RupeeValcore

Finance Made Simple. Life Made Smarter.

FINANCIAL LITERACY CLUB PROGRAMME
School Partnership Proposal — Academic Year 2026–27

Grade 3 to Grade 12 · NISM XII Certified · Active MOU: Sarvalokaa Int'l School

Prepared for:	**School Principal / Academic Leadership / School Trustee**
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CONFIDENTIAL — For Institutional Review Only

NEP 2020 Aligned Life-skills education	NISM Certified SEBI-established institute	Zero Admin Burden Teachers do nothing extra	SEBI & IRDAI Safe No product sales	Free Demo Session No obligation, no cost

01 EXECUTIVE SUMMARY

India's students graduate fluent in science and mathematics — but rarely know how to manage a salary, avoid a UPI scam, or plan a savings goal. RupeeValcore exists to fix this — one school at a time.

The RupeeValcore Financial Literacy Club is a certified, structured, year-long programme for students from Grade 3 to Grade 12. Every session is 100% activity-based, age-appropriate, and entirely education-focused. We do not sell financial products. We do not earn commissions. We teach life skills.

36	3	₹0
Total sessions delivered — Sarvalokaa Partnership (2026–27)	Age-based tracks — Foundation, Intermediate, Advanced (Grades 3–12)	Product sales or commissions — ever
Active MOU, RupeeValcore	*Program design, RupeeValcore*	*Policy — RupeeValcore*

NEP 2020 encourages financial life-skills education (Chapter 4.26). The CBSE Skill Education Framework recognises Financial Literacy as a subject for Grades 9–12. RupeeValcore's programme is designed to align with both.

02 CORE PROBLEM — THE FINANCIAL LITERACY GAP IN SCHOOLS

The Challenge	Our Programme Response	Outcome for Participants
Students spend 14+ years in school without a single structured lesson on budgeting, saving, or taxes	FOUNDATION level: pocket money, savings goals, needs vs wants, banking basics — age-appropriate activities	Student builds fundamental money habits before secondary school begins
Digital payment adoption among students is rising, and scam awareness has not kept pace	INTERMEDIATE level: digital payments, UPI safety, scam awareness, credit basics — case-study based	Student confidently navigates digital payments and recognises fraud attempts
Students enter the workforce with zero knowledge of salary structure, tax, or investment	ADVANCED level: salary anatomy, income tax, mutual funds (SEBI-safe), career financial planning	Student handles first salary, ITR filing, and investment decisions with confidence
Schools lack documented life-skills evidence for NEP 2020 and CBSE framework compliance	Monthly reports, participation certificates, and annual programme documentation — fully managed	School demonstrates NEP 2020 and CBSE financial literacy alignment to trustees and regulators

03 PROGRAMME STRUCTURE — THREE AGE GROUPS

Delivered as one 60-minute session per age group per month, embedded in your existing timetable. No disruption to academics. No extra staff required.

Group	Grades	Core Topics Covered	Session
FOUNDATION	Grades 3–5	What is money & its value · Needs vs wants · Saving habits & pocket money · Piggy bank & savings goals · Intro to banking · Smart spending · Generosity & giving · Earning basics	60 min / month
Group	**Grades**	**Core Topics Covered**	**Session**
INTERMEDIATE	Grades 6–8	Budgeting (50/30/20 rule) · Banking & savings accounts · Digital payments & UPI safety · Scam & fraud awareness · Credit & debt basics · Financial goal-setting · Online financial safety	60 min / month
ADVANCED	Grades 9–12	Salary (CTC vs take-home) · Income tax awareness · EMI, credit cards & debt · Investment awareness (SEBI-safe) · Mutual funds & SIPs · Insurance fundamentals · Career & financial planning	60 min / month

How Every 60-Minute Session Works

Time	Activity	What Happens
0–15 min	Concept Introduction	Trainer introduces the topic using a relatable India/Chennai-context example
15–40 min	Hands-On Activity	Game, group exercise, case study, or simulation — students learn by doing
40–50 min	Group Discussion	Students share insights, ask questions, connect concepts to their own lives
50–60 min	Quiz + Action Step	Short knowledge check + one practical action step to complete before the next session

04 PRICING — ANNUAL INVESTMENT

All fees are exclusive of GST. GST applicable as per prevailing rates. Schools may choose 9 sessions per year or 10 sessions per year based on their academic calendar. Schools may enrol one, two, or all three age groups.

Programme Group	Fee / Session (+ GST)	9 Sessions / Year	10 Sessions / Year
Foundation (Grades 3–5)	₹2,500 – ₹3,500 + GST	₹22,500 – ₹31,500 + GST	₹25,000 – ₹35,000 + GST

Programme Group	Fee / Session (+ GST)	9 Sessions / Year	10 Sessions / Year
Intermediate (Grades 6–8)	₹3,500 – ₹4,500 + GST	₹31,500 – ₹40,500 + GST	₹35,000 – ₹45,000 + GST
Advanced (Grades 9–12)	₹4,500 – ₹5,500 + GST	₹40,500 – ₹49,500 + GST	₹45,000 – ₹55,000 + GST
ALL 3 GROUPS (Grades 3–12)	₹10,500 – ₹13,500 + GST / month	₹94,500 – ₹1,21,500 + GST	₹1,05,000 – ₹1,35,000 + GST

Option	Payment Schedule	Benefit
Option A	Single payment at programme start (June 2026)	5% discount on total fee
Option B	50% in June 2026 + 50% in November 2026	Convenient split — no discount
Option C	9 or 10 equal monthly payments across the year	Zero upfront commitment

Special rates available for government and aided schools. Fee ranges reflect programme scope; final fee confirmed at proposal discussion stage.

05 CREDENTIALS, COMPLIANCE & LIVE PROOF

C. Manikandan holds the NISM Series XII — Securities Markets Foundation Certification, issued by the National Institute of Securities Markets (NISM), the institute established by SEBI for capital market education. Physical certificate available for verification at every school visit.

NISM Series XII Securities Markets Foundation — SEBI-established institute	SEBI-Compliant Education-only — no investment advice	IRDAI-Safe No insurance product promotion	NEP 2020 Aligned Ch.4.26 life-skills education	Zero Commissions No product sales. No referral fees. Ever.

Live School Partnership — Verified Proof

Partner School	Chettinad Sarvalokaa International School, Chennai
Programme Type	Financial Literacy Club — Monthly sessions, 3 age groups
Duration	June 2026 – March 2027 (9 academic months)
Sessions	36 total sessions (12 per age group) — Every Wednesday, 2:20–3:20 PM
MOU Status	SIGNED & ACTIVE — Hard copy available for verification upon request
Policy References	NEP 2020 Ch.4.26 · CBSE Skill Education Framework

Programme Design Targets

The figures below are programme design targets for the current MOU cycle, to be measured via pre/post assessment as sessions progress — not yet-realised results.

Student Outcomes	School Benefits
Target: improvement in financial knowledge, measured via pre/post assessment	NEP 2020 life-skills compliance — fully documented
Target: one measurable money habit adopted per student per cycle	CBSE Financial Literacy alignment for Grades 9–12
Real scam awareness and UPI safety skills	Monthly progress reports to management board
Banking, budgeting, and savings confidence	Competitive edge in parent perception & admissions
RupeeValcore Participation Certificate — portfolio asset	Zero regulatory risk — SEBI-aligned content only

06 NEXT STEPS — FREE DEMO SESSION & ONBOARDING

One Complimentary 60-Minute Demo Session — No Charges. No Obligation.
Experience the programme firsthand before making any decision. We come to your school, deliver a live session with your students, and let the quality speak for itself.

01	Schedule a Meeting Call or WhatsApp us to book a 30-minute in-school meeting. We come to you.
02	Free Demo Session We deliver one complimentary 60-minute demo session with your students. No charges, no commitment.
03	Internal Review Share this proposal with your management, trustees, or parent committee for approval.
04	Customise We finalise age groups, session schedule, and payment option together — your timetable, your terms.
05	Sign the MOU A transparent MOU is signed. We share a copy of the Sarvalokaa MOU as reference if helpful.
06	Programme Begins First session delivered within 2 weeks of MOU signing. Students, teachers, and parents are briefed.

For further discussion, please contact:

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