



I'm S.M.A.R.T.

The starting point to achieve any Goal is to have a plan for it. Once you have a plan, it is no more a vague goal, it becomes a SMART Goal.

Specific

"I want to spend my entire summer vacation in Mussoorie." Not, "I want to do something fun during summer vacation."

Measurable

"I need ₹ 500 for books & stationery this week." Not, "I need some money for some things."

Attainable

"I'll save ₹ 20/week from Diwali until summer vacation for the school trip." Not, "I'll win a weekly radio call-in contest to get the money for my school trip."

Realistic

"I plan to save ₹10/day for next ten months to buy a bicycle." Not, "I want to save my entire pocket money, will not spend at all and will buy a bicycle next month."

Time-bound

"I'll have the ₹120 for my trip expenses saved by March 5." Not, "I want to save enough money by early spring."

Crossword

Find the words in the crossword: Words can appear horizontally, vertically, backwards, or diagonally. Good Luck!

I	B	F	H	H	P	T	M
F	N	S	A	V	I	N	G
A	D	T	G	K	S	V	B
I	N	V	E	S	T	F	U
J	P	K	M	R	S	G	D
W	E	V	C	I	E	D	G
R	T	Y	U	S	S	S	E
I	B	A	N	K	S	S	T

Hints:

- _____ : List of your income & expenses
- _____ : Income minus expenditure
- _____ to make your money grow
- You can save money and take loans from a _____
- _____ is the extra money you get when you invest your money for some time
- High returns are not possible without high _____

Ans: 1. Budget 2. Saving 3. Invest 4. Bank 5. Interest 6. Risk

Be S.M.A.R.T.
Make Yourself Count!



Win Exciting Prizes!!

Contact Us

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(An Educational Initiative by SEBI)

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NFLAT Jr.: 6th to 8th Std. | NFLAT: 9th & 10th Std.
Test available in Online/Offline mode.

Limited seats on first come first served basis

Supported by:



Make yourself Count!

National Centre for Financial Education (NCFE) is a joint initiative of all the financial sector regulators: RBI, SEBI, IRDAI & PFRDA. It brings to you NFLAT, the first of its kind national-level financial literacy test. It's your chance to be part of the legacy!

Save the Date

	Online Test	Offline Test
Registration Opens:	15 th October, 2016	15 th October, 2016
Registration Closes:	22 nd November, 2016	22 nd November, 2016
First Level-Examination Date	25 th November, 2016 to 07 th January, 2017*	01 st December, 2016 to 10 th December, 2016**
Second Level-Regional & National Competition	01 st February, 2017 to 28 th February, 2017	

* Online Test shall be conducted at the respective schools having adequate IT Infrastructure and internet connectivity.

** Offline Test would be conducted at the respective school through Pen & Paper mode only.

Two Pronged Approach

NFLAT Jr. 2016-17 - 6th to 8th Standard

NFLAT 2016-17 - 9th and 10th Standard

No fee for the test.

How to apply

The school has to register themselves online. Subsequent to the school registration, students shall be added online by the school in-charge/authority irrespective of applying Online or Offline test mode. For further details visit www.ncfeindia.org

Set yourself free

At this turn in your life many changes are taking place and you are probably seeking freedom in a major way. You may feel that everything from your school work to your career is not in your control. You may want to lend a hand to your parents or your friends but can't figure out how!

Well, break free & take control of something. Take control of your pocket. Take the first step! Take the first of its kind test in India for financial literacy and make yourself count!!!

Finance: Breaking the ice

Befriending finance is same as making friends at school. You have to get to know each other. So here's your sneak peek into its profile.

About

Finance is the study of money and the change in its value over time.

Get to know me better with financial literacy which is a combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial well-being. This is how:

- If you were to save ₹ 1000/year for 50 years, you'd get ₹ 50,000 into savings.
- In a bank account, earning 6% interest compounded annually; your savings would be ₹ 3,00,000 in the same time.

Anybody could tell which is better but do we do it?

NO! This is lack of financial knowledge.

National Financial Literacy Assessment Test

The test brings to you an opportunity to learn about one of the most critical life skill, "Managing Money", and become S.M.A.R.T. Apart from the recognition at the National Level, it will also give you a unique opportunity to become a money pundit. Here's what else it offers:

- ★ 3 National School winners (Student Pair 1+1) to get medals & laptops.
- ★ 15 Regional School winners (Student Pair 1+1) to receive medals & tablets/kindles.
- ★ Top Ten short listed school winners (Student Pair 1+1) in each region shall be called for second round of competition.
- ★ Excluding the Regional round winners and National winners, the School students shall be felicitated with a Certificate and Cash Rewards/gift vouchers.
- ★ Certificates for all remaining NFLAT Jr. & NFLAT participants.
- ★ You make your school proud as the national winner schools shall be rewarded with ₹ 35,000 each and similarly regional winner schools shall be rewarded with ₹ 25,000 each.
- ★ The test supported by the financial sector regulators (RBI, SEBI, IRDAI & PFRDA).
- ★ Free downloadable study material.
- ★ Last but not the least, it's free!

The travelling, boarding & lodging expenses for attending the second round of competition will be reimbursed to all short listed school students & School in-charge as per NCFE norms. The names of such winners shall be announced by NCFE after first round of test.

