that is valuable for their future. This project aligns with my personal interests in storytelling and education, combining my passion for art and my desire to help others learn about finance. By creating <i>The Dollar Detectives</i>, I'm contributing to a resource that could help my peers and younger students make informed financial decisions early in life.
Time-Bound	<ul style="list-style-type: none"> Deadline: End of October 2024. The project timeline includes set deadlines for research, illustration of each chapter, social media posts, and gathering feedback, ensuring the project is completed within this timeframe.
Challenging	<ul style="list-style-type: none"> This project is challenging because it involves creating an educational comic with engaging visuals and content within a limited timeframe. I am balancing academic responsibilities, extracurricular activities, and personal commitments while working on this project, which requires efficient time management and self-discipline. The task of translating complex financial topics into engaging, age-appropriate content presents an additional challenge, as it requires both creative and analytical skills.

I believe that a project without challenges lacks real value, and this comic book project has certainly pushed me to grow in multiple ways. The process has required me to expand my skills and delve into areas I was previously unfamiliar with, such as presenting complex financial concepts simply and creating visuals that support educational storytelling. This challenge is exactly what makes the project meaningful, as each step teaches me something new that I can use to create a resource with lasting impact.

For this project, I selected the Global Context of Identities and Relationships, as financial literacy is deeply tied to how individuals interact with and understand the world. The idea behind the teaching “money management” to kids(students) is not only making them understand the numbers but also making them better personality through the learning of responsibility, planning and decision making. Though my comic, “Dollar Detectives”, I aim to fill the gap between kids and their financial knowledge so that they can save a lot in their future.

Initially, I was drawn to multiple ideas to make this happen but with my love towards story telling and my passion towards this project, I was successfully made an attempt to bring stories that students can understand and connect

I faced lot of challenges in this process, out of which major challenge is to make lot of financial information should be structured and divided as chapter, made as well stories and also prepare flow of conversation for the plot. “An Over-filled Pot always spills out”, This was true in my case in the initial days of my project. I read a lot of resources which comprises of multiple pages and took courses on advanced financial knowledge. It became a challenge to make this all simplify and age appropriate especially for school children.

I started an Instagram account to promote my Product and get user feedback around my Product which I started seven months ago with a goal of teaching financial knowledge to kids by engaging stories. My comic have multiple chapters where each chapter dealt with more mystery which unravels interesting facts around debt management, investing, saving, spend management etc., draws good attention in Instagram. The Instagram helped me to understand lot of audience on what type of content they like and It also helped to manage my illustrations better to make more engaging

To understand the success of my comic, I prepared specific criteria by which we can measure how much the educational story telling both effective and engaging. It includes content accuracy, visual appeal, engagement, clarity of the financial message, and overall educational value. Each criterion represents standard of my project and the areas I need to improve. I created a color- coded system so that educational accuracy and visual presentation both can be distinguished well.

At the end of this project, I will review my success criteria to assess how well the comic meets the defined standards. For the quantitative criteria, I'll Use social media to collect data from target audience to understand the metrics I've achieved. The readers and mentors at the Project Exhibition can guide me well for all the improvement my comic book may need. These criterias reflects my projects scope, but it's not the endpoint—I'm dedicated to expand my “Money Detectives” to more and expand its reach to multiple range of audiences.

Due to the enormous scope of project(comic), it is very important to make sure that time management planned and executed well.To make sure I met every goal and standard correctly, I divided my tasks to short term and long term goals and each goal also well specified for better improvement

First, I found the primary steps necessary to bring the project to life: research, story writing, illustrations and marketing of the project, then I color coded every step to make sure that every step reaches the success criteria properly. Using these categories, I prepared a long term Gantt chart to describe different timelines I have worked and the progress I achieved.

Criteria	Justification for Criteria	Research Sources that Helped Establish Criteria	Testing Method
Criteria 1: Content Accuracy	This criterion focuses on the accuracy of financial concepts presented in the comic book. It is vital that the information is correct to effectively teach financial literacy.	"Raising Awareness on Financial Literacy," NEFE	I will conduct a survey with peers to test their understanding of the concepts after reading.
Criteria 2: Engagement Level	This criterion measures how well the comic book captures the interest of the target audience. Engaging content is essential to maintain the attention of young readers.	"Utilizing Kids' Interest in Storytelling," Children's Literature Review	I will gather feedback through focus groups of students to assess engagement.
Criteria 3: Visual Quality	This criterion assesses the quality of illustrations and design elements in the comic book. High-quality visuals enhance the overall reading experience and comprehension of concepts.	"Creating Impactful Visuals," Art Education Journal	I will seek feedback from art teachers and peers on the visual appeal of the comic.
Criteria 4: Clarity of Message	This criterion evaluates how clearly the financial concepts are communicated through storytelling. The message must be understandable for the target age group.	"Effective Communication in Education," Teaching and Teacher Education	I will conduct discussions with readers to determine if they understand the financial messages conveyed.
Criteria 5: Educational Value	This criterion measures the overall educational impact of the comic book. It is important that readers gain valuable financial knowledge after reading.	"Evaluating Educational Materials," Journal of Educational Psychology	I will create a quiz to assess the retention of financial concepts taught in the comic book.

To avoid procrastination and maintain constant growth, I also started creating monthly plans with specific goals under each category. By understanding and tracking each step of my progress, I realized the areas to focus and it helps in reaching my deadlines better. Additionally, I used weekly works to do so that I can plan my better to complete the project on time.

While planning, I also considered my school works, school hours, personal projects also into account to reach the reality. In the travel times, I spend my time for story framing, plot writing etc., so that It doesn't required my art products. Most of my drawing and illustration work happened between august and September since I had more time at that time. So, I planned out when I'm gonna share my project online in a super cool way. I wanted to get people all excited about it! After showing it at the school showcase and getting some awesome tips from everyone, I was going to post updates that would make people wanna check it out.

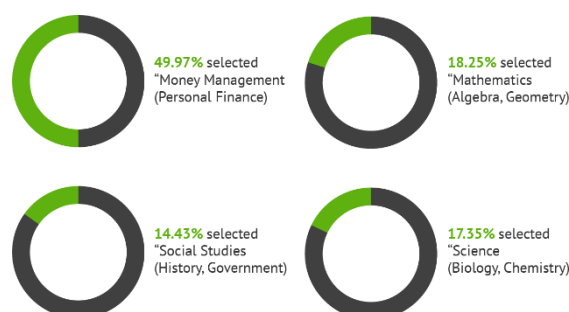
Whenever unexpected events affected my timeline, I documented these changes in the "status" column of my short-term planning tables. These notes proved valuable, allowing me to reflect on challenges and make improvements in my time management strategies. Through this experience, I learned that honesty and realism are essential to effective planning, ensuring that I can produce my best

work without unnecessary stress or last-minute adjustments.

Criterion B: Applying Skills

B.i. Explain how the ATL skill(s) was/were applied to help achieve their learning goal

Achieving my learning goal for *The Dollar Detectives* demanded extensive application of information literacy and communication skills, as creating an engaging, educational comic on financial literacy required careful research and thoughtful presentation. Information literacy was crucial in identifying reliable sources on financial concepts suitable for young readers. Given the wide range of financial topics, I focused on sources specifically addressing fundamentals like saving, budgeting, and the basics of investing. To prioritize these concepts, I also reached out to peers through informal surveys (Figure B.1) to determine which topics resonated most with my target audience. This early feedback, captured in the survey results, helped refine my focus, revealing that topics like saving and spending would be especially impactful.



One of my main challenges was finding balanced resources that presented financial concepts in a relatable way for younger students. Since some resources were overly complex, I applied the CRAAP (Currency, Relevance, Accuracy, Authority and Purpose) method to evaluate their suitability (Figure B.2). For instance, one source provided useful data but lacked relatable context for students, so I selected another that used real-world examples with simpler explanations. This process taught me to critically assess resources for audience alignment and bias, helping me choose materials that fit the tone and accessibility level of my comic.

1. Currency	<ul style="list-style-type: none"> When was the information published or posted? The information should be recent enough to ensure that it reflects the current understanding of financial literacy. Does your topic require current information, or will older sources work as well? For my project, current information is preferred, but foundational concepts from older sources may still be relevant.
2. Relevance	<ul style="list-style-type: none"> Does the information relate to your topic or answer your question? I will assess whether the sources directly address financial literacy for young readers. Who is the intended audience? / an appropriate level? The intended audience for the information should align with students in standards 6 to 10, ensuring it's accessible and engaging.
3. Authority	<ul style="list-style-type: none"> Who is the author/publisher/source/sponsor? I will consider sources authored by financial educators, educators, or organizations specializing in financial literacy. What are the author's credentials or organizational affiliations? I will verify the qualifications of the authors to ensure they are knowledgeable in financial education.
4. Accuracy	<ul style="list-style-type: none"> The reliability, truthfulness, and correctness of the content. I will check if the information is supported by evidence and factual data. Where does the information come from / supported by evidence? Identifying whether the sources include citations and references will ensure credibility.
5. Purpose	<ul style="list-style-type: none"> What is the purpose of the information? Is it to inform, teach, sell, entertain, or persuade? Understanding the intent behind the information will help assess its relevance and bias. Does the point of view appear objective and impartial? I will look for sources that present facts without promoting a specific agenda or bias.

In addition to research, developing *The Dollar Detectives* required technology skills to effectively

synthesize the comic. Since I hadn't previously used software for comic creation, I took time to experiment with design tools and platforms for layout, digital drawing, and speech bubble insertion. This exploration helped me become familiar with digital tools, resulting in a more polished final product. I also studied digital color theory to create visuals that were both engaging and relatable, applying color choices to reinforce financial concepts within scenes (Figure B.3).

To enhance the comic's educational impact, I used critical thinking skills to design story-based scenarios that aligned with financial lessons. For example, I created scenes where characters face choices requiring them to make financial decisions, like saving or spending, encouraging readers to think critically about these concepts in a context relevant to their own lives. Storyboards and concept sketches document this process and showcase how scenarios were structured to maximize learning.



Figure B.3

their

As I progressed, I maintained a structured bibliography in MLA format to document my sources, which ensured ethical research practices and easy reference throughout the project. To evaluate the educational impact of the comic, I designed a short questionnaire for readers, gathering their feedback on

the clarity and effectiveness of the financial lessons presented (Figure B.4). This structured feedback, combined with ongoing reflections, enabled me to continuously improve and refine the content.

Throughout *The Dollar Detectives*, I strived to make financial literacy accessible and relatable, using research and technology skills to create an engaging, impactful learning experience for young readers.

Feedback on The Dollar Detectives Comic Book

1. How would you rate your understanding of the financial concepts presented in the comic?
 ▾

2. Which financial topics in the comic did you find the most helpful or interesting? (Check all that apply)
☐ Saving
☐ Budgeting
☐ Smart Spending
☐ Investing
☐ Other (please specify):

3. Did the comic's storyline help you understand the financial concepts better?
☐ Yes
☐ No
☐ Somewhat (please explain):

4. Do you feel confident applying what you learned about financial literacy to real-life situations?
☐ Yes
☐ No
☐ Not sure

5. What was your favorite part of The Dollar Detectives?
☐ Storyline/Characters
☐ Financial Tips
☐ Artwork/Visuals
☐ Interactive Scenarios
☐ Other (please specify):

6. Was there any part of the comic that you found confusing or unclear?

7. Do you have suggestions for future topics or improvements to the comic?

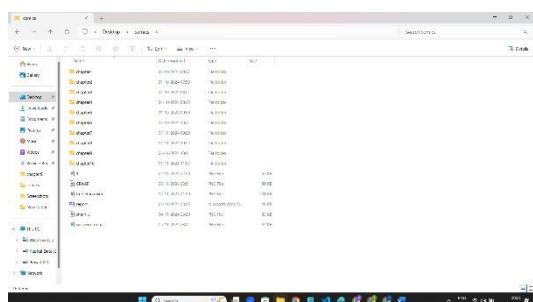
8. Would you recommend The Dollar Detectives to other students interested in learning about financial literacy?
☐ Yes
☐ No
☐ Maybe (please explain):

B ii. Explain how the ATL skill(s) was/were applied to help achieve their product

Achieving the goal of creating *The Dollar Detectives* comic required strong organization skills to produce quality work within a tight timeframe. I established both short-term and long-term plans with realistic deadlines, creating a clear roadmap that guided me through each phase. This structure, documented in my weekly planner helped me stay on top of tasks from research and story development to illustration, allowing me to make consistent progress without rushing the final product.

To manage my time effectively, I outlined project-specific tasks and other commitments in my weekly planner, balancing school exams, extracurriculars, and family plans . This enabled me to allocate time efficiently, track my remaining tasks, and adjust my schedule when unforeseen events arose. For

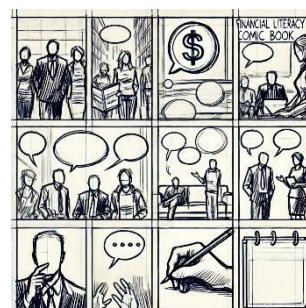
instance, I had to reschedule tasks when extra classes were added, as shown in my updated planner, demonstrating my adaptability and flexibility in overcoming disruptions.



I also implemented an organized system for my research, sketches, and resources, creating separate folders for each part of the project. This organization saved time by keeping everything accessible, as shown in the folder structure screenshot (Figure B 2.1). By maintaining this

system, I avoided wasting time on file management, focusing on the creative aspects of the comic instead.

Initially, I struggled with procrastination, often feeling overwhelmed by the scope of the project. I realized that aiming for perfection in my first drafts was hindering my progress, so I applied affective skills to reduce stress, prioritizing progress over perfection. Starting with rough drafts (Figure B.2.2) helped me build momentum, and once I overcame the initial resistance, I became fully engaged, driven by genuine interest in the project. Practicing these strategies minimized distractions and improved focus, helping me avoid interruptions like social media.



Throughout the project, I sought feedback and support from mentors, friends, and family. I faced occasional setbacks when some individuals declined to participate, requiring resilience and a positive outlook to remain motivated. Each experience reinforced the importance of persistence, as demonstrated by feedback emails and messages (Figure B.6), which helped me improve and refine *The Dollar Detectives*.

To reach a broader audience, I created a dedicated Instagram account for the comic, where I shared snippets, updates, and illustrations to engage with young readers (Figure B.7). I tailored my posts to align with the interests of students in grades 6-10, resulting in consistent engagement and valuable feedback. Instagram engagement metrics show that my posts resonated well with the target audience, encouraging interaction and dialogue.

Lastly, I used multiple communication channels, including WhatsApp and Gmail, to share progress and gather insights. Screenshots of messages (Figure

B.8) demonstrate the continuous exchange of ideas with mentors and family, which contributed to ongoing improvements. This collaborative approach helped transform *The Dollar Detectives* into an educational, engaging tool for financial literacy, informed by the perspectives of my audience.

Criterion C: Reflecting

C i. Explain the impact of the project on themselves or their learning

My journey with *The Dollar Detectives* has been transformative, offering deep learning and personal growth that will have a lasting impact on me. Not only have I gained knowledge about essential financial concepts like budgeting, saving, and responsible spending, but I've also developed practical skills in storytelling, illustration, and digital design. By creating the comic and promoting it on social media, I learned to work with tools like digital drawing software (Figure B.3.1) and Instagram for community engagement. This project allowed me to embody qualities of the IB learner profiles, including being an inquirer, communicator, and risk-taker.



A significant takeaway from this project has been learning how to be an effective inquirer. I've realized that while it's important to ask questions, knowing which questions to ask is key to finding the right answers. I applied this skill by researching independently through books, websites, and tutorials to understand financial topics, as well as by seeking advice from others in areas where I encountered challenges. Through conversations with teachers and peers, I learned how to frame my inquiries to receive helpful feedback that could improve my comic's content and structure.



The project pushed me to step outside my comfort zone and inquire openly, without hesitation or self-consciousness. For example, while setting up the Instagram page to promote the comic, I ran into an issue where the platform repeatedly marked my website link as spam. After contacting Instagram's support without success, I observed what others were doing and adopted a Linktree solution (Figure B.6). Reaching out to a classmate helped me find an efficient solution, highlighting the value of seeking help from others.

Similarly, when I encountered technical issues while organizing digital assets

for the comic, I collaborated with a friend experienced in media file organization. Together, we streamlined our file management strategies, as seen in my organized project folder. This experience made me realize how to manage the complex tasks effectively

Personally, I never thought this project helps in my personal growth also this much. When I started this comic, I know it is important to be effective communicator but, on the journey. I became one. I planned Each and every chapter in so much detail from starting. However, I got more confidence to bring more organic growth of my project. The suggestions of my mentors, peers and curated people of my project, helped me to make my project better.

I really learned a lot from the feedback I got on my project. Ms. Priya suggested showing how financial knowledge can actually be useful in real life, so I added some scenes where the characters talk about how saving money could impact their future choices. It made the story feel more meaningful and relatable.

This project totally pushed me out of my comfort zone. I had to juggle tight deadlines, learn digital illustration, and do some serious financial research. When exams came up and messed with my original timeline, I realized how important it is to be flexible. I'm definitely going to plan my future projects with more room for unexpected stuff.

Reaching out to finance experts was pretty scary. I got a few rejections, which was kind of tough, but I didn't give up. Eventually, I connected with this awesome financial expert who helped me make the comic's storyline way more legit.

One of the coolest challenges was figuring out how to draw a video chat scene. I had no idea how to do this before, but I played around with some digital tools and managed to create these really cool, dynamic interactions. It was pretty awesome to see how creative I could be.

At first, I tried promoting The Dollar Detectives on WhatsApp, but that was a disaster. My friends were getting overwhelmed with messages. Switching to Instagram stories was a game-changer - suddenly, people were actually interested and engaging with my work.

Looking back, this project taught me so much more than just financial literacy. I learned to embrace challenges, be creative, and not get discouraged by setbacks. At the beginning, I felt totally overwhelmed by all the information, but I focused on using the resources I had and taking things step by step. My research notes helped me keep everything accurate and age-appropriate, and honestly, it made me even more curious about learning. The best part? I've got a clearer idea of what I might want to do in the future. Creating educational content that's actually interesting - that's something I'm pretty excited about.

C ii. Evaluate the product based on the success criteria

After completing *The Dollar Detectives*, I evaluated the comic based on the success criteria I had set earlier to determine whether I had achieved my project goals. For the quantitative criteria, I conducted a self-assessment, reviewing engagement metrics on Instagram and the comic's reader interactions to gauge interest levels. For example, I tracked the number of followers and engagement rates for each comic post and story, as well as the reach of my promotional updates, to gain a fact-based understanding of the comic's impact. For the more subjective criteria, I collected feedback from my target audience—teachers, peers, and mentors—alongside comments from readers on social media.

At the Personal Project Exhibition, I presented *The Dollar Detectives* through a display that included an overview poster of the project journey, printed copies of comic chapters, and feedback cards for attendees to share their thoughts. To encourage engagement, I created a “Finance Mystery Box” where students could drop in financial questions anonymously, allowing me to understand the areas they found most intriguing or challenging. I also gave a feedback form to match with my specially designed success criteria’s.

Okay, so I knew people wouldn't want to spend forever filling out my survey. So I made this quick form where they could just click some ratings and give quick answers. I made sure each question was super clear so people knew exactly what I was asking about. I also left a spot for people who wanted to write more - you know, for those who had extra thoughts. I ended up getting 75 people to fill it out, which was awesome! They told me stuff about my comic - like if it was fun to read, if they learned something, and if everything made sense. I went through all the feedback and used my special color-coding system to check how I did. And guess what? I got a 7.13 out of 8, which means I totally rocked my project! That's like getting a high A, and I was super proud that I hit all my goals.

