



**FINANCIAL LITERACY ACTIVITIES**

**SESSION: 2025-26**

**Classes VIII-XII**

**Activity 1: “Financial Planning Challenge: Save and Invest”**

**Class – VIII**



**Objective:**

To help students understand the importance of saving and investing for future financial security and how these concepts play a key role in personal wealth management.

**Activity Description:**

**Introduction (10 minutes):**

Begin with a short discussion about saving and investing. Explain the differences between the two, and introduce basic investment options (e.g., savings accounts, stocks, mutual funds, bonds, etc.).

**Scenario Simulation (30 minutes):**

Divide students into small groups (4-5 members). Provide each group with a “Financial Scenario Sheet” that includes:

- A monthly income (simulated salary for a young adult, e.g., ₹30,000)
- Living expenses (rent, food, transportation, etc.)
- Optional saving and investment goals (e.g., buying a car in 5 years, saving for college, retirement savings, etc.)

The task for each group is to create a financial plan that includes:

- The percentage of income they will save each month.

- b) How much they will invest in different options based on risk and time horizons.
- c) A short-term and long-term goal (e.g., an emergency fund, a vacation, retirement).

**Role Play (20 minutes):**

Ask each group to present their plan in front of the class. They should explain why they chose particular saving and investment options and how they balanced risk versus returns. Encourage them to justify their decision-making process for different goals.

**Reflection and Discussion (15 minutes):**

After all groups have presented, facilitate a class discussion about the importance of saving for emergencies and investing for long-term wealth. Highlight key concepts such as compound interest, risk management, and the importance of starting early.

**Learning Outcomes:**

- a) Understanding the importance of financial discipline, saving, and investing for future goals.
- b) Gaining practical knowledge of personal finance and the impact of different investment strategies.
- c) Developing critical thinking and decision-making skills related to managing money effectively.

**Activity 2: “Financial Management Simulation Game”**

**CLASS- IX-X**



**Objective:** To help students understand key personal financial concepts like budgeting, debt management, saving, and investment through an engaging simulation.

**Materials Needed:**

- a) Prepared “Financial Situation Cards” (each card represents a different financial scenario, such as a salary, unexpected expense, or investment opportunity)
- b) Fake money (or digital points if available)
- c) Pen and paper for each group to record their budget

d) A timer or clock

e) A whiteboard to track group decisions and lessons learned Instructions:

**Introduce the Game:** Briefly explain that the objective is to manage a monthly budget while handling unexpected events, balancing savings, and making smart financial decisions.

**Group Formation:** Divide the class into small groups (3-4 students per group). Each group represents a “family” or “individual” trying to manage their finances over a month.

**Distribute Initial Funds:** Give each group an initial amount of money (e.g. INR 50,000) as their monthly income. Each group will have to allocate this income toward different categories: rent, groceries, utilities, transportation, savings, entertainment, and emergencies.

**Financial Situation Cards:** Throughout the game, hand out “Financial Situation Cards” at random intervals. These cards could include situations like:

a) Unexpected Medical Bill: Pay 3000 for an emergency health issue.

b) Bonus Income: Receive 5000 extra for a freelance job.

c) Car Breakdown: Spend 2000 on car repairs.

d) Investment Opportunity: Decide whether to invest in a risky stock that could bring 10000 or result in a 5000 loss.

**Time Pressure:** Set a timer for 15-20 minutes, during which the groups must make decisions about how to allocate their income, save, and handle emergencies as they arise.

**Group Discussion:** After the game, have each group present their final budget, explaining their choices, how they prioritized spending, and what financial lessons they learned. Discuss the importance of saving, making informed financial decisions, and the impact of debt.

**Reflection:** Conclude by discussing the concept of financial planning for both short-term needs and long-term goals, and how unpredictable life events affect financial decisions.

**Learning Outcome:** Students will learn how to manage a budget, prioritize spending, plan for the future, and make informed financial decisions in real-life scenarios.



### Activity 3: Game- “The Startup Challenge”

Class- XI & XII



#### Objective:

To introduce students to the basic concepts of entrepreneurship, such as business planning, idea generation, resource management, and decision-making, through an interactive and engaging game.

#### Materials Needed:

- A large whiteboard or flip chart for keeping score.
- Index cards or small pieces of paper to represent resources (money, time, ideas, etc.).
- Printed “Challenge Cards” with different business scenarios (explained below).
- Markers, sticky notes, or paper for brainstorming.

#### Game Setup:

##### Teams:

Divide the students into small teams (3-5 students per team). Each team will represent a startup.

##### Game Board:

- Create a simple game board with the following stages of building a startup:
- Idea Generation: Create a business idea.
- Market Research: Find a target audience and understand market needs.
- Product Development: Develop the product or service.
- Marketing & Launch: How to promote your product and attract customers.
- Growth & Scaling: Expand your business and face new challenges.
- Exit: Decide when and how to exit (selling the business, growing to become a large company, etc.).

## **How the Game Works:**

### **Starting the Game:**

Each team begins with 10 “Startup Tokens” (money), 5 “Time Tokens” (time), and 3 “Idea Cards” (representing possible business ideas).

Teams will take turns drawing a Challenge Card, which provides a business scenario related to one of the stages. For example:

**Idea Generation:** “You have an idea for a new eco-friendly product. How will you convince others that it’s needed?”

**Market Research:** “You’ve identified a target audience, but you need to conduct surveys to understand their needs. How much time and money will you spend?”

**Product Development:** “You’ve received feedback. Your product needs more features to succeed. How will you allocate your resources?”

**Marketing & Launch:** “You need a marketing campaign. Do you invest in social media ads or go for influencer marketing?”

**Growth & Scaling:** “Your business is growing, but competition is fierce. What strategy will you adopt to stay ahead?”

**Exit:** “Your business is profitable, but you’re considering selling it. What is the right time to exit and why?”

### **Playing the Game:**

When a team draws a Challenge Card, they will have 3 minutes to discuss and come up with a solution to the scenario. The team should decide how to use their tokens (money and time) to respond to the challenge.

**For example,** if the card asks about market research, the team might decide to spend 3 Time Tokens and 2 Startup Tokens to conduct surveys and analyze customer feedback.

The team can also choose to use one of their “Idea Cards” to help them generate a unique solution. They may trade an Idea Card with another team for additional ideas if needed.

### **Scoring:**

After each round, the teacher or facilitator evaluates the team’s decision based on creativity, feasibility, and how well they’ve used their tokens. For each successful solution, the team earns Startup Points.

- a) Good solutions might earn 5 points.
- b) Creative solutions might earn 7 points.
- c) Great solutions with strategic thinking could earn 10 points.
- d) Teams lose tokens if they make poor decisions, like overspending or underestimating time/resource needs. For example, if they spend too many tokens on marketing without researching their target market, they may lose points.

### **Final Round – Exit Strategy:**

The final round is the Exit Phase. Each team must decide how to exit their business. They can choose to:

- a) Sell the business (get a cash payout but lose 20% of points).
- b) Expand rapidly (risk but higher rewards).

- c) Stay steady and sustainable (smaller but consistent growth).
- d) Based on the exit strategy, teams earn final points.

**Winning the Game:**

The team with the highest Startup Points at the end of the game wins. They have successfully navigated the challenges of building a startup, managing resources, and making strategic decisions.

**Reflection:**

- a) After the game, discuss with students the lessons they learned:
- b) What was the most challenging part of the startup process?
- c) How did they manage their resources (money, time, ideas)?
- d) What would they do differently if they were to start over?
- e) How did they work as a team and make decisions under pressure?

**Learning Outcomes:**

- a) Students will grasp the basic concepts of entrepreneurship, such as idea generation, market research, product development, marketing, and scaling.
- b) They will understand the importance of strategic thinking, managing resources, and taking calculated risks.
- c) The game will help students develop skills like teamwork, problem-solving, and decision-making, all of which are essential for entrepreneurship.

**Objective:**

To teach students about the concepts of wealth building, saving, investing, and retirement planning in an interactive and fun way. Players will make decisions that impact their financial future, learn about the importance of budgeting, investing, and retirement, and understand how small decisions can affect long-term wealth.

**Materials Needed:**

- a) Game board with a winding path (representing the journey of wealth building).
- b) Game pieces (1 per player).
- c) Dice (1 per player).
- d) "Wealth Cards" (cards with financial scenarios related to saving, investing, budgeting, etc.).
- e) "Investment Cards" (cards with different investment options and their outcomes).



## Activity 4: Financial Ethics Quiz Game: "Ethics Challenge"

CLASS- IX-X



### Objective:

The game helps students understand the importance of financial ethics through an interactive quiz-based format. It encourages critical thinking about financial behaviour, decision-making, and real-world scenarios.

### Materials Needed:

- A set of cards with questions and answers (or use an online quiz platform).
- Point system: Each correct answer earns points.
- Game board or virtual platform (optional).
- Prizes/Rewards (optional) for added motivation.

### Instructions/Setup:

- Divide the students into teams (2–4 players per team).
- Explain the rules of the game:

**The game will consist of multiple rounds (MCQs, True/False, Short Answer, and Case Study).**

- Teams will earn points for each correct answer.
- The team with the most points at the end wins the game.
- If using a game board: Set up spaces for each round (e.g., MCQ, True/False, Short Answer, Case Study).

### Rounds:

**The game will be divided into 4 rounds:**

**Round 1:** Multiple Choice Questions (MCQs)

Each team takes turns answering MCQs. Correct answers earn 10 points.

**Example:**

**Q:** What does financial ethics refer to?

- a) The legal regulations governing financial transactions.
- b) The moral principles that guide financial decision-making and behaviour.
- c) The process of increasing wealth by any means necessary.
- d) The investment strategies used to maximize returns.

**Answer:** b) The moral principles that guide financial decision-making and behavior.

**Round 2: True or False**

The facilitator will read a statement, and teams have to decide whether it is true or false. Correct answers earn 5 points.

**Example:**

**Statement:** "It is ethical to invest in a company that causes environmental harm, as long as it offers high returns."

**Answer:** False.

**Round 3: Short Answer**

Teams take turns answering short-answer questions. If the answer is complete and correct, they earn 15 points.

**Example:**

**Q:** Why is financial transparency important in business?

**Answer:** It builds trust, ensures accountability, and prevents legal issues, leading to long-term success.

**Round 4: Case Study**

Present a short case study with ethical dilemmas related to finance. Teams must discuss and provide a solution. The correct and well-explained answer earns 20 points.

**Example:**

**Case Study:** Sarah is an investment advisor who offers high-risk investments without explaining the risks. Some clients lose money.

**Question:** What ethical issue does Sarah face, and what should she do differently?

**Answer:** Sarah is misleading clients by not explaining the risks. She should ensure transparency, explain the risks, and match investments to clients' financial goals.

**Scoring System:**

Each round has a different point value.

- a) Teams earn points based on the number of correct answers.
- b) At the end of all rounds, the team with the most points wins the game.

**Final Round (Bonus):**

**Financial Ethics Challenge:** Teams will be given a hypothetical financial scenario where they have to make an ethical decision (like a "business dilemma"). Teams write down their response, and the best answer will earn 30 points.

**Example:**

**Scenario:** You work for a company that has a loophole allowing them to avoid paying taxes. It's completely legal. Should you report it or keep quiet? Why?

**Answer:** Teams must provide a detailed ethical reasoning.



**Winning:**

After all rounds, the team with the highest score is declared the winner.

**Prize:** Offer small rewards or certificates of recognition for the winning team.

**Additional Variations:**

**Interactive Technology:** Use an online quiz platform (like Kahoot or Quizizz) for an interactive experience, especially for large groups.

**Timer for Answers:** Add a timer for each question to keep the pace lively and exciting.

**Challenges:** Allow teams to “challenge” each other by passing questions back and forth, which could earn bonus points.

**Learning Outcomes:**

- Students will learn about financial ethics in an engaging way.
- They will practice making ethical financial decisions.
- The game will foster critical thinking and help them relate financial ethics to real-world scenarios.

**Activity 5: Board Game: “Economic Indicators Quest ( with Rupees)”**  
**CLASSES – IX-XII**

**Objective:**

The goal of the game is to help students understand economic indicators such as GDP, inflation, unemployment rates, interest rates, and other economic concepts, and how they impact the economy. Players will experience the process of analyzing economic trends and making decisions based on economic indicators.

**Materials Needed:**

**Game Board:** A large board with spaces representing different economic events (such as a market crash, inflation surge, or economic boom). These spaces can include:

- a) Economic Event Spaces (e.g., “Interest Rates Go Up,” “GDP Growth”)
- b) Decision Point Spaces (e.g., “Invest in Infrastructure,” “Reduce Taxes”)
- c) Market Event Spaces (e.g., “Global Recession,” “Stock Market Boom”)

**Game Pieces:** One token for each player (can be a small object or coin).

**Economic Indicator Cards:** A deck of cards with scenarios or questions related to different economic indicators. Each card includes information about a specific indicator (GDP, inflation, etc.) and a corresponding question or challenge.

**Currency (play money):** Used to simulate economic transactions (e.g., investments, taxes, savings, etc.) in Rupees.

**Dice:** To decide the number of spaces players move.

**Economic Report Sheets:** Players will track their economic decisions, their analysis, and outcomes on a sheet to understand the results of their actions.

**Timer (optional):** To limit the time players have to make decisions.

**Setup:**

**Board Setup:** Place the board on a flat surface. Each player chooses a token and places it at the “Start” position.

**Deck of Cards:** Shuffle the Economic Indicator Cards and place them face down on the designated deck space.

**Currency:** Give each player an equal amount of play money to start with (e.g., ₹5000).

**Economic Report Sheets:** Distribute one report sheet to each player.

**Activity 6: Write an essay on financial Anatomy**  
**CLASSES- IX-XII**



**Presentation Activity: Understanding the Global Financial System**

**Objective:**

To help students understand the structure, functions, and significance of the global financial system, how it operates, and its impact on global economies.

**Activity Overview:**

Students will be divided into small groups and assigned different components of the global financial system. Each group will research their assigned topic, create a presentation, and present it to the class. This activity will encourage critical thinking, teamwork, and a deeper understanding of the interconnectivity of global financial markets.

**Steps to Conduct the Activity:**

**Group Formation:**

Divide the class into 5–6 groups (depending on class size), each consisting of 4-5 students.

**Topic Assignment:**

Assign each group one of the following components of the global financial system to research and present:

**Group 1:** International Financial Institutions (World Bank, IMF, etc.)

**Group 2:** Global Financial Markets (Stock Exchanges, Forex markets)

**Group 3:** Global Financial Instruments (Bonds, Derivatives, Commodities)

**Group 4:** Central Banks and Monetary Policy (Federal Reserve, European Central Bank, etc.)

**Group 5:** Global Trade and Finance (Global supply chains, trade agreements)

**Group 6:** Emerging Financial Systems and Cryptocurrencies (Bitcoin, blockchain technology, decentralized finance)



**Research Phase (30–40 minutes):**

- a) Each group will research their assigned topic using online resources, books, and journal articles.
- b) The group should focus on understanding key concepts, functions, impact on the global economy, and current trends.
- c) They should also prepare answers for potential questions from classmates.

**Presentation Preparation:**

- a) Each group will create a presentation (using PowerPoint, Google Slides, or any other tool).
- b) Presentations should be 5–7 minutes long, including visual aids (charts, graphs, infographics) to make the information more engaging.
- c) Each group will assign roles within the team (e.g., one member to present the introduction, another to discuss specific data, etc.).

**Presentation Phase:**

- a) Groups will present their findings to the class in the order of the topics assigned.
- b) Encourage students to make their presentations interactive by asking the audience questions, discussing real-world examples, or using short videos/animations.

**Q&A and Discussion:**

After each presentation, allow the class to ask questions to the presenting group.

Encourage students to reflect on how the component they presented connects to the other components and to the broader global financial system.

**Wrap-Up:**

- a) After all the groups have presented, facilitate a class-wide discussion on the importance of understanding the global financial system.
- b) Encourage students to discuss how the financial system impacts their daily lives, global trade, economic growth, and financial stability.
- c) Highlight the interconnectedness of different components, and how events in one part of the system can affect others globally (e.g., financial crises, market booms, policy changes).

**Key Concepts to Be Covered:**

**Global Financial System:** Overview of the structure and components, including banks, financial markets, regulations, and monetary policies.

**International Financial Institutions:** Their role in stabilizing and supporting the global economy (e.g., the IMF, World Bank).

**Global Financial Markets:** How stock exchanges, bonds, and forex markets facilitate global investment and trade.

**Monetary Policy and Central Banks:** The role of central banks in controlling inflation, interest rates, and currency stability.

**Global Trade and Finance:** How international trade policies, tariffs, and agreements affect global finance.

**Emerging Financial Systems:** The rise of digital currencies and decentralized finance and their potential impact on the global financial system.

**Learning Outcomes:**

**By the end of the activity, students will:**

- a) Understand the structure of the global financial system and how it operates.
- b) Learn the importance of international financial institutions and their role in global stability.
- c) Gain insights into global financial markets, monetary policy, and financial instruments.
- d) Understand the impact of emerging financial systems like cryptocurrencies on the global economy.
- e) Enhance their research, teamwork, and presentation skills.

**Assessment:**

- a) Evaluate each group's presentation for clarity, accuracy, engagement, and depth of understanding.
- b) Provide feedback on the quality of research, use of visuals, and ability to answer questions.
- c) Assess students' ability to connect the presented concepts to the broader financial system and real-world scenarios.

**Conclusion:**

This interactive presentation activity encourages students to explore different facets of the global financial system, helping them gain a comprehensive understanding of how the world's financial networks and institutions operate. Through research, collaboration, and presentation, they will be better equipped to analyse and engage with economic trends and financial concepts in their future studies and careers