



Assam Higher Secondary Education Council (AHSEC)

1st Year Syllabus

366

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
	PROJECT WORK	20	30
	Total Marks	100	180



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.



Study Materials

aglasem.com

Model Papers

Sample Papers

Half Yearly Sample Papers

Important Resources

Periodic Table

Writing Skills / Formats

Maps of India / World

Notes

☐ [Class 6 Notes](#)

☐ [Class 7 Notes](#)

☐ [Class 8 Notes](#)

☐ [Class 9 Notes](#)

☐ [Class 10 Notes](#)

☐ [Class 11 Notes](#)

☐ [Class 12 Notes](#)

Books and Solutions

NCERT Books

NCERT Book Solutions

HC Verma Chapter Wise Solutions

RD Sharma Solutions

CGBSE Solutions