



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 up 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!!

NISM National Institute of Securities Markets
(An Educational Initiative of SEBI)

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Make yourself Count!

National Centre for Financial Education (NCFE) is a joint initiative of all the financial sector regulators: RBI, SEBI, IRDAI, PFRDA & FMC. 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 a Date

Registration Opens:
1st September 2015

Registration Closes:
17th October 2015

Examination Date:
28th & 29th November 2015

Results Declaration:
16th December 2015

No fee for the test and students from Classes VIII to X can participate.

How to apply

Students need to apply through their schools through a simple online registration process. Ask your school to register you NOW! Only limited seats are available and will be allotted on first come, first served basis. For further details visit www.ncfeindia.org

Contact Us

You want to take the test but your school does not know about it yet? Call us at 022-66735100-05 and we will send all the test details to your school.

In case of any other queries /requests/ questions, please feel free to
Contact: 022-66735100-05 | **Email:** nflat@nism.ac.in

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:

- ★ 5 National winners to get medals & laptops
- ★ 15 regional winners to receive medals & tablet PCs
- ★ Winners will be felicitated at an exclusive grand event
- ★ All India top 100 get cash rewards
- ★ All India top 50 percentile get merit certificates
- ★ Participation certificates for all
- ★ You make your school proud as there are rewards worth ₹ 25000 each for top 25 schools with highest participation and top 5 schools for highest success rate.
- ★ The test comes from the financial sector regulators (RBI, SEBI, IRDA, PFRDA & FMC) themselves
- ★ Free downloadable study material
- ★ Last but not the least, it's free!

The travelling, boarding & lodging expenses for attending the Grand Award Ceremony will be reimbursed to all award winners as per NCFE norms.

