

Introduction

This module helps learners understand how to manage money in everyday life. It uses simple examples and activities to explain financial concepts without jargon. The aim is to build confidence, prepare for independence, and give practical tools to handle money wisely.

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Money is something we all use every day. But very few of us are taught how to manage it well. This workbook has been made for young people like you, who are preparing to step into the world and handle money on their own. It does not use difficult language or complicated ideas. It uses simple examples, short stories, and activities that connect to real life. This workbook is part of the WeLive Foundation Transition Programme and has been designed to help you feel more confident, more prepared, and more in control of your financial life.

Table of Contents Financial Well-being:

Session	Title	Focus
Session 1	Money Basics	Needs, wants, and the 50-30-20 rule
Session 2	Earning Money	Work, income, salary, stipend, and payslip
Session 3	Making a Budget	Planning monthly spending using income
Session 4	Saving and Growing Money	Savings options, SIP, mutual funds, and compounding
Session 5	Money in Real Life	Digital safety, fraud awareness, and final money plan