



EXCEL
INTERNATIONAL

SAVING, BUDGETING & SMART SPENDING

1. Course Information

- **Course Title:** Saving, Budgeting & Smart Spending
- **Category:** Financial & Business Skills
- **Subcategory:** Financial & Business Skills
- **Target Grade Level:** Grade 8–10 (*can be adapted for Grade 6–12*)
- **Course Duration:** 20 Hours / 10 Sessions
- **Delivery Mode:** Online
- **Prerequisites:**
 - Basic understanding of numbers
 - Interest in learning financial habits
 - No prior financial knowledge required

2. Course Overview

Saving, Budgeting & Smart Spending is a practical course designed to equip students with essential financial skills for real life. The course teaches how to manage money responsibly, plan budgets, save effectively, and make smart spending decisions. Through interactive exercises and real-life examples, students will learn to take control of their finances, set goals, and develop lifelong money management habits.

3. Course Objectives

By the end of this course, students will:

1. Understand the importance of saving and budgeting
 2. Learn how to create and manage personal budgets
 3. Develop strategies for smart spending
 4. Understand financial priorities: needs vs wants
 5. Learn practical techniques for achieving financial goals
 6. Build confidence in making financial decisions
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4. Learning Outcomes

Students will be able to:

- Create and maintain a personal budget
 - Track and control spending
 - Set short-term and long-term savings goals
 - Make informed decisions about spending
 - Apply financial planning to real-life situations
 - Develop lifelong responsible money management habits
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5. Course Module Structure

Module Title	Key Concepts	Practical Activities
1 Introduction to Money Management	Importance of financial literacy	Money diary activity
2 Needs vs Wants	Identifying priorities	Classify daily expenses
3 Saving Strategies	Short-term vs long-term savings	Set personal savings goal
4 Budgeting Basics	Income, expenses, surplus	Create a simple budget

Module Title		Key Concepts	Practical Activities
5	Smart Spending	Avoiding impulse purchases	Spending analysis activity
6	Financial Planning	Aligning goals with budget	Plan monthly finances
7	Tracking & Monitoring	Expense tracking	Track spending for 1 week
8	Banking Basics	Bank accounts, deposits, withdrawals	Simulated banking activity
9	Financial Goal Achievement	Achieving goals efficiently	Create a 3-month savings plan
10	Final Money Mastery	Integrating skills	Present personal finance plan

6. Detailed Module Breakdown

Module 1: Introduction to Money Management

- **Topics Covered:**
 - What is money management?
 - Importance of financial literacy
- **Activities:**
 - Maintain a money diary for 1 week
- **Learning Focus:** Awareness

Module 2: Needs vs Wants

- **Topics Covered:**
 - Difference between essential needs and wants
 - Prioritizing expenses

- **Activities:**
 - Classify daily expenses as needs or wants
 - **Learning Focus:** Decision-making
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Module 3: Saving Strategies

- **Topics Covered:**
 - Importance of saving
 - Short-term vs long-term savings
 - **Activities:**
 - Set personal savings goals
 - **Learning Focus:** Planning
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Module 4: Budgeting Basics

- **Topics Covered:**
 - Understanding income and expenses
 - Creating a balanced budget
 - **Activities:**
 - Prepare weekly and monthly budgets
 - **Learning Focus:** Organization
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Module 5: Smart Spending

- **Topics Covered:**
 - Avoiding impulse purchases
 - Making informed spending decisions
- **Activities:**
 - Analyze and improve spending habits

- **Learning Focus:** Responsible spending
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Module 6: Financial Planning

- **Topics Covered:**
 - Aligning financial goals with budget
 - Planning for upcoming expenses
 - **Activities:**
 - Create a 1-month financial plan
 - **Learning Focus:** Strategic thinking
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Module 7: Tracking & Monitoring

- **Topics Covered:**
 - Tracking expenses
 - Reviewing spending patterns
 - **Activities:**
 - Keep a daily expense log
 - **Learning Focus:** Monitoring and adjustment
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Module 8: Banking Basics

- **Topics Covered:**
 - Bank accounts, deposits, withdrawals
 - Digital banking basics
 - **Activities:**
 - Simulate deposits, withdrawals, and account tracking
 - **Learning Focus:** Practical financial skills
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Module 9: Financial Goal Achievement

- **Topics Covered:**
 - Planning to achieve savings goals
 - Adjusting spending to meet targets
 - **Activities:**
 - Develop a 3-month savings plan
 - **Learning Focus:** Goal-oriented planning
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Module 10: Final Money Mastery

- **Topics Covered:**
 - Integrating savings, budgeting, and spending skills
 - **Activities:**
 - Present a complete personal finance plan
 - **Learning Focus:** Application
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7. Teaching Methodology

- Interactive live sessions with real-life examples
 - Activity-based learning and exercises
 - Simulations and role-play for practical understanding
 - Group discussions and peer learning
 - Use of charts, templates, and visual aids
 - Continuous feedback and guidance
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8. Assessment Structure

Component	Weightage
Quizzes	20%
Assignments	25%
Participation	15%
Practice Activities	10%
Final Project	30%

9. Learning Materials

- Student workbook
 - PPT presentations
 - Budgeting and savings templates
 - Worksheets and exercises
 - Case studies
 - Recorded sessions
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10. Final Project

Project Title: Personal Finance Plan

Description:

Students will design a personal finance plan incorporating budgeting, saving, and smart spending strategies.

Project Components:

- Monthly budget
- Savings goals
- Spending plan
- Reflection on financial habits

Presentation Format:

Digital submission / slides / workbook

11. Certification Criteria

Students will receive certification upon:

- Minimum 80% attendance
 - Completion of all assignments
 - Active participation
 - Minimum 50% overall score
 - Successful submission of final project
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12. Skills Developed

- Budgeting and financial planning
- Responsible spending and saving
- Decision-making and prioritization
- Goal setting and achievement
- Tracking and monitoring finances
- Practical money management
- Confidence in financial decisions