MONEY CULTURE

Future Ready School Development Program

Grades 5-10

NEP 2020 Aligned

Building Life Skills for a Smarter, Safer & Brighter Tomorrow.



01 FINANCIAL LITERACY

Smart Money Habits for Life

02 AI LITERACY

Technology, Used Responsibly

03 DMIT

Knowing Yourself, Exploring Paths

04 STUDENT & STAFF SAFETY

Protection & Peace of Mind

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THE MONEY CULTURE SCHOOL ECOSYSTEM

Education that prepares students for exams and for life

**One integrated program. Four pillars.
One future-ready student.**



WHO WE ARE

Money Culture is an education-focused organization that bridges the gap between traditional academics and essential life skills. We partner with schools to bring these skills into the mainstream curriculum.

WHY IT MATTERS

The modern world requires more than textbook knowledge. Students need practical money sense, technology confidence, self-awareness and safety alongside academics.

THE PROGRAM

The Future-Ready School Development Program brings cognitive, technical and socio-emotional learning together for Grades 5-10, aligned with NEP 2020.

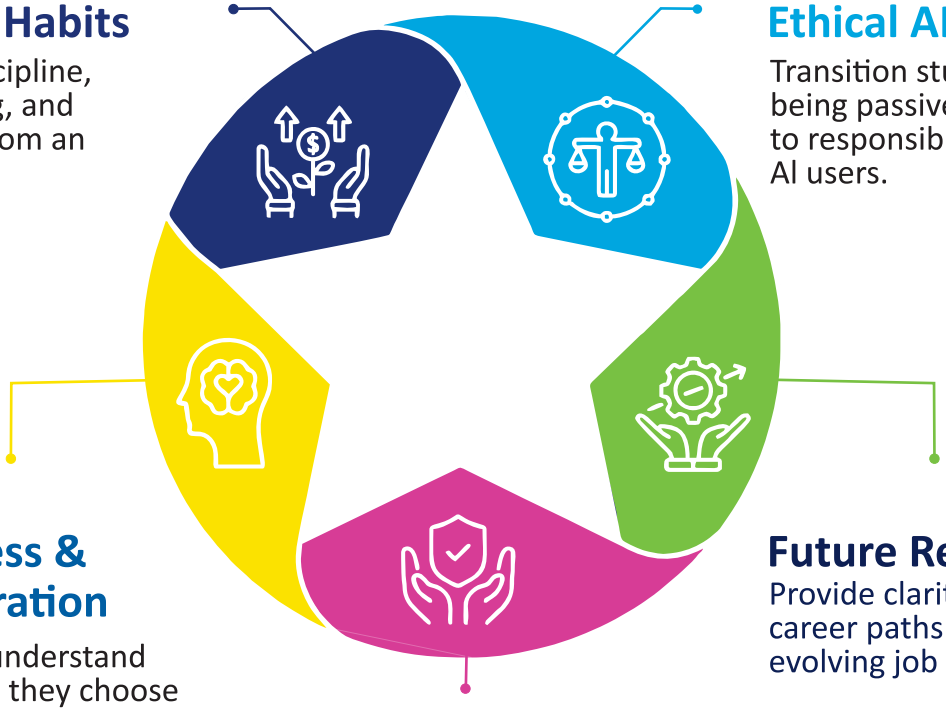
OBJECTIVES OF THE PROGRAM

Build Money Habits

Instill financial discipline, the value of saving, and logical spending from an early age.

Ethical AI Usage

Transition students from being passive AI consumers to responsible and creative AI users.



Self - Awarness & Career Exploration

Helping students understand themselves before they choose a path.

Future Readiness

Provide clarity on emerging career paths and the evolving job market.

Safety & Protection

Ensure every student is covered by a safety net, fostering a secure learning environment.

COMPONENT

01 FINANCIAL LITERACY

Understanding the Language of Money

Learn money early, make better choices later. Build saving habits, smart spending, financial discipline, and a responsible money mindset.



Money Basics
Understanding what money is, why it matters and how it works.

Saving & Budgeting
Building smart habits and tracking expenses.

Smart Spending
Making thoughtful choices and understanding needs vs wants.

Goal Planning & Investing Basics
Learning to set goals and understand the basics of investing.

Financial Safety & Responsibility
Avoiding frauds, understanding insurance and being a responsible citizen.

GRAND-WISE LEARNING JOURNEY

GRADES 5 - 6
Foundation
What money is, why it matters and how to use it wisely.

GRADES 7 - 8
Application
Budgeting, Setting goals and building saving habits.

GRADES 9 - 10
Advanced
Investing basics, financial safety and real-life decision making.

COMPONENT

02

AI LITERACY

FOUNDATION COURSE

From passive AI consumers to responsible, creative AI users.

Equipping students with the knowledge to lead in the age of Artificial Intelligence.



Basics & Evolution
Understanding what AI is and how it changed the world.

AI in Education & Daily Life
Using AI to enhance learning efficiency and lifestyle.

Creativity with AI
Exploring generative AI for art, writing, and problem-solving.

Ethics & Digital Responsibility
Critical thinking about bias, privacy, and deepfakes.

Grade-wise Progression
Grades 5-12: Basic to advance.

GRADES 5-6 Basic
Meet AI: what it is, where we see it, and how to use it safely.

GRADES 7-8 Applied
Use AI to learn and create, and learn to spot its mistakes and bias.

GRADES 9-10 Advanced
Judge privacy, deepfakes and misinformation. Use AI ethically. Explore AI-linked careers.

COMPONENT

03

DMIT - STUDENT ASSESSMENT & CAREER GUIDANCE



Helping students understand themselves before they choose a path.

A guidance tool that supports student and parent conversations.

THE STUDENT JOURNEY

1 DISCOVER
Start with the student's own interests and preferences.

2 UNDERSTAND
Reflect on strengths and ways of learning.

3 EXPLORE
See the wide range of careers, including emerging fields.

4 DISCUSS
Bring students, parents and counsellors into one conversation.

5 PLAN
Think through subjects, streams and next steps.

WHAT THE GUIDANCE HELPS STUDENTS EXPLORE

- Self-awareness
- Interests
- Strengths
- Preferences
- Career awareness
- Emerging careers
- Subject & stream choices
- Career pathways

A GUIDE, NOT A VERDICT

DMIT supports informed conversations between students, parents and school counsellors. It is a starting point for discussion, not a measure of intelligence, a prediction of the future, or a promise of any career outcome.

COMPONENT

04

STUDENT & STAFF SAFETY

A safer school community

We value the safety of our students above all. Insurance gives families and staff a safety net.

WHY IT MATTERS

Schools are where students learn, grow and explore their potential. Our Personal Accidental Insurance provides financial protection and peace of mind for both students and staff, helping create a safer and more supportive learning environment.



STUDENT PERSONAL ACCIDENTAL INSURANCE

₹ 5,00,000

COVER

Valid for 1 full year from the date of enrollment.
Automatically provided to every enrolled student in the package.

STAFF PERSONAL ACCIDENTAL INSURANCE

₹ 5,00,000

COVER

An additional Staff Safety & Protection benefit.
Subject to applicable policy terms and eligibility.

COVERAGE BENEFITS (FOR STUDENTS & STAFF)

Accidental Death
Financial protection for the family.

Permanent Total Disability
Support in case of total disability.

Permanent Partial Disability
Support in case of partial disability.

WHAT THIS ENSURES

- Greater safety and security
- Peace of mind for students and families
- Support for dedicated staff
- A safer, stronger school community

IMPORTANT

Insurance benefits, exclusions, eligibility, coverage period, claim procedures, sum insured and other conditions are subject to the actual Insurance policy wording and applicable terms and conditions.

VALUE PROPOSITION FOR SCHOOLS

Why schools choose the Money Culture Integrated Package.

NEP 2020 ALIGNED	Directly addresses the New Education Policy's emphasis on skill-based and vocational learning.
ZERO ACADEMIC BURDEN	Designed to complement, not compete with, the existing curriculum.
STRONG PARENT APPEAL	Parents appreciate the school's initiative in providing life-saving financial and safety skills.
BRAND ELEVATION	Positions your institution as a "Future-Ready" and "Forward-Thinking" center of excellence.
SCHOOL SAFETY COVERAGE PROGRAM	Ensuring safety and peace of mind through insurance protection.

How it is delivered



Self-paced online access

Financial and AI Literacy through the Learning Management System.



Hybrid or offline sessions

Guidance on the role a school can take in the development of the student, parent and teacher.



Workshops

Monthly workshops or term-based intensives, customized to each school.



Dedicated coordinators

Assist school staff in monitoring student progress.



Parent engagement

Collaborative activities that bring families into the conversation.



Non-intrusive by design

Planned around the regular school calendar.

THE FUTURE - READY STUDENT

A student who can...

MANAGE MONEY
Save, Spend and plan wisely.

+

USE TECHNOLOGY RESPONSIBLY
Understand and question AI.

+

UNDERSTAND THEMSELVES
Know strengths and interests.

+

EXPLORE CAREERS
See paths and possibilities.

+

UNDERSTAND RISK
Stay safe and protected.

A MORE FUTURE-READY INDIVIDUAL

Money Culture is more than a set of courses. It is a commitment to holistic development. By bringing together financial intelligence, technological mastery and strong character, we help students become not just ready for exams, but ready for life.

LET'S BUILD SMARTER, SAFER & FUTURE-READY STUDENTS.

Invite Money Culture to your school for a program walkthrough.

Learn • Save • Grow

Building Smart Money Habits for a Brighter Future.

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