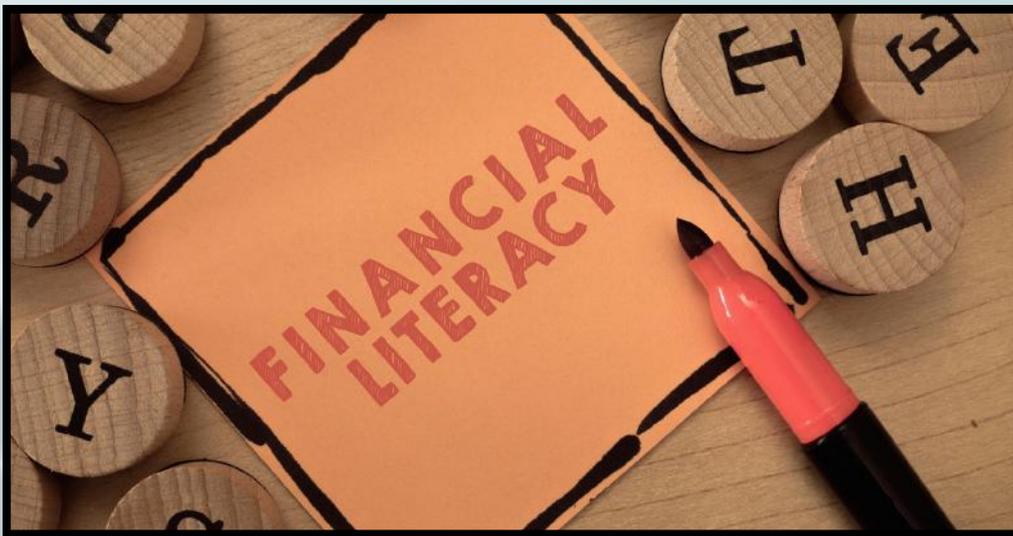




Diya Academy of Learning

Bringing Education and Values Together



S Y N E R G Y

2023-24





Sources of Income



This theme by the Grade 1 students aimed to educate and enlighten visitors about different avenues through which income can be generated. At the entrance visitors were welcomed with vibrant displays. The students creatively introduced about the developments that have made in generating an income over the period of time.

- **Agriculture section**, students showcased the significance of farming and its contribution to the economy. Miniature models of farm and crops were on display.
- **Handloom section** highlighted the traditional art of weaving and its role in generating income. Students demonstrated the process of weaving, from spinning yarn to creating intricate patterns.
- **Influencers section**, students explored modern avenues of income generation through social media and digital platforms. They presented case studies of successful influencers and discussed the potential for leveraging online presence for financial gains. Interactive activities encouraged visitors to understand the power of influence in today's digital age.
- **Medical section** focused on healthcare professions as sources of income. Students dressed up as doctors from different eras, showcasing their roles and responsibilities.

The Bee Boat Currency Challenge engaged participants in a fun and educational activity, prompting them to identify currencies from around the world. Parents enjoyed the interactive nature of the challenge.



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Evolution of Money



From the early days of bartering goods to the modern era of digital transactions, Grade 2 students delved into the captivating story of currency.

- **History and Evolution of Money**, was showcased on how people exchanged goods or services directly in the barter system, then discovery of the allure of metallic money, paper money, and the transition to fiat money, where trust became the backbone of currency was displayed.
- **Metal Coins: Unraveling the Currency Chronicles**, where the fascinating tales behind metal coins, including gold and silver, which glittered and shimmered through the ages, reflecting the prosperity of civilizations was uncovered.
- **British era's influence on currency**, the advent of ATM cards, debit cards, and credit cards, which revolutionized the way we manage transactions was also discussed. Recent denominations and the digital era, where electronic and virtual money redefine convenience and accessibility was also explored.

Moreover, parents engaged in puzzle games, where puzzles were solved to understand the value of these evolutions, fostering critical thinking and problem-solving skills in an interactive and enjoyable manner.



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Setting Goals



The activities by Grade 3 students aimed to educate both students and parents about the importance of financial literacy and planning for a secure future.

- **Engaging activities** that were conducted to enhance understanding, practical knowledge and applications of financial concepts. These included a fun quiz on financial knowledge, setting short-term, mid-term, and long-term goals, budgeting exercises utilizing online tools, and a hands-on game of Needs and Expenses.
- **Fun quiz** to assess participants' financial knowledge, covering topics like budgeting, saving, and investing. Parents scanned a QR code to access the quiz on financial literacy.
- **Discussion on financial goals** using a spinning wheel to select goals. The activity aimed to help families understand the importance of setting achievable financial goals.
- **Budgeting exercise** using a Google Spreadsheet. Parents entered their income and expenses. Students also explained about online budgeting applications like YNAB, Honeydew, and Axio.
- **Game of needs and expenses** was played by parents. The game focused on real-life financial decisions, promoting financial responsibility and strategic planning in a fun and interactive manner.

One of the highlights of the event was the pledge taken by parents to manage their finances more effectively in the future and strive to become 'Super Savers'. The pledge emphasized commitments to saving a portion of their income, making mindful spending choices, and cultivating a savings habit for a more secure and prosperous life.

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SELL

BUY

Home Business



The need for a home business can arise for various reasons, and individuals may choose this path for a range of personal and professional considerations and this was explored by grade 5 students.

- **Types of Home based Business:** Participants explained the various types of home businesses that individuals can consider based on their skills, interests, and market demand.
- **Extraction of Groundnut oil** using cold pressed machine: Participants explained the extraction of groundnut oil using a cold press machine involves a mechanical pressing method that doesn't use external heat or chemicals. This process helps retain the natural flavours and nutrients present in the groundnuts.
- **Fixing the selling price:** Participants fixed the selling price by identifying all costs associated with the production of groundnut oil, including raw materials, labour, manufacturing, packaging, overhead, and distribution costs.
- **Labels:** Labels play a crucial role in product marketing and communication of any product was clearly explained by the participants through this activity. Participants explained the types of labels, and several reasons why labels are important for a product.
- **Marketing:** This Activity explained the 7 P's of marketing that helps businesses and marketers to consider various elements when developing and implementing a marketing strategy.



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Needs and Wants



The 50/30/20 budgeting rule is a popular guideline for personal finance management. It suggests allocating 50% of income to needs, 30% to wants, and 20% to savings or debt repayment.

- **A 1,00,000 initial amount** were given to Participants and told to plan a monthly budget by the Grade 6 students. Participants were tasked with identifying and categorising their expenses into needs and wants based on the 50/30/20 rule. To make it interesting we kept some Ads and distractors and offers to make them buy more.
- **Collected data on their monthly expenses.** Prepared monthly Budget. They categorised each expense as a need or want according to the following criteria:
- **Needs:** Expenses essential for survival and maintaining a basic standard of living, including housing, utilities, groceries, transportation, healthcare, and minimum debt payments.
- **Wants:** Non-essential expenses that provide comfort, enjoyment, or luxury but are not necessary for survival, including dining out, entertainment, vacations, subscription services, and luxury items.
- **Calculated the percentage** of their income allocated to needs, wants, and savings/debt repayment to assess their adherence to the 50/30/20 rule.

Participants reflected on their spending patterns, identified areas for improvement, and set goals for adjusting their budget allocation if necessary.



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Role of RBI



Models/games were exhibited in Synergy by the Students of Grade 7.

- **Role of RBI in Printing Currency** - Students explained about the role of RBI in estimating the quantity of banknotes that are likely to be needed denomination-wise in a year and how RBI places indents with the various currency printing presses for supply of banknotes.
- **Role of RBI in controlling Inflation** - Students explained about the steps RBI takes to Keep Inflation under control. They displayed the inflation rate in India from 1947 to 2024 through a chart which was much appreciated by many parents.
- **Role of RBI in Foreign Exchange** - Students explained about the ways RBI fixes Value of Indian Currency through an Activity which showcased the Purchasing power Parity.
- **Money Puzzle Game** - Visitors were given irregularly cut pieces of Indian rupees and were challenged to assemble the parts to make the complete note within the given time frame.
- **Consumer Protection** - Students explained the rights of Consumer with the beautifully constructed model and demonstrated the operation of segregating Raw, Ripened and Rotten Fruits with the Lego model.
- **Quiz** - Visitors were challenged to answer a few questions based on this topic through the Electric Quiz board. Here they clubbed the science knowledge to make the quiz board. Keytags were given as take away.



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Natural Disasters



Students of Grade 9 elucidated the importance of understanding insurance policies, coverage, and claim procedures. Additionally, they provided valuable insights into assessing risks, selecting appropriate insurance plans, and building resilient financial portfolios.

- **Engaging workshops** were conducted to facilitate active learning and practical application of financial concepts. Participants actively participated in discussions, case studies, and simulations, enhancing their understanding of real-world scenarios and decision-making processes.
- **LEGO SIMULATION** activities, students simulated scenarios of natural disasters and explored the financial implications of such events. This experiential learning approach helped them grasp the practical significance of insurance and financial preparedness in safeguarding their assets and livelihoods.
- **Interactive question-and-answer sessions** provided participants with the opportunity to seek clarifications and deepen their understanding of complex financial concepts. Students actively engaged with industry experts, further enriching their learning experience.
- **Comprehensive resource materials**, online resources, were distributed among participants to serve as reference materials for ongoing learning and self-study.

Outcome and Impact: The financial literacy event held at Diya Academy of Learning yielded significant outcomes and left a lasting impact on the participants.



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Credit and Debit Card



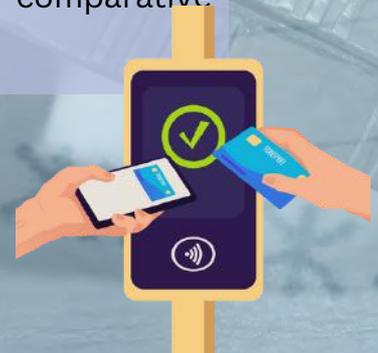
Grade 9 Students explained the importance the policies governing the credit and debit card functionalities across different banks in India. They provided valuable insights into the advantages of different credit and debit card types available to the customers.

- **Interactive games** to engage the guests which helped them understand the usage and features of the debit and credit cards that are provided to the customers from their respective banks.
- **Question-and-answer sessions** provided the guests with the opportunity to seek clarifications and deepen their understanding of the debit and credit card functionalities of different banks.
- **Interactive resources** such as power-point presentations, charts, 3D-video were used to highlight the credit and debit cards of different banks that are available for the customers to choose from.

The presentation was very neat and the students have been trained very well by the teachers. They were able to present the details and explained it all very clearly. It was a great experience to see them so involved.” The students too had a lot to learn. They now understand how to use the credit and debit cards wisely and with full protection and also how not to fall into financial traps leading to further issues.

Most of the guests and students are now adept at choosing the best debit/credit card as per their requirement by making a comparative analysis as was explained to them during Synergy.

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Asset Management Company



Students of Grade 8 and 9 presented this concept and they were highly appreciated by the enormous amount of knowledge they showcased during their presentations.

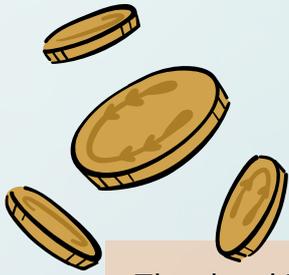
- **Asset management** refers to the process of managing investments on behalf of individuals, institutions, or organizations to achieve specific financial objectives.
- It involves the **strategic management of various types of assets**, such as stocks, bonds, fixed deposits, recurring Deposits and Mutual funds. The primary goal of asset management is to optimize the performance of these assets while minimizing risks according to the investor& preferences and financial goals.
- Appreciating students who engage in discussions about financial topics like **fixed deposits, recurring deposits, investment portfolios, mutual funds and stocks** is a great way to encourage their interest in personal finance and investment.
- Students ability to **analyze different asset classes, assess risk, and discuss strategies for optimization** demonstrated a thorough grasp of the subject matter. Its evident that students put in considerable effort to familiarize themselves with this important aspect of finance, and their presentations were both informative and engaging.

Guests were particularly impressed by the clarity with which each of the student articulated key concepts and the depth of their understanding.



[Click the link to view pictures](#)





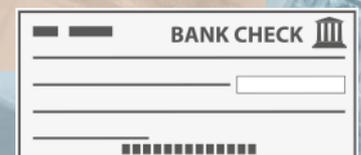
Bank of Diya



The bank's initiative to set up a role-play at our school exhibition underscores its commitment to promoting financial literacy among students.

- By providing **hands-on experience in banking operations**, the event aimed to empower students with practical knowledge about managing finances effectively.
- Through **interactive scenarios** meticulously crafted to mimic real-life banking procedures, students were not only able to grasp essential financial concepts but also develop critical skills in budgeting, saving, and investing.
- Moreover, by bringing **banking services directly into the school environment**, the initiative sought to bridge the gap between theoretical knowledge and practical application, thereby equipping students with the tools they need to navigate the complexities of the modern financial landscape.
- **Setup and Execution:**

The exhibition area was transformed into a mock bank branch, with teller windows, desks, and promotional materials. Students assumed roles such as tellers and managers, receiving training beforehand. Visitors participated in scenarios like opening accounts and applying for loans, through a game guided by the enthusiastic students. Students also talk about the history and future of banking.



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Super-Market



As a part of Synergy- Financial literacy, Grade 1-5 created a supermarket model. Goal of the supermarket was to give our guests and parents an experience of shopping at a supermarket and make them aware of pricing methods in the economy.

- The supermarket had **three sections ie. Jewellery, Home decor and Stationery.**
- The Specialty of the supermarket was that all the products of the supermarket were **handmade by students of Grade 1-5** with the guidance of teachers.
- Students engaged in marketing by explaining the **process of making and pricing the products** to our guests and parents.
- The products selected by the parents were billed at the billing counter and the **process of billing** also was explained. Additionally there was an activity counter where parents were given a chance to guess the price of products and win goodies.

Parents and guests were fascinated by the total supermarket experience. The whole idea of students making the products added a spark to the total experience. Also the billing format made by students was not less appreciated though.

"Diya Supermarket also had a noble cause wherein the virtual bills are compiled and the total amount is donated to charity. Even though no cash transactions were involved in the supermarket, many parents came forward to contribute to charity which shows the involvement of parents in school activities"



[Click the link to view pictures](#)





Lets Pledge

For a better tomorrow...

"I pledge to prioritize my financial well-being by making thoughtful decisions and cultivating responsible habits. I will strive to:

- 1. Budget wisely, living within my means and avoiding unnecessary expenses.**
- 2. Save diligently, setting aside a portion of my income for emergencies and future goals.**
- 3. Invest prudently, seeking opportunities for long-term growth and diversification.**
- 4. Educate myself about personal finance, continuously learning and adapting to changing circumstances.**
- 5. Avoid debt traps, borrowing only when necessary and managing debt responsibly.**
- 6. Plan for the future, including retirement, by setting clear goals and taking proactive steps to achieve them.**
- 7. Practice moderation in spending, distinguishing between needs and wants.**
- 8. Seek guidance when needed, consulting with financial advisors or trusted sources for advice.**
- 9. Foster a healthy relationship with money, understanding its value and respecting its role in my life.**
- 10. Lead by example, inspiring others to embrace financial wisdom and empowering them to take control of their financial futures.**

With this pledge, I commit to building a secure and prosperous future for myself and those around me."





Visitor's Reactions

Let's hear from them...

Every year Synergy is raising the bar of expectations. Good to experience

It was fabulous thanks a lot for hard working of students and teachers and other participants

Concept and execution was top notch. Kudos to the planning team and the flawless performances of students!!

The presentation was very neat and the students have been trained very well by the teachers.

I am confident that with such poise school will reach new heights in the upcoming years!





"Hustle until your money makes money!"



DIYA ACADEMY OF LEARNING
Bringing Education and Values Together



PRESENTS
SYNERGY 2023 - 24
25th & 26th JANUARY
"Now is the time to invest in your financial education and grow your mind."

 INCOME	 INVESTMENT	 SAVINGS	 INSURANCE	 CONSUMER PROTECTION	 BANKING	 ASSET MANAGEMENT COMPANIES	 MONEY
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The school's annual fest makes student more confident, creative, future ready and learners for life. It has also been a pleasure to have amongst us parents from pre-primary through grade 10, esteemed guests and also members of the management. Inspired, encouraged and motivated Diya Students cannot wait to return with zeal and a new theme for the upcoming events .



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