

## FINANCIAL LITERACY (SYLLABUS FOR CLASS-XI COURSE)

Theory: 80 marks  
Project: 20 Marks

Time: Three Hours.

### Unit wise Distribution of Marks & Periods:

Unit	Topics	Marks	Periods
Unit-1	Introduction to Finance and Financial Literacy	16	30
Unit-2	Money and Personal Budget	16	30
Unit-3	Savings and Investment Options	16	30
Unit-4	Concepts of Credit and Debt	16	30
Unit-5	Economic System and Globalization	16	30
	<b>PROJECT WORK</b>	20	30
	<b>Total Marks</b>	<b>100</b>	<b>180</b>

### Unit wise Distribution of Course Contents: -

#### Unit-1: Introduction to Finance and Financial Literacy

Marks: 16

- ❖ Finance: Meaning, Importance and Scope
- ❖ Personal Finance: Meaning and Importance
- ❖ Financial Goals: Meaning and Types
- ❖ Financial Institutions: Meaning, Types and Functions
- ❖ Financial Literacy: Meaning, Importance and Principles
- ❖ Digital Payment: Meaning, Uses, Types and Difficulties

#### Unit-2: Money and Personal Budget

Marks: 16

- ❖ Money: Concept and Time Value of Money
- ❖ Personal Budget: Meaning and Nature
- ❖ Budgeting Techniques: Traditional Budgeting, Zero-based Budgeting and 50/30/20 Rule
- ❖ Tools for Budgeting: Apps and Spreadsheets
- ❖ Tracking Expenses: Meaning, Objectives and Strategies
- ❖ Emergency Funds: Meaning, Importance and Methods of Creating

**Unit-3: Savings and Investment Options**

**Marks: 16**

- ❖ Savings: Meaning, Importance and Types
- ❖ Investment: Meaning, Importance and Options (e.g., Fixed Deposits, Recurring Deposits, NSC, EPF, PPF, NPS, Gold, Stocks, Mutual Funds, Real Estate, Bonds etc)
- ❖ Investment Risks: Meaning, Types and Strategies for Mitigation
- ❖ Financial Market: Meaning and Types
- ❖ Stock Exchange: Meaning, Functions and Types (e.g., BSE, NSE)
- ❖ SEBI: Functions and Role.

**Unit-4: Concepts of Credit and Debt**

**Marks: 16**

- ❖ Credit: Meaning, Importance and Types
- ❖ Credit Score: Meaning, Importance and Components
- ❖ Debt: Meaning, Types and Strategies for Debt Management
- ❖ Terms of Loan: Meaning and Key Components

**Unit-5: Economic System and Globalization**

**Marks: 16**

- ❖ Economic System: Meaning, Types and Key Features of Each Type
- ❖ Globalization: Meaning, Features and its Impact on Personal Finance
- ❖ Inflation: Meaning, Causes and its Effects on Purchasing Power Role of Government in the Economy

**FINANCIAL LITERACY  
(PROJECT WORK FOR CLASS-XI COURSE)**

**Project Work -**

**20 Marks.**

- |                       |          |
|-----------------------|----------|
| ➤ Project Preparation | 12 Marks |
| ➤ Project VIVA VOCE   | 08Marks  |

**Format for Project Work of the subject Financial Literacy (Class-XI)**

**Cover Page: -**

1. Title of the Project.
2. Information of the student  
(Name, Roll No, Registration No, Year)
3. Name of the Supervisor/Guide.
4. Name of the Institution.
5. Year.

**Second Page:** - Acknowledgement.

**Third Page:** - Declaration by the students.

**Fourth Page:** - Certificate from Supervisor/Guide.  
Certificate from Head of the Institution/Department.

**Fifth Page:** - Contents/Index.  
Main text of the project  
References /Bibliography.

**Tentative Topics (*The List is Inclusive and not Exhaustive*):**

1. **Monthly Income and Expense Tracker**  
Make a comparative analysis of various sources of income and heads of expenses (fixed and variable) with respect to total income and total expenses. Charts and Graphs may be used to visually represent the data.
2. **Savings Goals and Strategies**  
Design a personal budget plan focused on achieving specific savings goals (e.g., Purchasing a phone or Laptop, admission in a college, or planning a vacation trip). Include a timeline and strategies for achieving these goals.
3. **Budget for Student Life**  
Prepare a sample budget for a student, highlighting essential expenses and potential savings.
4. **Comparison of Budgeting Methods**  
*Explore different budgeting methods (e.g., Traditional Budgeting, Zero-based budgeting and the 50/30/20 rule) and prepare a personal budget using the methods and compare the outcomes.*
5. **Investing for the Future**  
Develop a personal budget that includes basic investment options (like mutual funds or fixed deposits) and illustrate how investing a certain percentage of income can lead to long-term financial benefits.
6. **Emergency Fund Planning**  
Prepare a budget plan that emphasizes the importance of an emergency fund and show the allocation of funds each month to build this financial cushion.
7. **Budgeting for a Special Event**  
Prepare a personal budget for a special event, such as a birthday party, marriage of any relative or a school excursion trip. Include proposed income sources and detailed list of expenses.
8. **Cutting Unnecessary Expenses**  
Analyze a personal budget to identify non-essential expenses. Present a revised budget plan showing how cutting these expenses can lead to increased savings. Comparison may also be made between the actual expenses of the last month with the budgeted expenses for next month.

**9. Budgeting with Part-Time Employment**

Prepare a budget plan that includes income from a part-time job and show how students can balance work with studies and how this impacts their overall financial situation.

**10. Impact of Debt on Personal Budgeting**

Prepare a budget plan that includes debt repayment strategies and demonstrates how to manage and minimize the debt effectively.

**11. Comparison of Savings Accounts vs. Fixed Deposits**

Research and prepare a report that compares traditional savings accounts with fixed deposits, highlighting interest rates, liquidity, risk levels, and ideal use cases for each.

**12. Public Provident Fund (PPF) vs. National Pension System (NPS)**

Compare the features, benefits, and limitations of the Public Provident Fund and the National Pension System and describe their roles in long-term financial planning and retirement savings.

**13. Rate of Return: Fixed Deposits vs. Recurring Deposits**

Investigate and compare the interest rates, terms, liquidity, and financial goals of fixed deposits versus recurring deposits and how each fits into a personal budget plan.

**14. Low-Risk Investment Options for Beginners**

Research and outline low-risk investment avenues such as fixed deposits, Post office savings, and money market funds and analyses their advantages, disadvantages, and suitability for conservative investors.

**15. Investing in Gold vs. Real Estate**

Prepare a report comparing gold investment and real estate as alternative investment options and highlight the factors such as market behavior, liquidity, risk, and long-term growth potential.

**16. Investment Patterns**

Interview at Least 20 People in and around your Locality about their Investment Patterns.

**17. Comparison of ETFs vs. Mutual Funds**

Analysis exchange-traded funds (ETFs) and mutual funds, comparing aspects such as fees, trading flexibility, tax efficiency, and investment strategies.

**18. Emergency Fund: Savings Accounts vs. Liquid Mutual Funds**

Investigate the importance of an emergency fund and compare savings accounts with liquid mutual funds as options.

**19. Survey on Credit Card Awareness Among Students**

Conduct a survey to assess how much students know about credit cards, their features, and the responsibilities associated with their use. Analyze the results and present recommendations for improved financial literacy.

**20. Building Credit History: Student Perspectives**

Conduct a survey on students' awareness and understanding of the importance of building a credit history through responsible credit card usage. Analyze the data and provide recommendations for building credit responsibly.

**21. Impact of Inflation on Grocery Prices**

Investigate the price changes due to impact of inflation on certain select common grocery items (e.g., rice, bread, or milk) over the past five years. Graphical representations may be used.

**22. School Supplies: Inflation Over the Years**

Research the price trends of essential school supplies (e.g., notebooks, stationery, backpacks) over the past decade. Graphical representations may be used.

**23. Trends in Smartphone Prices**

Explore how the prices of popular smartphone models have shifted over the last decade. Graphical representations may be used.

**24. Fuel Prices and Their Purchasing Power Impact**

Investigate the inflationary trend in fuel prices over the past decade and how it affects the overall transportation costs and purchasing power. Use graphs to illustrate the findings.

**25. Application of Budgeting Apps**

Design a budget for your monthly expenses applying any Budgeting App.