ISFT
INTERNATIONAL SCHOOL OF FINANCIAL TRADING

deriv

ISFT HARVEST LITERACY (ADULTS)

Aim: defend the earning, borrowing, investing adult — where a mistake costs most.



Duration	Language	Mode
6.5 hrs	English	Hybrid

MODULES

REFLEX BUILT:

Judge, Verify & Know Your Recourse



1) Harvest Financial

2) Harvest Digital

3) Harvest AI

4) Harvest Cyber

5) Harvest Legal

MODULE 1
WHAT IS HARVEST FINANCIAL?

The financial-safety credential for Indian adults (18+): nine decision-led units, each built on a formal learning-outcome and assessment spine, threaded with an original behavioural-finance case-study strand and closing in a verifiable credential. The part of financial capability that textbooks and trading simulations cannot teach — judgement, and recourse.





UNITS (U)

FORMAT:
9 episodes × ~16 min (~2.5 hr)

U1
Money That Works: Budgeting & Saving

U2
Credit, Loans & the EMI Trap(Case Study)

U3
How Markets Actually Work (Case Study)

U4
Growing Money Safely: Saving vs Investing (Case Study)

U5
Insurance & Protection

U6
The Finfluencer & the Get-Rich Trap (case study)

U7
Scams & Fraud (Case Study)

U8
Your Rights & Recourse

U9
Planning Ahead: Goals, Retirement & Family



HARVEST FINANCIAL

LEARNING OBJECTIVES (LO)

U1 · LO1
Decode where your money actually goes.

U1 · LO2
Build a savings habit that survives real life.

U1 · LO3
Adapt the rule to real, changing life.

U2 · LO1
Decode the real cost of borrowing.

U2 · LO2
Protect your credit health.

U2 · LO3
Spot a predatory loan app before it traps you.

U3 · LO1
Decode how financial markets work.

U3 · LO2
Understand risk and the main instruments.

U3 · LO3
Apply market awareness to real scenarios.

U4 · LO1
Decode the risk-return ladder.

U4 · LO2
Spot a Ponzi or fake scheme before it takes you.

U4 · LO3
Judge why speculation ruins most who try it.

U5 · LO1
Decode what insurance is actually for.

U5 · LO2
Recognise and refuse a mis-sale.

U6 · LO1
Judge the credibility of financial advice online.

U6 · LO2
Decode the manufactured get-rich trap.

U7 · LO1
Recognise the anatomy of a scam.

U7 · LO2
Identify the specific Indian scams.

U7 · LO3
Act correctly in the golden hour.

U8 · LO1
Decode the escalation ladder.

U8 · LO2
Match each wrong to the right door.

U9 · LO1
Build a retirement foundation early.

U9 · LO2
Protect the people who depend on you.

U9 · LO3
Reclaim what's owed "Your Money, Your Right."

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LEARNING OUTCOMES (LO)

U1 · LO1

1.1 Recognise needs, wants and savings in a real monthly budget.
1.2 Identify the "silent leaks" that drain a UPI-era salary.
1.3 Match a spending pattern to a rule like 50-30-20.

U1 · LO2

2.1 Identify why "pay yourself first" works.
2.2 Recognise the purpose and size of an emergency fund.
2.3 Select the right home for near-term vs untouched savings.

U1 · LO3

3.1 Recognise 50-30-20 as a starting point, not a fixed law.
3.2 Identify when to flex it up or down.
3.3 Select a sensible adjustment for a change in income or goals.

U2 · LO1

1.1 Identify the total cost of an EMI (monthly × tenure) versus the monthly figure.
1.2 Recognise how "no-cost EMI" hides its cost.
1.3 Select whether a purchase is worth financing.

U2 · LO2

2.1 Identify what a CIBIL score is and what it decides.
2.2 Recognise the minimum-payment trap and its compounding cost.
2.3 Choose habits that build vs wreck a score.

U2 · LO3

3.1 Recognise warning signs of an illegal instant-loan app. 3.2 Identify how to check a lender is RBI-regulated.
3.3 Select the right response to loan-app harassment don't pay under threat; report.

U3 · LO1

1.1 Recognise what shares, bonds, indices, currencies and commodities are.
1.2 Identify how and why prices move.
1.3 Match a market or instrument to what it represents.

U3 · LO2

2.1 Recognise futures and options carry leverage and outsized risk.
2.2 Identify why market risk means prices can fall as well as rise.
2.3 Distinguish investing from speculation.

U3 · LO3

3.1 Read a simple market scenario and explain it.
3.2 Recognise how understanding markets helps spot a scam.
3.3 Select the separate ZISHI pathway for markets capability.

U4 · LO1

1.1 Match products to their risk and return.
1.2 Recognise higher return means higher risk.
1.3 Select a sensible product for a given goal and timeframe.

U4 · LO2

2.1 Identify "guaranteed high returns" as the defining tell of fraud.
2.2 Recognise the structure of a Ponzi.
2.3 Select the checks that expose a fake scheme — SEBI registration.

U4 · LO3

3.1 Recognise leveraged F&O is speculation, not investing. 3.2 Identify the evidence that the overwhelming majority lose.
3.3 Choose disciplined, diversified investing over the get-rich bet.

U5 · LO1

1.1 Identify the difference between term and endowment/ULIP.
1.2 Recognise why "investment-cum-insurance" usually does both jobs poorly.
1.3 Select the right cover for a family's protection need.

U5 · LO2

2.1 Identify the mis-selling tell a pitch that leads with "returns."
2.2 Recognise the importance of health cover and its key terms.
2.3 Select the questions that expose a commission-driven mis-sale.

U6 · LO2

2.1 Recognise pump-and-dump and crypto-hype mechanics.
2.2 Identify manufactured urgency and FOMO as manipulation.
2.3 Choose to verify registration, never act on urgency

U7 · LO1

1.1 Identify "urgency + secrecy" as the universal tell.
1.2 Recognise no bank or official ever needs your OTP, PIN or CVV.
1.3 Select the rule: never scan a QR or enter a PIN to receive money.

U7 · LO2

2.1 Recognise OTP, fake-KYC and SIM-swap fraud.
2.2 Identify "digital arrest" as a scam.
2.3 Recognise job-fee and fake-investment lures.

U7 · LO3

3.1 Identify first-hour actions call 1930, tell the bank, freeze the trail.
3.2 Recognise the second scam fake "recovery agents."
3.3 Select preventive controls transaction limits, a family rule.

U8 · LO1

1.1 Recognise the universal path institution → ombudsman/regulator → court/forum.
1.2 Identify why prompt reporting limits your liability under RBI rules.
1.3 Select the records to keep to support a claim.

U8 · LO2

2.1 Match cyber-fraud, bank, investment, insurance and goods/services wrongs to their doors.
2.2 Recognise your rights under the Consumer Protection Act.
2.3 Select the first action for a given grievance.

U9 · LO1

1.1 Identify EPF, NPS and long-horizon SIPs as retirement vehicles.
1.2 Recognise the power of starting early compounding.
1.3 Select a first retirement action for a given age and income.

U9 · LO2

2.1 Recognise why nominees on every asset matter.
2.2 Identify the family safety net term + health + emergency fund + a shared record.
2.3 Select the fixes for an under-protected household.

U9 · LO3

3.1 Recognise that India holds large unclaimed deposits, insurance and shares.
3.2 Identify how families reclaim unclaimed assets.

THE BEHAVIOURAL FINANCE CASE-STUDY STRAND

Five reconstructed market failures, one woven into each of five chapters — each carrying its own assessment layer, so the strand is curriculum, not enrichment.

THE FIVE EPISODES

U2
The Genius Who Bet It All, Twice

A brilliant speculator ruined by overconfidence and chasing losses. Measure: manage risk, never chase a loss with borrowed money.

U3
The Trader Who Hid the Loss

Leverage and hidden derivatives losses that felled a centuries-old bank. Measure: understand leverage and what you hold.

U4
The Fund Too Good to Be True

The largest modern Ponzi — trusted, credentialed, impossibly consistent. Measure: guaranteed/steady returns are the tell.

U6
The Promise of Impossible Returns

A charismatic figure who drew huge crowds paying out from new money. Measure: if the return beats anything real, it's a Ponzi.

U7
The Coin With No Chain

A celebrity “cryptocurrency” with no real blockchain behind it. Measure: no verifiable blockchain means no real crypto.

THE ASSESSMENT LAYER — ATTACHED TO EVERY EPISODE

PRE-WATCH PROMPT

Activate prior knowledge — “what happens when a return looks too good to be true?”

STRUCTURED REFLECTION

Post-episode, mapped to the named learning outcomes of its home unit.

CASE-EXTENSION TASK

Identify a contemporary Indian parallel — building research and analysis.

DEBATE ANCHOR

“Individual failure or institutional failure?” — for reasoning and discussion.

MODULE 2
WHAT IS HARVEST DIGITAL?

A one-hour, self-paced course for Indian adults on the money that leaves through a screen. No thief here. The danger is quieter, and it is engineered. Every screen is a behavioural machine, built to exploit predictable human biases and move your money before you think. A forgotten subscription. A pre-ticked box. A tap that felt like nothing. Harvest Digital names the leaks, dark patterns and traps as they stand in India today — UPI AutoPay mandates, the thirteen named dark patterns, BNPL, masked Aadhaar — with the plain move for each, then names the bias beneath them all and drills the counter-move, so an adult takes back control.





UNIT(U)

FORMAT:
6 episodes × ~10 min (~1hr)

U1
The Invisible Spend

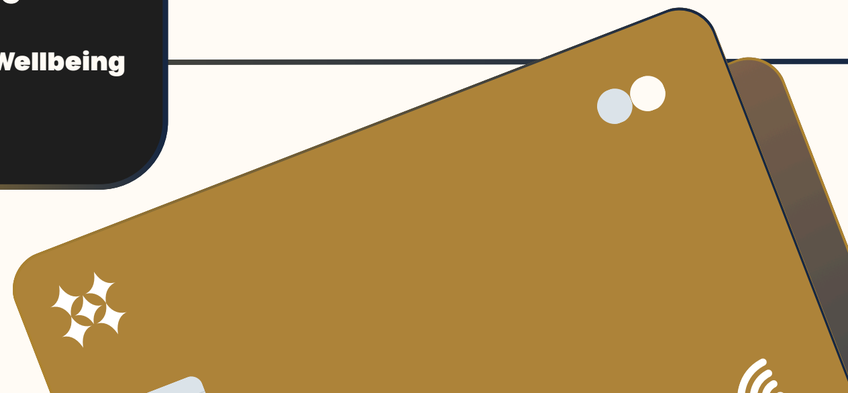
U2
YOU ARE THE PRODUCT

U3
DESIGNED TO MAKE YOU SPEND

U4
Digital Hygiene

U5
Digital Identity & Records

U6
Digital Wellbeing



LEARNING OBJECTIVES

U1 · LO1
Find where money leaves your screens on repeat.

U1 · LO2
Take back control of recurring spends.

U2 · LO1
Understand what you trade for "free."

U2 · LO2
Control your data and your footprint.

U3 · LO1
Recognise a dark pattern.

U3 · LO2
Resist the nudge, and use the law.

U4 · LO1
Lock down your digital life.

U4 · LO2
Avoid the careless money slips.

U5 · LO1
Use your digital identity safely.

U5 · LO2
Keep your records and proof in order.

U6 · LO1
Recognise how screens drive spending.

U6 · LO2
Put friction back and stay in control.

HARVEST DIGITAL

LEARNING OUTCOMES

U1 · LO1

1.1 Identify recurring charges: subscriptions, autopay mandates, app renewals.
1.2 Recognise how a "free trial" converts to a paid plan by default.
1.3 Spot in-app purchases and one-tap buys as real spending.

U1 · LO2

2.1 Recognise cashless payment mutes the "pain of paying" and raises impulse spending.
2.2 Select how to review and cancel a subscription or UPI e-mandate.
2.3 Recognise the "default on" setting as the thing to change.

U2 · LO1

1.1 Recognise a free app is usually paid for with your data.
1.2 Identify app permissions that don't match what the app actually does.
1.3 Recognise how collected data becomes targeted pressure to spend.

U2 · LO2

2.1 Select which permissions to deny, and how.
2.2 Recognise your rights under India's data-protection law: consent, access, erasure.
2.3 Recognise what a digital footprint is and how to leave less of one.

U3 · LO1

1.1 Identify false urgency, drip pricing and basket sneaking.
1.2 Recognise confirm-shaming and pre-ticked boxes.
1.3 Identify the subscription trap and hard-to-cancel design.

U3 · LO2

2.1 Name the cognitive bias each dark pattern exploits.
2.2 Select the pause: read the final price and pre-ticked add-ons before you pay.
2.3 Recognise these designs are now regulated and can be reported.

U4 · LO1

1.1 Recognise why one reused password risks every account.
1.2 Identify strong unique passwords and a password manager as the fix.
1.3 Recognise two-factor authentication, and why to turn it on.

U4 · LO2

2.1 Select the check: confirm the receiver's name before you pay.
2.2 Recognise the risk of public wifi and of a phone with no lock.
2.3 Recognise why you never store card photos, PINs or OTPs on your phone.

U5 · LO1

1.1 Recognise when Aadhaar is genuinely needed, and when it's being over-asked.
1.2 Identify masked Aadhaar and biometric locking as protections.
1.3 Recognise legitimate KYC from an over-collection of your documents.

U5 · LO2

2.1 Select DigiLocker for holding official documents securely.
2.2 Recognise why to keep digital receipts and transaction records.

U6 · LO1

1.1 Recognise attention and impulse as the things an app is designed to capture.
1.2 Identify the triggers: notifications, one-tap buys, saved cards, late-night scrolling.
1.3 Recognise variable-ratio reward as the loop engineered to drive impulse.

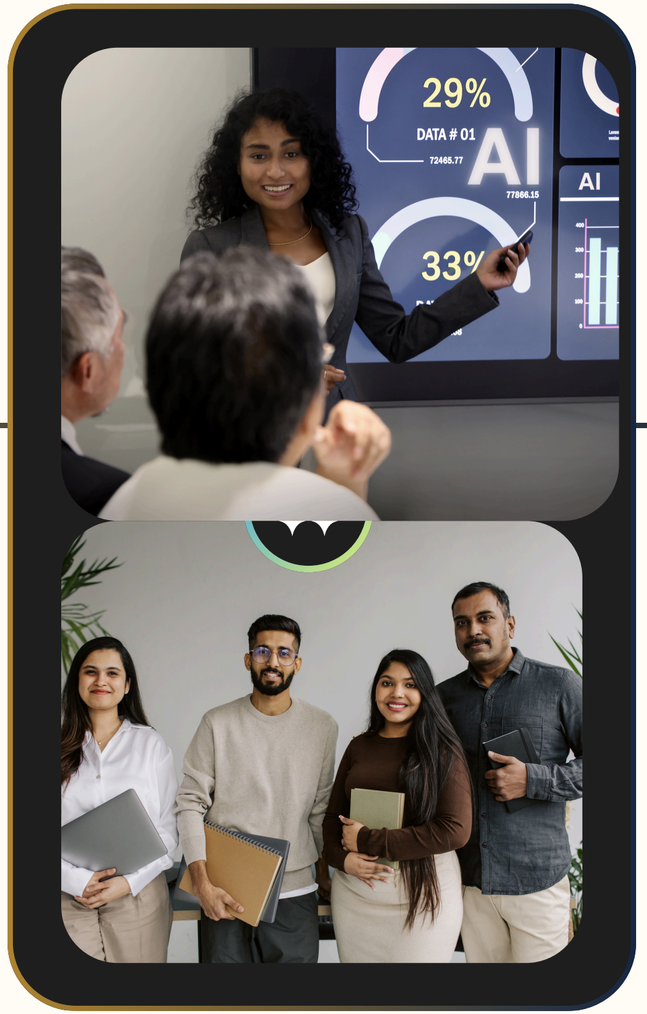
U6 · LO2

2.1 Select the frictions: remove saved cards, turn off shopping notifications, sleep on it.
2.2 Recognise a healthy screen-and-money habit and the daily reflex behind it.

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MODULE 3
WHAT IS HARVEST AI?

A one-hour, self-paced course for Indian adults on the fake that comes wearing a face you trust. Not a hacker, and not a careless default. A voice that is your daughter's, exactly. A video of a billionaire you admire, promising to double your money. He never said it. Harvest AI names the AI cons hitting India now the cloned family-emergency call, the deepfake CEO video, the celebrity investment fake, AI-written scams and nudify sextortion with the plain move for each, and teaches the one habit beneath them all: eyes and ears are no longer proof, so verify before you act, a fake no one can reliably spot.



UNITS

FORMAT:
6 episodes × ~10 min (~1hr)

U1
What AI Can Now Fake

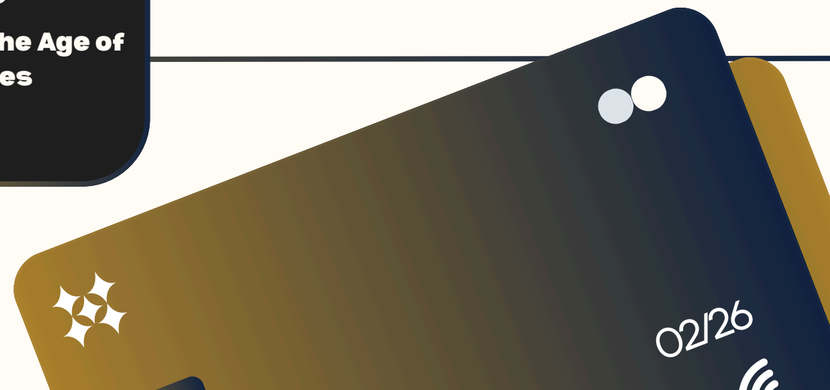
U2
THE VOICE THAT WASN'T THEIRS

U3
THE FACE THAT NEVER SAID IT

U4
The Message That Passed for Human

U5
The Answer That Was Wrong

U6
Verify in the Age of Fakes



LEARNING OBJECTIVES

U1 · LO1
Understand what generative AI can make.

U1 · LO2
Recognise the fake as a money threat.

U2 · LO1
Recognise voice-clone fraud.

U2 · LO2
Verify before you act.

U3 · LO1
Recognise deepfake video fraud.

U3 · LO2
Verify the claim, not the face.

U4 · LO1
Recognise AI-generated deception.

U4 · LO2
Verify the source.

U5 · LO1
Understand AI's limits.

U5 · LO2
Use AI safely.

U6 · LO1
Make verification the default.

U6 · LO2
Respond and report.

LEARNING OUTCOMES

U1 · LO1

1.1 Recognise AI now generates realistic text, images, voice and video.
1.2 Recognise a voice clones from seconds of audio, and a face from a single photo.
1.3 Recognise "seeing and hearing is believing" no longer holds.

U1 · LO2

2.1 Recognise old tells (bad grammar, wrong numbers) are largely gone.
2.2 Recognise almost no one reliably spots a good deepfake, so spotting is not the defence.

U2 · LO1

1.1 Recognise the family-emergency call built on a cloned voice.
1.2 Recognise the tells: urgency, a new number, and secrecy.
1.3 Recognise that the voice being right is no longer proof.

U2 · LO2

2.1 Select the counter: hang up and call the person back on their real number.
2.2 Recognise a family "safe word" as a simple, strong defence.

U3 · LO1

1.1 Recognise deepfaked celebrities and officials promoting scams.
1.2 Recognise the deepfake video call impersonating a boss or family member.
1.3 Recognise no real public figure promises guaranteed returns.

U3 · LO2

2.1 Select the check: confirm any big claim through an official, independent source.
2.2 Recognise that a familiar face is now a costume, not proof.

U4 · LO1

1.1 Recognise AI-written phishing, fake profiles and chatbots that pass for human.
1.2 Recognise AI-generated reviews, shops and "testimonials."
1.3 Recognise polish is no longer a sign of legitimacy.

U4 · LO2

2.1 Select the check: confirm who is really behind a message or shop, independently.
2.2 Recognise the tells are erased, so you verify the source, not the wording.

U5 · LO1

1.1 Recognise AI can "hallucinate" — produce confident, fluent, false answers.
1.2 Recognise fluency and confidence are not accuracy.
1.3 Recognise the risk of acting on AI advice without checking.

U5 · LO2

2.1 Select the habit: verify anything important from AI against a trusted source.
2.2 Recognise not to feed AI your passwords, OTPs or sensitive data.

U6 · LO1

1.1 Recognise spotting fakes is unreliable, so verification is the real defence.
1.2 Select the universal move: confirm identity and claims on a channel you already trust.
1.3 Recognise the safe word and "call back on the known number" as everyday tools.

U6 · LO2

2.1 Recognise the first-hour response: stop, verify, report to 1930 / cybercrime.gov.in.
2.2 Recognise the boundary: this course protects you from AI; using AI as a tool is a separate skill.

MODULE 4
WHAT IS HARVEST CYBER?

A one-hour, self-paced course for Indian adults on the person trying to rob them through a screen. It teaches two things together: the current cons by name, from quishing and digital arrest to screen-sharing and task-job fraud, with the plain do's and don'ts for each; and the one method underneath them all, so a learner is armed against the scam that hasn't been invented yet.





UNITS

FORMAT:
6 episodes × ~10 min (~1hr)

U1
The Con Is a Script

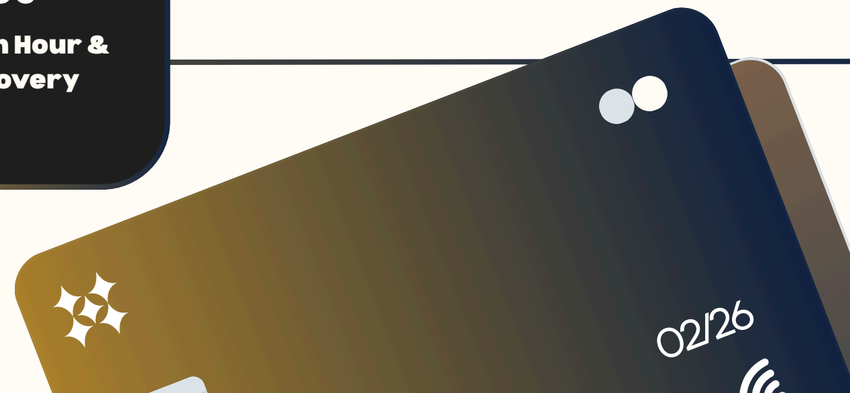
U2
THE BAIT

U3
THE BREAK-IN

U4
Real-Time Payment Fraud

U5
The Big Cons

U6
Golden Hour & Recovery



LEARNING OBJECTIVES

U1 · LO1
Recognise the attacker and the script.

U1 · LO2
Hold the golden rules, and the pause.

U2 · LO1
Recognise the lures by name.

U2 · LO2
Go to the source, not the bait.

U3 · LO1
Recognise the break-in methods.

U3 · LO2
Lock it all down.

U4 · LO1
Recognise real-time payment fraud.

U4 · LO2
Verify before you approve.

U5 · LO1
Recognise the emotional and high-value cons.

U5 · LO2
Refuse, and report.

U6 · LO1
Act in the golden hour, with the right tools.

U6 · LO2
Recover safely, and report anyway.

LEARNING OUTCOMES

U1 · LO1

1.1 Recognise that most cyber theft starts with manipulation, not hacking.
1.2 Identify the universal tells: urgency, fear, secrecy, authority, a too-good reward.
1.3 Name the emotion as the weapon, in any given message.

U1 · LO2

2.1 Recognise the three rules: no one needs your OTP; you never pay to receive; no agency arrests you by call.
2.2 Select the master move: slow down, tell someone, verify on a channel you already trust.

U2 · LO1

1.1 Recognise phishing, smishing (SMS) and vishing (call).
1.2 Recognise quishing — QR-code phishing on posters, bills, emails and "refunds."
1.3 Recognise the KYC-expiry hoax, the fake refund/prize, and the fake customer-care number.

U2 · LO2

2.1 Select the safe path: open the official app, or the number on your card, yourself.
2.2 Recognise that a link, a QR or a searched-for "helpline" is never the safe route.

U3 · LO1

1.1 Recognise OTP theft, and fake/malicious apps (APKs) sent on chat.
1.2 Recognise screen-sharing / remote-access fraud (AnyDesk, TeamViewer, RustDesk).
1.3 Recognise SIM swap and AePS (Aadhaar-enabled biometric) fraud.

U3 · LO2

2.1 Select the protections: MFA, a SIM PIN, locked Aadhaar biometrics, official-store apps only.
2.2 Recognise a sudden loss of signal, or a request to install an app, as an alarm.

U4 · LO1

1.1 Recognise the collect-request / "sent by mistake, return it" trick.
1.2 Recognise fake payment screenshots and fake payee names.
1.3 Recognise autopay-mandate abuse and "₹1 test" charges.

U4 · LO2

2.1 Recognise that you never enter a PIN or scan a QR to receive money.
2.2 Select the check: read the direction and the payee name before you approve.

U5 · LO1

1.1 Recognise "digital arrest" and the courier/parcel scam. No agency arrests you by video call.
1.2 Recognise investment/trading-app cons, task/part-time-job scams and loan-app fraud.
1.3 Recognise romance cons and sextortion, and that the shame is the weapon.

U5 · LO2

2.1 Select the response: cut contact, don't pay, don't panic, tell someone.
2.2 Recognise that reporting fast, without shame, limits the harm.

U6 · LO1

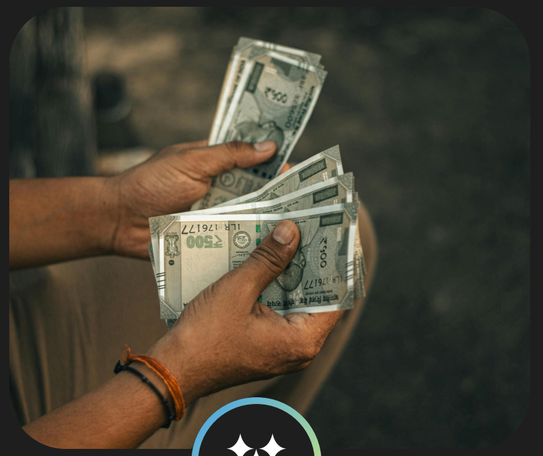
1.1 Recognise the first-hour actions: call 1930, report on cybercrime.gov.in, tell your bank to freeze the trail.
1.2 Recognise Chakshu / Sanchar Saathi (report fraud calls/SMS) and RBI Sachet (verify/report lenders).
1.3 Select the evidence to preserve: numbers, screenshots, transaction IDs.

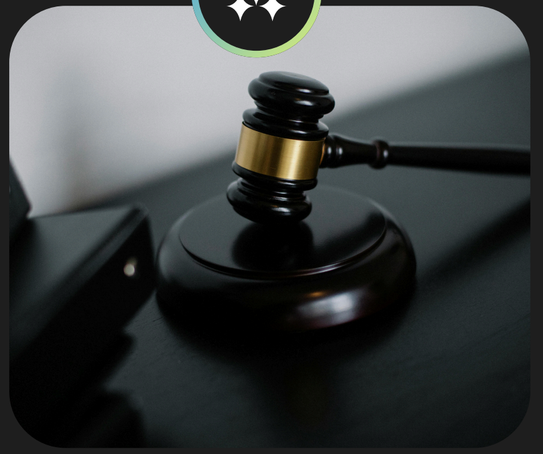
U6 · LO2

2.1 Recognise the second scam: fake "recovery agents" who charge to get your money back.
2.2 Recognise why to report even when ashamed, and how to re-secure accounts.

MODULE 5
WHAT IS HARVEST LEGAL?

A one-hour, self-paced course for Indian adults on the power they already hold and rarely use. The other Harvest lessons teach defence. This one teaches the opposite. You have rights, real and enforceable, over your money, your purchases and your data. There is recourse, free and online. Harvest Legal names the rights and the exact routes as they stand in India today — the six consumer rights, your 2025 data rights, the 1915 helpline, e-Jagriti, the RBI ombudsman, the ₹50-lakh district commission — with the plain first step for each, and teaches the one habit beneath them all: know the right before you agree, and use the ladder when wronged, because a right is only real when you use it.





UNITS

FORMAT:
6 episodes × ~10 min (~1hr)

U1
You Have Rights

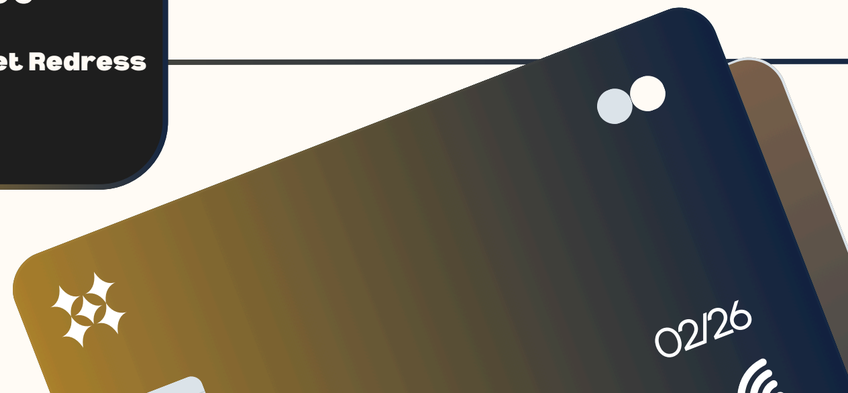
U2
READ BEFORE YOU AGREE

U3
YOUR CONSUMER RIGHTS

U4
Your Data Rights

U5
The Recourse Ladder

U6
How to Get Redress



LEARNING OBJECTIVES

U1 · LO1
Recognise your rights, and the resignation that buries them.

U1 · LO2
Take the first step.

U2 · LO1
Read what binds you.

U2 · LO2
Give consent that's real.

U3 · LO1
Know the six rights.

U3 · LO2
Use them.

U4 · LO1
Know your data rights.

U4 · LO2
Use them.

U5 · LO1
Know the ladder and the doors.

U5 · LO2
Climb it.

U6 · LO1
File it, and prove it.

U6 · LO2
See it through.

LEARNING OUTCOMES

U1 · LO1

1.1 Recognise Indian law gives you enforceable consumer, data and financial rights.
1.2 Recognise "nothing will happen" as learned helplessness, not fact.
1.3 Recognise a right unused is a right surrendered.

U1 · LO2

2.1 Select the reflex: know your right before you agree, pay or share; use the ladder when wronged.
2.2 Recognise the system is now free, online and built for the ordinary citizen.

U2 · LO1

1.1 Recognise "I agree" forms a real contract, and scanning it matters.
1.2 Identify the four things worth checking.
1.3 Recognise grossly unfair terms can be legally void.

U2 · LO2

2.1 Recognise valid consent must be free and informed, not buried or forced.
2.2 Select the habit: scan the four, then decide.

U3 · LO1

1.1 Recognise the six consumer rights: safety, information, choice, to be heard, redressal, education.
1.2 Recognise unfair trade practices and dark patterns as violations.
1.3 Recognise rights cover online and offline, goods and services.

U3 · LO2

2.1 Select the right that fits a given wrong.
2.2 Recognise the CCPA and consumer commissions as the bodies that enforce them.

U4 · LO1

1.1 Recognise the DPDP law gives you rights over your personal data.
1.2 Identify the core rights: consent, access, correction, erasure, grievance.
1.3 Recognise companies must seek clear consent.

U4 · LO2

2.1 Select how to exercise a data right: withdraw consent, ask for erasure, raise a grievance.
2.2 Recognise the Data Protection Board as the body that hears complaints.

U5 · LO1

1.1 Recognise the universal ladder: institution → regulator/ombudsman → court/forum.
1.2 Match each wrong to its door.
1.3 Recognise the National Consumer Helpline (1915) as the first, easiest step.

U5 · LO2

2.1 Select the correct door for a given grievance.
2.2 Recognise why to keep records and report promptly.

U6 · LO1

1.1 Recognise the free and low-cost routes: 1915, e-Daakhil/e-Jagriti, the consumer commission.
1.2 Recognise what to prepare: the facts, the proof, and the specific remedy.
1.3 Recognise the three-tier commission by the price paid.

U6 · LO2

2.1 Select persistence: escalate, follow up, use mediation where offered.
2.2 Recognise realistic timelines, and that most cases resolve within months.

WHY ISFT HARVEST

Decisions it builds: the Harvest reflex — Judge, Verify & Know Your Recourse. No one legitimate creates urgency, fear or secrecy; know your right before you agree, pay or share; and use the ladder when you're wronged.

LITERACY	TAUGHT IN THIS MODULE	WHY HERE
FINANCIAL	Credit, debt and interest (loans, EMIs, cards); investment risk and the F&O reality; insurance; retirement planning; misselling and 'finfluencer' claims	Adults face real, lasting consequence money decisions and the pull of speculation.
DIGITAL	Securing high-value transactions; digital-lending-app traps; managing accounts at scale; safe online investing	They transact at scale and are targeted for larger sums.
AI	AI-driven investment scams; deepfake "boss"/relative and voice-clone authorisation fraud; verifying high-stakes requests	AI fraud now targets real money and authority.
CYBER	Investment, job and loan scams; identity theft; SIM-swap; protecting credentials and dependents	The money is bigger and the fraud more sophisticated and costly.
LEGAL	Full financial/consumer rights; contracts and fine print; grievance redressal (banking ombudsman, SEBI SCORES, consumer courts, cybercrime 1930); reclaiming losses	Adults sign, borrow and invest — they must know rights and recourse to avoid permanent loss.

WHAT SETS ISFT HARVEST APART

DECISION-FIRST

It doesn't teach you about an FD or a mutual fund. It teaches you to decide — decisions it builds: disciplined judgement under pressure, judge a loan, see through a Ponzi, refuse a scam call, name the right when a shop says "no returns." Success is the right decision under pressure, not a recalled definition.

Five literacies under one framework

Most adult programmes teach money in isolation. Harvest unites financial, digital, cyber, AI and legal literacy as one coherent capability under the Financial Freedom Framework — because in real life your money moves through all five at once (a UPI tap, a data grab, a deepfake, a scam, your rights).

How that plays against the incumbents

Government-backed skilling programmes are free but generic; regulator-led financial-literacy courses are credible but product-aware and their global self-paced model isn't India-specific and gives no certificate. Harvest takes the best of each and adds the safety spine, the behavioural depth, the current India relevance, and the credential.

The current cons, named, with the moves

On top of the method, it carries the frauds circulating in India right now — quishing, digital arrest, AePS, screen-sharing fraud, deepfake CEO calls, the 13 dark patterns, the exact recourse routes (1930, 1915, e-Jagriti, the RBI ombudsman) — each with a plain do and don't. So a learner is armed for today and for tomorrow.

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