



Course Overview

A comprehensive, gamified course designed to teach users the fundamentals of personal finance in a fun, short-form, and highly interactive way. The course is split into multiple chapters, each focusing on a core pillar of personal finance. Lessons are 2–3 minutes long, designed to build habit, curiosity, and confidence.



Chapter Structure and Lessons



Chapter 1: Understanding Money

Why money matters, and how to take control of it.

Lesson 1.1 – What is Personal Finance?

Hook: "You've earned your first paycheck. Now what?" **Explanation:** Personal finance is how you manage your money—earning, spending, saving, investing, and protecting it. It's about making smart choices so you can afford the life you want. **Quiz:**

- What does personal finance include? (Multiple correct options)

Lesson 1.2 – Needs vs. Wants

Hook: "Imagine you're building a survival kit. Is Netflix in it?" **Explanation:** Needs are essentials: food, shelter, electricity. Wants are nice-to-haves: gaming subscriptions, fancy coffees. **Interactive:** Drag and drop items into "Needs" or "Wants" **Examples:**

- Groceries (Need)
- Designer clothes (Want)
- Rent (Need)
- Concert ticket (Want)

Lesson 1.3 – Power of Saving Early

Hook: "Would you rather have ₹100 today or ₹1 crore after 40 years?" **Explanation:** Thanks to compound interest, small savings grow over time. The earlier you start, the bigger the reward. **Quiz:**

- What makes your money grow faster?

Lesson 1.4 – Mindsets Around Money

Hook: "Two people earn ₹50K. One is broke, one is saving. Why?" **Explanation:** A scarcity mindset says "I never have enough." An abundance mindset says "I can make this work." **Quiz:**

- Which one reflects an abundance mindset?
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Chapter 2: Budgeting Like a Boss

Control where your money goes instead of wondering where it went.

Lesson 2.1 – The 50-30-20 Rule

Hook: "How do you split ₹10,000 without going broke?" **Explanation:**

- 50% Essentials
- 30% Wants
- 20% Savings **Interactive:** Allocate amounts to categories using sliders

Lesson 2.2 – Tracking Expenses

Hook: "Ever checked your bank balance and thought, 'Where did it all go?'" **Explanation:** Expense tracking helps you see patterns. Apps, journals, or spreadsheets all work. **Quiz:** Match each tool to its purpose:

- Google Sheets → Manual tracking
- Mint → App-based tracking
- Diary → Analog recording

Lesson 2.3 – Build a Budget

Hook: "You have ₹10,000/month. Make it count." **Explanation:** Budgeting is planning your money before you spend it. **Activity:** Distribute money across Essentials, Wants, and Savings

Lesson 2.4 – Fixed vs. Variable Costs

Hook: "Which costs change? Which don't?" **Explanation:**

- Fixed = Rent, subscription
 - Variable = Groceries, shopping **Interactive:** Tap to classify
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Chapter 3: Smart Saving Habits

Save to buy freedom, not just things.

Lesson 3.1 – Emergency Funds

Hook: "Your phone breaks. You need ₹5,000. Do you swipe or panic?" **Explanation:** Emergency funds = 3–6 months of expenses, untouched unless it's urgent. **Quiz:** When should you use your emergency fund?

Lesson 3.2 – Setting Short-Term Goals

Hook: "You want a new laptop in 3 months. Plan it." **Explanation:** Goals give saving a purpose. Break them into monthly targets. **Activity:** Set goal amount → set monthly savings → get timeline

Lesson 3.3 – Automating Your Savings

Hook: "If you can't see it, you won't spend it." **Explanation:** Auto-debits move money into savings before you even touch it. **Quiz:** What is the benefit of automation?

Lesson 3.4 – Smart Saving vs. Hoarding

Hook: "Saving everything = success? Not really." **Explanation:** Saving too much can lead to fear-driven hoarding. Balance is key. **Quiz:** Healthy saving means:

Chapter 4: Intro to Investing

Your money should work while you sleep.

Lesson 4.1 – Why Investing Beats Saving

Hook: "Your bank gives 3%. Inflation eats 6%. Who wins?" **Explanation:** Saving is safe, but investing grows wealth. You need both. **Quiz:** What's the risk of only saving?

Lesson 4.2 – Compound Interest

Hook: "Earn interest on your interest. Mind = blown." **Explanation:** The earlier you start, the more your money snowballs. **Activity:** Enter amount + years → see final result

Lesson 4.3 – Types of Investments

Hook: "Not all eggs go in one basket." **Explanation:** Stocks = high risk, high return. FDs = safe, low return. Mutual funds = middle ground. **Activity:** Match each investment to its benefit

Lesson 4.4 – Risk vs. Return

Hook: "Would you risk ₹100 for ₹500?" **Explanation:** Higher return = higher risk. Balance your appetite. **Interactive:** Drag examples to Low, Medium, High risk

Lesson 4.5 – Start Small

Hook: "You don't need ₹50,000. You need consistency." **Explanation:** Even ₹100/month can start your investing journey. **Quiz:** What matters most?

Chapter 5: Spending Wisely & Financial Hygiene

A budget without discipline is just a wishlist.

Lesson 5.1 – Avoiding Impulse Buys

Hook: "That Instagram ad got you again." **Explanation:** Wait 24 hours before buying non-essentials. Use the "wishlist" rule. **Quiz:** Best way to fight impulse shopping?

Lesson 5.2 – Credit Cards 101

Hook: "Swipe now, cry later?" **Explanation:** Credit is powerful if used wisely. Always pay full amount before due date. **Quiz:** Which habit is healthy?

Lesson 5.3 – Good Debt vs. Bad Debt

Hook: "Not all debt is evil." **Explanation:** Good = loans that grow your value (education, business). Bad = EMIs on lifestyle. **Quiz:** Which is good debt?

Lesson 5.4 – Scam & Digital Safety

Hook: "Got a message saying you won ₹1 crore? Run." **Explanation:** Learn to spot phishing, fake UPI links, and clone apps. **Activity:** Tap red flags in a screenshot mockup

Lesson 5.5 – Building a Financial Routine

Hook: "Money needs maintenance." **Explanation:** Weekly check-ins and monthly reviews build control and confidence. **Activity:** Create a sample routine: Monday = review, 1st = save, 15th = budget tweak



Learning Design

Each lesson follows this structure:

1. **Hook:** Relatable scenario
2. **Mini-explanation:** 1–2 paragraph story-style explanation
3. **Interactive Quiz:** Match / Tap / Fill / Drag-drop
4. **Feedback:** Reinforce correct answers, explain wrong ones



Final Quiz (Optional)

- 10-question mastery test
- Pass to unlock certificate and bonus XP
- Feedback summary + encouragement