ISFT
INTERNATIONAL SCHOOL OF FINANCIAL TRADING

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ISFT SPROUT LITERACY (9 -11 YRS)

Aim: Plant Safe Instincts Before Risk Arrives

Duration	Language	Mode
3 hrs	English	Hybrid

www.isftglobal.com

Lesson Outline

01 The Money Smart Sprout (Financial Literacy)

02 The Digital-Smart Sprout (Digital Literacy)

03 The Screen-Smart Sprout (AI Literacy)

04 The Cyber-Smart Sprout (Cyber Literacy)

05 The Fair-and-Smart-Sprout (Legal Literacy)

01
What is Money-Smart Sprout? (Financial Literacy)

The full 1-hour video course with 10 short episodes that grow money-smart instincts, built on the globally-validated behavioural model, seeding products, and planting one reflex: Stop & Ask.

Design rules: 9–11 are in Piaget's concrete-operational stage. They reason only about what is concrete and visible. So every idea is a real object (coins, Gullak, the shop), one idea per episode, story before definition. We seed digital money, credit and fraud-defence as feelings and instincts; we never teach shares, interest or investing. The safety thread — Stop & Ask — is Sprout's signature, and almost no programme teaches it this young.

FORMAT:
10 episodes × ~5 min (~1 hr)

REFLEX BUILT
Stop & Ask

Content

a **What is Money?**
Money is what we swap for what we need.

b **Where does Money come From?**
Money comes from effort, not magic.

c **Needs & Wants**
Some things we need, some we just want.

d **The Magic of Gullak**
Saving means keeping some for later.

e **A Goal to Save For**
A goal makes saving fun.

f **Spending Wisely**
Spent money doesn't come back.

g **A Phone that Goes Ting**
Digital money is real money.

h **Borrowing**
Borrowed money must be returned.

i **Too Good to be True**
If it's too good to be true, stop.

j **The Money-Smart Sprout**
Decide well, and stop & ask when unsure.

	Learning Objectives	Learning Outcomes
a	The child can explain that money is something everyone accepts in exchange for goods and that it has value worth looking after.	How to recognise money as something everyone accepts for goods, and name common coins and notes.
b	The child understands money is earned through work and effort, it does not appear from a wall or a phone for free.	How to explain that money is earned through effort, it is not free, and not magic.
c	The child can sort things into "needs" (must-have) and "wants" (nice-to-have), and see that most desires are wants so we must choose.	How to tell a need from a want, and choose the need first when money is limited.
d	The child understands saving is keeping some money aside for later, and that small amounts, added regularly, grow into a lot.	How to save a little, regularly — and know that small amounts add up to a lot.
e	The child learns that saving is easier and more rewarding when it has a purpose — a specific goal to reach.	How to set a simple savings goal and save steadily toward it

	Learning Objectives	Learning Outcomes
f	The child learns that once money is spent it's gone, so it pays to pause, look around, and compare before buying.	How to pause, compare and spend carefully — knowing spent money does not come back.
g	The child understands that a UPI payment is real money leaving — a tap on a phone is not free or magic.	How to recognise a UPI or phone payment as real money leaving — and never pay alone
h	The child understands that borrowing means using someone else's money that must be paid back — it isn't yours to keep.	How to understand borrowing as money that must be returned, and think before borrowing
i	The child learns to recognise a "too good to be true" offer, feel the alarm, and Stop & Ask a trusted grown-up before acting.	How to spot a “too good to be true” or “keep it secret” offer, and Stop & Ask.
j	The child recalls every lesson and internalises Stop & Ask as the master money habit — and sees their own growth in Sproutu's full bloom.	How to put all the money habits together, and use Stop & Ask whenever unsure.

02
What is Digital-Smart Sprout? (Digital Literacy)

A half-hour digital course to develop the habit of keeping money safe where no scammer is even involved. It teaches the thing the online world is built to hide: money on a screen is real money, even a game's gems, even when a tap makes it vanish without a sound. So before you spend or share, pause and ask. That gap, between how real the money is and how unreal it feels, is where children lose it. So before a child spends anything on a screen, they learn to pause and ask a grown-up. There's a quieter second idea running underneath: what you put online is real too, and it stays. A photo, a message, your name, where you live. Once it's out, it doesn't come back.

Content

FORMAT
5 episodes × ~6 min (30 min)

REFLEX BUILT
Stop & Ask

a **The Invisible Wallet?**
Game money is real money.

b **“Free” isn’t Free**
A free game can still cost real money.

c **The Mystery Box**
Paying for a surprise drains money fast.

d **The Internet Remembers**
What you share is real and it stays.

e **The Digital-Smart Sprout**
A tap is real, so pause and ask.

	Learning Objectives	Learning Outcomes
a	The child understands that money spent on a screen is real money, even when it's invisible and spending it feels like nothing.	How to understand that money on a screen is real, even when you can't see or feel it leave
b	The child learns that many "free" games earn money by selling gems and skins, so free-to-play can still cost real rupees.	How to recognise that a "free" game can still cost real money, and pause before buying gems or skins.
c	The child learns that paying real money for a random surprise can drain money fast, because you keep paying to get the thing you actually wanted.	How to see that paying real money for a surprise you can't see first can waste a lot of money.
d	The child learns that what they post, send or share online is real and stays, and that private things, a photo, a name, where you live, are worth keeping safe.	How to think before sharing online, knowing that what you post is real and stays
e	The child pulls it together, that a tap is real money and a post is forever, and carries one habit: pause and ask before you spend or share.	How to combine the habits and Stop & Ask before spending or sharing anything on a screen.

03
What is Screen-Smart Sprout? (AI Literacy)

A half-hour AI course for the AI side of keeping their money safe. It teaches one thing: Screens can lie. A screen can fake a picture, a voice, even a confident answer, and look completely real. The fakes that matter most are the ones after your money.

So when a screen and money meet, and something feels too good, too sure, or too urgent, the child learns to stop and ask a grown-up before tapping, paying or sending. The course stays away from how AI actually works. No algorithms, no "types of AI".

Children need one instinct instead: on a screen, "is this real?" and "is this after my money?" are the same question.

Content

FORMAT
5 episodes × ~6 min (30 min)

REFLEX BUILT
Stop & Ask

a **The Machine That Can Spend**
Clever machines can pay, so we look twice

b **The Cricketer Who Wanted ₹100**
The fakes are often after your money.

c **The Button That Said "Free"**
A sure-sounding screen can still cost you.

d **Rupi's Fake Voice**
Even a trusted voice can be faked for money.

e **The Screen-Smart Sprout**
Money on a screen? Stop and ask

	Learning Objectives	Learning Outcomes
a	The child sees that clever machines now help us shop, pay and play, and that a machine can be wrong, so anything with money in it gets a second look.	How to recognise that clever machines can shop and pay, that they can be wrong, and that money things always get checked.
b	The child learns that a picture, a video or a voice can be built by a computer, and that these fakes are often made to get money out of people.	How to spot that a picture, video or voice can be fake, and that fakes are often after your money — asking "is it real, and is it after my money?
c	The child learns that a clever machine or app can sound completely certain and still be wrong, and that being wrong about money costs real rupees, so you check before you tap or pay.	How to recognise that a confident screen (like "it's free!") can be wrong and cost money, and check before tapping or paying.
d	The child learns that a voice they trust can be faked by a computer to get money, so a rushed, secret money request is the warning sign, whoever it seems to come from.	How to recognise a faked trusted voice asking for money, and Stop & Ask before sending anything.
e	The child pulls the instincts together and carries one habit, stop and ask, into anything where money meets a screen.	How to combine the instincts and apply Stop & Ask whenever money is involved on a screen.





04
What is Cyber-Smart Sprout? (Cyber Literacy)

Two rules carry this half-hour cyber course. Your secret word is never shared, and the moment someone asks for it, you tell a grown-up.
Some people online are not who they say they are, and they want one of two things: your secret, or your money. A secret is the PIN, the OTP, the password, the little key that opens the money box. So the course drills two rules a nine year-old can hold on to under pressure. Your secret word is never shared, with anyone, ever. And the moment someone asks for it, rushes you, or dangles a fortune, you tell a grown-up.





Content

FORMAT:
5 episodes × ~6 min (30 min)

REFLEX BUILT
Never share • always tell

a **The Secret Word**
A secret is the key to the money.

b **Some Things Stay Private**
Your private things are yours to keep.

c **Rupi Comes Knocking**
A rush+a secret asked for is a trap.

d **The Prize That Wasn't**
A real prize never asks you to pay.

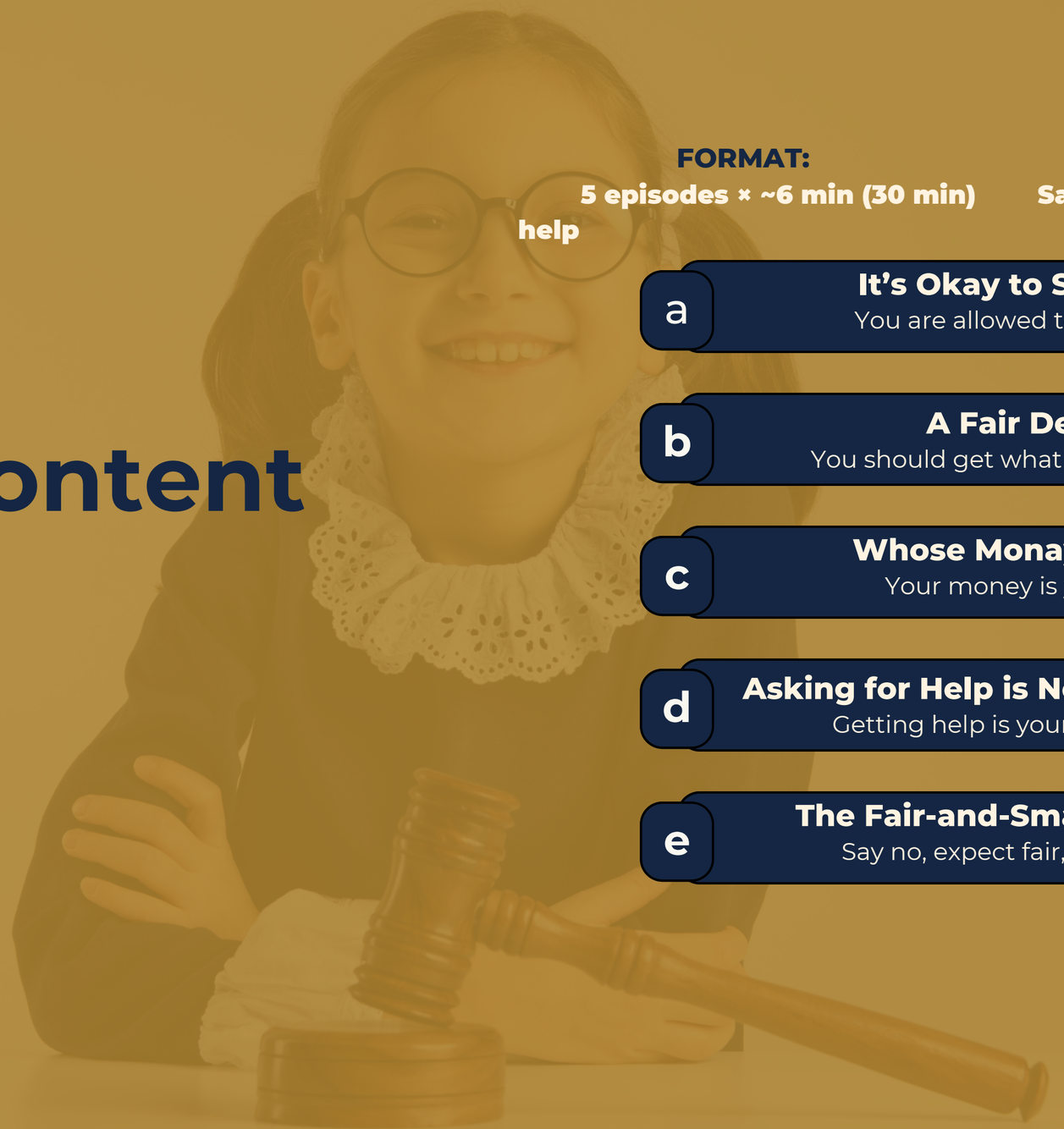
e **The Stranger Who Was Too Friendly**
“Don’t tell your parents” is always the alarm.

f **The Cyber-Smart Sprout**
Guard your secret, and always tell.

	Learning Objectives	Learning Outcomes
a	The child understands what a secret is, a PIN, a password, an OTP, that it is the key to the money box, and that it is never given to anyone.	How to recognise a secret (PIN, password, OTP) as the key to the money, and know it is never shared with anyone.
b	The child learns that personal details, a full name, home address, school, daily routine, photos, and family and money details, are private, and are not handed to people they don't know.	How to tell which personal details are private, and keep them from people you don't know.
c	The child learns that a stranger can send a message pretending to be the bank or the game, using fear and hurry to get a secret, and that real helpers never ask for it. .	How to spot a message that asks for a secret or says "hurry", refuse it, and tell a grown-up
d	The child learns that "you've won" messages are bait, and that being asked to pay, or to hand over details, to claim a prize is the trick itself.	How to recognise a "you've won a prize" trap, and never pay or share details to claim it.
e	The child learns that someone online can act like a friend to get secrets, money or personal details, and that "don't tell your parents" is always the warning sign.	How to recognise a too-friendly stranger who wants secrets or wants things kept from family, and tell a trusted grown-up.
f	The child pulls the two rules together, guard the secret and always tell, and learns that grown-ups can report a scam so the scammer gets caught.	How to combine the rules, guard secrets and refuse traps and always tell, and know that grown-ups can report scams.

05
What is Fair and Smart Sprout? (Legal Literacy)

A half-hour legal course that finishes the set. The other four taught a child to spot a bad deal, a fake, an invisible cost and a thief. By now the child can spot when something is wrong with money. This one answers the question they were all leading to: something's wrong, so what do I actually do? You're allowed to say no, you deserve a fair deal, and asking for help is your right. That's the whole of it. It does not teach law, courts or the Constitution. Those come much later, and even schools save them for the teenage years. Sprout Legal plants three usable instincts instead: say no, expect fair, get help. It is the piece that turns four courses of spotting trouble into knowing what to do



Content

FORMAT:
5 episodes × ~6 min (30 min)

REFLEX BUILT
Say no • expect fair • get help

a **It’s Okay to Say No**
You are allowed to refuse.

b **A Fair Deal**
You should get what you paid for.

c **Whose Monay is It?**
Your money is yours.

d **Asking for Help is Not Tattling**
Getting help is your right.

e **The Fair-and-Smart Sprout**
Say no, expect fair, get help.

	Learning Objectives	Learning Outcomes
a	The child learns that they are allowed to refuse, to a pushy seller, a friend, or anyone urging them to spend, and that saying no about money is a right, not rudeness.	How to say no to spending you don't want, without feeling rude or guilty.
b	The child learns that a buyer should get what they paid for, and that it is okay to speak up, ask for it to be put right, or tell a grown-up when a deal isn't fair.	How to notice an unfair deal, and speak up or tell a grown-up to put it right.
c	The child learns that money that is theirs, gift money, saved money, is genuinely theirs, that no one should trick, force or shame them out of it, and that a trusted grown-up helps them protect it.	How to know your own money is yours, and that no one may trick, force or pressure it out of you.
d	The child learns that telling a trusted grown-up, or a helper like a teacher, is using their right to help, not being a baby or a snitch, and learns who those helpers are.	How to tell a trusted grown-up when something is wrong, knowing that asking for help is a right, not tattling.
e	The child pulls the three rights together, say no, expect fair, get help, and sees that after four courses of spotting trouble, they now know what to do about it.	How to use the three rights together — say no, expect fair, ask for help — whenever money is involved.

WHY ISFT SPROUT

Decisions it builds: the STOP-and-ASK reflex — if something about money or a screen feels wrong, check with a trusted adult. The five combine into a child's first act of financial judgement: don't act alone, don't act on impulse.

Literacy	Taught at this Stage	Why Here
FINANCIAL	What money is; needs vs wants; saving vs spending; where money comes from.	A child's first relationship with money forms now — habits set before spending power arrives.
DIGITAL	Money can be invisible (a tap = real money leaving); always ask a trusted adult before paying.	Children transact digitally before they handle cash; they must feel that a screen tap is real.
AI	Screens can lie — pictures, voices and videos can be made by computers and aren't always real.	Plants the core instinct (don't trust it just because it looks real) in an AI-saturated childhood.
Cyber	Secrets and passwords — never share a PIN or OTP, even with a friend; tell an adult if something feels wrong.	The simplest, highest-value habit; protects them before they understand the threat.
LEGAL	It's okay to say no; there are rules that protect you; who to tell (parent, teacher).	Builds the instinct to seek help and the idea that they have protections.

What sets ISFT Sprout 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.