CIRCULAR

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Subject: Dhanvrithi Financial Quiz – Syllabus and Pattern (Grades VI – VIII)

Dear Parents,

Greetings from Christ School..!

Please go through the given Dhanvrithi Financial Quiz Syllabus and start your preparation well in advance for the first round of the quiz on 30th October 2026.

Since this is a team-based competition, both team members must prepare thoroughly and contribute equally to achieve success. Make the best use of the available time and prepare sincerely.

Let us walk an extra mile with Compassion and Competence..!

Thanking you,

Fr Jinosh V Mathew CMI
Principal

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COHORT 1 — Grades 6, 7 & 8

Topic	Subtopic
Budgeting, Saving & Spending	What is a budget and why is budgeting important?
Budgeting, Saving & Spending	Steps to create and manage a simple budget
Budgeting, Saving & Spending	Needs vs. wants and making spending choices
Budgeting, Saving & Spending	Saving methods
Budgeting, Saving & Spending	Tracking spending and developing healthy financial habits
Budgeting, Saving & Spending	Principles of prudent and smart spending
Budgeting, Saving & Spending	Advertisements and peer pressure and their influence on spending
Budgeting, Saving & Spending	Long-term vs. short-term financial planning
Budgeting, Saving & Spending	Making informed financial decisions
Income, Expenses & Financial Records	Foundational concepts: income, expenses, savings and budget
Income, Expenses & Financial Records	Sources of income and basic earning concepts
Income, Expenses & Financial Records	Classification of expenses (fixed and variable)
Income, Expenses & Financial Records	Maintaining simple financial records and tracking income/expenses
Income, Expenses & Financial Records	Balancing income and expenditure
Income, Expenses & Financial Records	Surplus, deficit, profit and loss
Trade & Credit in Trade	How trade originated and its benefits
Trade & Credit in Trade	How trading supports and forms part of the economy
Trade & Credit in Trade	What are bills in trade?
Trade & Credit in Trade	How credit works in trade
Banking & Digital Payments	How banking originated and the role of banks
Banking & Digital Payments	Types and functions of banks (including savings and lending)
Banking & Digital Payments	Bank accounts and basic operations
Banking & Digital Payments	Financial services: ATMs, cheques and cards
Banking & Digital Payments	Digital payments, digital money and wallets
Banking & Digital Payments	Cash vs. digital money
Banking & Digital Payments	How banks ensure safety and generate returns
Banking & Digital Payments	Introduction to digital banking and the Digital India initiative
Taxation	What are taxes and why do we pay taxes?
Taxation	Who has to pay taxes (basic idea of income brackets)
Taxation	Types of taxes: direct and indirect
Taxation	Purpose of taxation and its role in public welfare
Taxation	Social responsibility and fairness in taxation
Taxation	Introduction to GST and how it works
Taxation	Reading a bill/invoice and identifying GST components such as CGST, SGST and IGST
Taxation	How tax money is used through government budgets and public spending
Taxation	Role of government in public welfare
Credit, Borrowing & Debt	What is credit and what is borrowing?
Credit, Borrowing & Debt	Types of credit: loans and credit cards
Credit, Borrowing & Debt	Interest on borrowing
Credit, Borrowing & Debt	Pros and cons of using credit
Credit, Borrowing & Debt	Good vs. bad debt
Credit, Borrowing & Debt	Repaying loans on time
Credit, Borrowing & Debt	Dangers of excessive debt
Credit, Borrowing & Debt	Factors to consider before borrowing
Insurance & Risk Protection	What is insurance and why is it important?
Insurance & Risk Protection	Insurance as protection from risks

Insurance & Risk Protection	Types of insurance: health, home and accident insurance
Insurance & Risk Protection	How premiums and claims work
Insurance & Risk Protection	Why families buy insurance
Insurance & Risk Protection	Real-life consequences of being uninsured
Insurance & Risk Protection	Insurance in India and IRDAI as the regulator
Insurance & Risk Protection	Why insurance is not the same as investment
Insurance & Risk Protection	Key insurance terms: premium, sum assured, policyholder, nominee and claim
Consumer Awareness & Financial Safety	Who is a consumer?
Consumer Awareness & Financial Safety	Consumer awareness and informed purchasing decisions
Consumer Awareness & Financial Safety	Consumer rights and responsibilities
Consumer Awareness & Financial Safety	Identifying misleading/unfair practices and making smart purchases
Consumer Awareness & Financial Safety	Identifying and avoiding frauds and scams
Consumer Awareness & Financial Safety	Common financial frauds and prevention
Consumer Awareness & Financial Safety	Protecting personal and financial information
Consumer Awareness & Financial Safety	Safe use of digital banking and payments
Consumer Awareness & Financial Safety	Reporting fraud/cybercrime and seeking help
Consumer Awareness & Financial Safety	Role of consumer protection mechanisms
Introduction to Investing & Wealth Creation	What is investing and why is it important?
Introduction to Investing & Wealth Creation	Simple investment options: stocks, bonds, mutual funds, savings bonds and fixed deposits
Introduction to Investing & Wealth Creation	Risk vs. reward basics
Introduction to Investing & Wealth Creation	Starting early, patience and habits for long-term wealth creation
Introduction to Investing & Wealth Creation	Impact of financial decisions on future wealth
Introduction to Investing & Wealth Creation	Investment horizon: short-term vs. long-term
Introduction to Investing & Wealth Creation	Diversification
Financial Goals, Planning & Social Security	Setting SMART financial goals
Financial Goals, Planning & Social Security	Building goal plans with timelines
Financial Goals, Planning & Social Security	Long-term financial planning and financial decision-making
Financial Goals, Planning & Social Security	Basic emergency funds: why they are needed and how to build them
Financial Goals, Planning & Social Security	Introduction to social security
Financial Goals, Planning & Social Security	Impact of financial decisions on future financial wellbeing
Review & Final Project	Review of key financial concepts
Review & Final Project	Final project presentations
Review & Final Project	Reflection on learning outcomes
Foundation & Financial System	Barter system and how trade originated
Foundation & Financial System	Origins and evolution of money; why money was needed beyond barter
Foundation & Financial System	What gives money its value (trust, government backing, scarcity)

Foundation & Financial System	Meaning and role of money in economic activities (buying and selling)
Foundation & Financial System	How the financial system connects savers, banks and borrowers
Foundation & Financial System	Introduction to net worth (assets vs. liabilities)
Foundation & Financial System	The basic income = savings + expenses relationship (why saving should be planned before spending)
Savings, Interest & Compounding	Why and how to save; building the savings habit
Savings, Interest & Compounding	Simple vs. compound interest
Savings, Interest & Compounding	The power of compounding and why starting early matters
Savings, Interest & Compounding	Rule of 72: estimating when money doubles
Savings, Interest & Compounding	Types of savings instruments: savings account, FD and RD, including return comparison
Savings, Interest & Compounding	Emergency fund: what it is, why it is needed and how to build it