ISFT
INTERNATIONAL SCHOOL OF FINANCIAL TRADING

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ISFT BLOOM LITERACY (11-14 YRS)

Aim: Deepen capability as independence and exposure grow.

Duration	Language	Mode
4 hrs	English	Hybrid

www.isftglobal.com







Lesson outline



01. The Money-Smart Teenager

02. The Digital-Smart Teenager

03. The AI-Smart Teenager

04. The Cyber-Smart Teenager

05. The Fair-and-Rights-Smart Teenager

What is the Money-Smart Teenager? (Financial Literacy)

A one-hour financial course, the money core of the Bloom stage. By now the teen isn't learning about money from the outside; they're already in it. So this course teaches a young person already handling real money how to handle it well, on one habit: verify before you act.



Content

FORMAT
8 episodes × ~7–8 min (~1 hr)

REFLEX BUILT
Verify before you act

a **Earning Your Own Money**
Money I earn is money I own.

b **Budgeting Like a Boss**
A plan is who's in charge.

c **Saving with a Purpose**
Saved money can grow.

d **The Real Cost of Borrowing**
Borrowed money costs more

e **Smart Spending**
My money, my choice

f **Compare Before You Buy**
Check twice, buy once

g **Too Good to be True**
Verify before you act

h **The Money-Smart Teenager**
Earn smart, spend smart, verify

	Learning Objectives	Learning Outcomes
a	The teen understands that they can earn honestly, and that money they earned feels, and gets treated, differently from money they were given.	How to recognise the value of your time, effort and skill, and name honest ways a young person can earn.
b	The teen can build and track a simple budget, money in, money out, money saved, and can find where their money quietly leaks away.	How to build and track a simple budget: money in, money out, money saved.
c	The teen can set a savings goal and explain what a bank account does, that it keeps money safe and pays a little interest.	How to set a savings goal, and explain what a bank account does (saving that grows).
d	The teen understands that borrowing almost always costs extra, learns to think before borrowing, and sees why lending to friends can go wrong.	How to understand that borrowing costs extra, and think before borrowing or lending.
e	The teen can resist peer pressure and advertising, tell a real need from a manufactured one, and pause before an impulse buy.	How to resist peer pressure and advertising, and pause before an impulse buy.

	Learning Objectives	Learning Outcomes
f	The teen builds the habit of comparing price and value across a few options before buying, rather than buying the first thing they see.	How to compare price and value before buying, instead of buying the first option.
g	The teen can recognise the "too good to be true" traps aimed at their age, and apply the reflex, Verify Before You Act.	How to spot a "too good to be true" trap and Verify Before You Act.
h	The teen brings every habit together and carries Verify Before You Act as the one reflex for the whole teenage money world.	How to combine all the money habits and apply Verify Before You Act whenever money is involved.

What is the Digital-Smart Teenager? (Digital Literacy)



A 45-minute digital course for the moment a youngperson stops watching money leave a screen and starts making it leave, themselves. A teen now taps their own UPI, runs subscriptions, buys online. No villain here, just a screen built to make spending feel like nothing. The habit that answers it: verify before you tap.

Content

FORMAT
6 episodes × ~7-8 mins (45 min)

REFLEX BUILT
Verify before you act

a **You Are Holding The Wallet Now**
Tapping is spending

b **The Subscription That Never Stops**
It keeps charging after you forget

c **When Gaming Costs Real Money**
That top-up is real rupees

d **Your First Online Shop**
Read before you pay

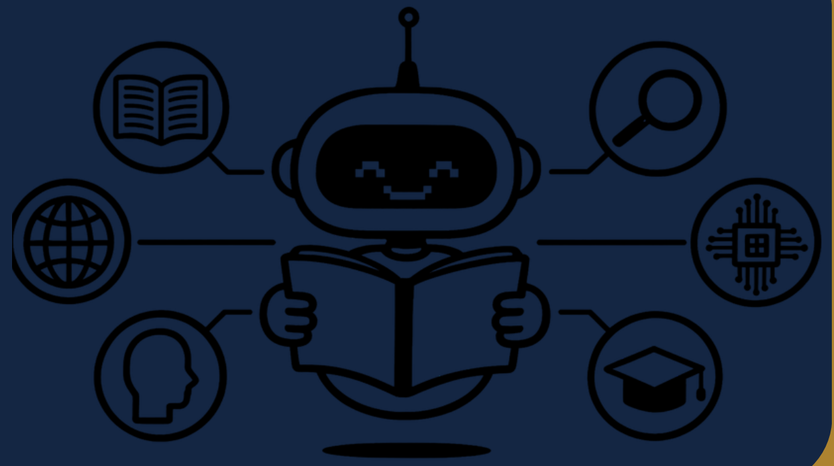
e **The Trail Your Money Leaves**
Every payment is a record

f **The Digital Smart Teenager**
Verify before you tap

	Learning Objectives	Learning Outcomes
a	The teen understands that tapping to pay is spending just like handing over cash, and the discipline now rests with them.	How to treat your own digital payments as real spending, and pause before you tap.
b	The teen understands that a subscription charges again and again, and learns to find, review and cancel the ones they no longer want.	How to spot an auto-renewing subscription, and check or cancel one you no longer use.
c	The teen understands that in-game purchases, skins, passes, coin packs, loot boxes, are real money dressed up as game currency.	How to see in-game spending as real rupees, and set a limit before you play.
d	The teen can shop online more safely, tell a real store from a doubtful one.	How to check an online store and read the terms before you pay for your first orders.
e	The teen understands that every digital payment leaves a permanent record, and money trail can work for them by showing responsibility and against them .	How to understand that your digital money leaves a lasting trail, and treat that trail with care.
f	The teen brings the habits together, verify Before You Act across everything they do on a screen with money.	How to combine the digital-money habits and apply Verify Before You Act every time money meets a screen.

What is the AI-Smart Teenager? (AI Literacy)

An AI course for the moment the fakes got good enough to fool anyone. A cloned voice, a deepfaked face, a celebrity who never said it, all aimed at a teen's money. This course teaches the one defence that still does: don't trust the face or the voice, verify on a channel you already trust.



Content

FORMAT:
6episodes × ~7-8 min (45 mins)

REFLEX BUILT
Never share • always tell

a **The Fake God Good**
You can’t spot it, so you verify it.

b **The Voice that Wasn’t Theirs**
Call back on the real number.

c **That Celebrity Never Said It**
Real people don’t promise guranteed returns.

d **When AI Friend Wants Your Money**
A perfect stranger is a warning.

e **The Confidently Wrong Answer**
AI can be useful and wrong.

f **The AI Smart Teenager**
Don’t trust the face or the voice, verify.

	Learning Objectives	Learning Outcomes
a	The teen understands that AI can now fake a whole "person" convincingly and that the defence therefore cannot be spotting the fake, but verifying another way.	How to accept that a fake can look perfect, and make verifying, not spotting, your first move.
b	The teen understands that the classic scam is an urgent call in a loved one's voice demanding money and secrecy, and the answer is always to hangup and call the real person back..	How to respond to an urgent "family" voice asking for money: pause, and call the real number back.
c	The teen understands that any promise of guaranteed or doubled returns is a lie regardless of whose face delivers it.	How to recognise a deepfake investment ad, and know no real person promises guaranteed returns.
d	The teen understands that any new online friend who quickly steers toward money or a "great opportunity" is a scam however warm they seem.	How to recognise an AI-driven "friend" that's really after money, and not be won over by perfect messages.
e	The teen understands that the AI tools they use to ask questions can sound completely sure and still be wrong, and money decisions should never rest on an AI answer alone without checking a trusted source.	How to use AI as a helper without trusting it blindly, especially for anything involving money.
f	The teen brings these habits together, and carries Verify Before You Act into a world where seeing is no longer believing.	How to combine the AI defences and apply Verify Before You Act whenever a face, voice or message asks for money.

What is the Cyber-Smart Teenager? (Cyber Literacy)



A cyber course for the age the scams turn real, personal and aimed straight at them. Rupi grows up here into an actual fraudster running 2026's tricks: the UPI collect-request, the QR trap, the account takeover, the threat that demands money. The child's "always tell" becomes a teenager's verify, refuse, report.

Content

FORMAT
6 episodes × ~7-8 mins (45 min)

REFLEX BUILT
Verify before you act

a **The Secret Still Stays Secret**
A small payment can bait a big theft.

b **The Collect Request and the QR Trap**
Some “receive money” is really “spend money”.

c **The Account Takeover**
“Free Currency” can steal your account.

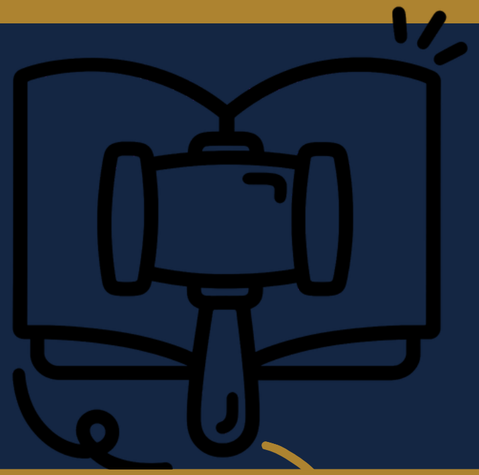
d **When Someone Threatens You**
If you are threatened for money, tell amn adult.

e **If It Goes Wrong - The Golden Hour**
Report fast. The first hour matters the most.

f **The Cyber-Smart Teenager**
Verify, refuse, report.

	Learning Objectives	Learning Outcomes
a	The teen understands that no real bank or official ever asks for OTP and PIN.	How to refuse an OTP or PIN request, and recognise a small "payment" as bait for a big theft.
b	The teen learns the two UPI tricks aimed straight at them: a "collect request" that pulls money out when approved, and a QR code that only ever sends money, never receives it.	How to spot a UPI collect-request that takes money, and know a QR code only sends, never receives.
c	The teen understands that "log in here for free game currency" is a trap to capture the password, and that strong passwords and two-factor login are real protection.	How to protect an account with a strong password and two-factor login, and refuse a "log in here" trap.
d	The teen learns never to send private pictures or personal secrets to anyone online.	How to keep private things private, and know that a threat for money is never your fault, so you tell an adult and report it.
e	The teen learns that if money is lost or a mistake is made, telling an adult and reporting fast gives the best chance of getting it back,	How to act in the first hour after a cyber-loss: tell an adult, report to 1930, and avoid the fake-recovery second scam.
f	The teen brings the defences together, guard the code, know the UPI tricks, protect the account, refuse a threat and tell, report fast, and carries Verify Before You Act against a real, human enemy.	How to combine the cyber defences and apply Verify Before You Act whenever someone asks for money or a secret.

What is The Fair-and-Rights-Smart Teenager? (Legal Literacy)



A legal course that completes Bloom. A teen now taps "I agree", buys online, and hands over their data everyday, mostly without knowing they hold any rights at all. This course turns an invisible participant into a rights-holder: read before you agree, claim what's fair, own your data, and know where to complain.



Content

FORMAT:
6 episodes × ~7-8 min (45 mins)

REFLEX BUILT
Verify before you act

a **Read Before You Agree**
" I agree" is a real decision.

b **You Have Consumer Rights**
When you pay, you are owed fair.

c **How to Get a Refund**
Knowing the right and using it.

d **Your Data is Yours**
Privacy is a right you can use.

e **Know Where to Complain**
There is always somewhere to go.

f **The Fair-and-Rights Smart Teenager**
From Invisible Participants to rights holder

	Learning Objectives	Learning Outcomes
a	The teen understands that tapping "I agree" to terms, a subscription or an app permission is a real commitment with real consequences,	How to treat "I agree" as a decision, and read the parts that matter before you tap it.
b	The teen learns that every buyer in India has real consumer rights, to safety, to honest information, to choose, to beheard, and to redressal,	How to name your basic consumer rights, and recognise when a purchase has broken one.
c	The teen learns the practical steps to act on a consumer right, keeping proof, asking clearly, escalating from seller to platform, and involving a trusted adult	How to take the real steps to claim a refund or replacement when you're owed one.
d	The teen understands that their personal data, location, contacts, camera, habits, is theirs, that privacy is a recognised right in India,	How to treat your data as yours, and refuse app permissions that aren't needed.
e	The teen learns the map of where to take a problem, first the seller, then the platform, then a trusted adult, and for bigger issues a consumer helpline.	How to know where to take a problem, step by step, so being wronged never ends in a shrug.
f	The teen brings the rights together, read before agreeing, claim what's fair, get a refund, guard their data, and know where to complain, and carries Verify Before You Act as knowing their right before they agree, pay, or give their data away.	How to use your rights together, and know your right before you agree, pay, or share your data.

WHY ISFT BIOOM

Decisions it builds: the VERIFY-BEFORE-YOU-ACT habit — check the source, question urgency, confirm.
The literacies fuse into independent judgement: manage money, operate safely, doubt the screen, know how to report.

Literacy	Taught at this Stage	Why Here
FINANCIAL	Real budgeting; saving goals; what credit means; too good to be true & returns	Teens gain spending power and first accounts; must manage money and sense unrealistic promises.
DIGITAL	Safe UPI/wallet use; strong passwords and 2FA; official app stores; spotting fake apps and QR scams	They now transact independently and must operate the platforms safely.
AI	Spotting deepfakes, fake profiles and AI-generated scams; verify before trusting or sharing	They live online and are exposed to AI manipulation and misinformation.
Cyber	Recognising phishing, OTP fraud, “your account is blocked”; tricks; don’t click unknown links	Teens are heavily targeted; they must recognise the common attack patterns.
LEGAL	Consumer rights basics; what fraud is; how and where to report; digital footprint and consent	As they transact and post, they need rights, reporting channels, and awareness of consequences.

What sets ISFT Bloom Apart

01

At Tthis age, the financial, digital, AI, Cyber and legal literacies are taught at the depth that stage demands, and woven together so that each strengthens the rest — converging on one outcome: the judgement to make a financially secure, fraud-resilient, future-ready decision

02

Standardised and certified — one common curriculum, comparable outcomes, and a recognisable certificate at every stage, shaped by those who understand the real market threat.

03

Beyond awareness — practitioner-designed to build capability and judgement, not merely to inform — the difference between knowing about fraud and being able to withstand it.

04

Literacy married to safety. The first model in the world to unite financial literacy with the digital, cyber, AI and legal defences that keep money safe. Most programmes stop at awareness; ISFT Sprout does not.