CIRCULAR

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Subject: Dhanvrithi Financial Quiz – Syllabus and Pattern (Grades IX and X)

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,

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Principal

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COHORT 2 — Grades 9 & 10

Topic	Subtopic
Budgeting, Saving & Money Management	What is a budget and why is it important?
Budgeting, Saving & Money Management	Personal needs vs. wants
Budgeting, Saving & Money Management	What is saving and why is it important?
Budgeting, Saving & Money Management	Setting savings goals
Budgeting, Saving & Money Management	Basic methods to track money, income and expenses
Budgeting, Saving & Money Management	Simple interest vs. compound interest
Budgeting, Saving & Money Management	50/30/20 rule
Budgeting, Saving & Money Management	Liquidity and returns
Budgeting, Saving & Money Management	Emergency funds vs. sinking funds
Banking & Digital Banking	Functions of a bank
Banking & Digital Banking	Types of bank accounts
Banking & Digital Banking	How interest works
Banking & Digital Banking	Role of the Reserve Bank of India (RBI)
Banking & Digital Banking	Introduction to net banking and digital banking
Banking & Digital Banking	Digital banking security
Income & Expense Tracking	Fixed and variable expenses
Income & Expense Tracking	Active and passive income
Income & Expense Tracking	Surplus and deficit
Income & Expense Tracking	Tracking methods: manual vs. digital
Income & Expense Tracking	Identifying spending leaks
Credit, Borrowing & Loans	What is credit and borrowing?
Credit, Borrowing & Loans	Formal vs. informal sources of credit
Credit, Borrowing & Loans	Credit vs. debit
Credit, Borrowing & Loans	Components of a loan
Credit, Borrowing & Loans	Types of loans
Credit, Borrowing & Loans	Collateral and security
Credit, Borrowing & Loans	Defaulting on loans
Credit, Borrowing & Loans	What is a credit score and why does it matter?
Credit, Borrowing & Loans	Habits for maintaining a healthy credit score
Credit, Borrowing & Loans	Debt trap
Supply, Demand & Prices	What is demand?
Supply, Demand & Prices	What is supply?
Supply, Demand & Prices	Concept of market price
Supply, Demand & Prices	Shortages and surpluses
Supply, Demand & Prices	Factors that change prices
Insurance	Concept of risk
Insurance	What is insurance and why is it important?
Insurance	Basic insurance terminology
Insurance	Types of insurance
Insurance	Role of a nominee
Investing & Financial Markets	Saving vs. investing and the idea of money growth

Investing & Financial Markets	Why people invest
Investing & Financial Markets	Types of investments: bank deposits, stocks, mutual funds, gold and fixed deposits
Investing & Financial Markets	How the stock market works (basic idea)
Investing & Financial Markets	Risk vs. return
Investing & Financial Markets	Diversification
Investing & Financial Markets	Power of compounding and why starting early helps
Financial Planning	What is financial planning and why does it matter?
Financial Planning	Goal setting: short-term vs. long-term
Financial Planning	Budgeting using the income–expense–savings approach
Financial Planning	Emergency fund and financial safety
Financial Planning	Needs vs. wants and smart spending
Taxes & Tax Planning	What are taxes and why do they exist?
Taxes & Tax Planning	Where we see taxes in everyday life
Taxes & Tax Planning	Who pays taxes (basic idea)
Taxes & Tax Planning	Direct vs. indirect taxes
Taxes & Tax Planning	Basic income tax concept
Taxes & Tax Planning	Introduction to tax planning: saving tax legally
Taxes & Tax Planning	Ethics of taxation: honesty and responsibility
Taxes & Tax Planning	Good-citizen responsibility in paying taxes
Economy, Inflation & Social Welfare	What is an economy? Flow of money among people and businesses
Economy, Inflation & Social Welfare	GDP: simple explanation
Economy, Inflation & Social Welfare	Inflation: everyday examples and its effect on the value of money/purchasing power
Economy, Inflation & Social Welfare	Unemployment and its impact
Economy, Inflation & Social Welfare	Government welfare schemes: education, subsidies and healthcare
Economy, Inflation & Social Welfare	Government budgets and public services
Consumer Awareness	Who is a consumer?
Consumer Awareness	Needs vs. wants in purchasing decisions
Consumer Awareness	Reading labels and prices
Consumer Awareness	Basic consumer rights
Consumer Awareness	Smart buying habits
Consumer Awareness	Consumer rights in India: Right to Information and Right to Redressal
Consumer Awareness	Recognising misleading advertisements and predatory lending
Financial Crime & Digital Safety	What is a scam and what is financial crime?
Financial Crime & Digital Safety	Common scams: UPI fraud, phishing, lottery scams and fake job offers
Financial Crime & Digital Safety	Basic online and digital safety rules
Financial Crime & Digital Safety	Passwords, OTPs and secure apps
Financial Crime & Digital Safety	Recognising fraud red flags
Financial Crime & Digital Safety	Basic idea of money laundering
Financial Crime & Digital Safety	What to do if something goes wrong: identify, protect and report fraud