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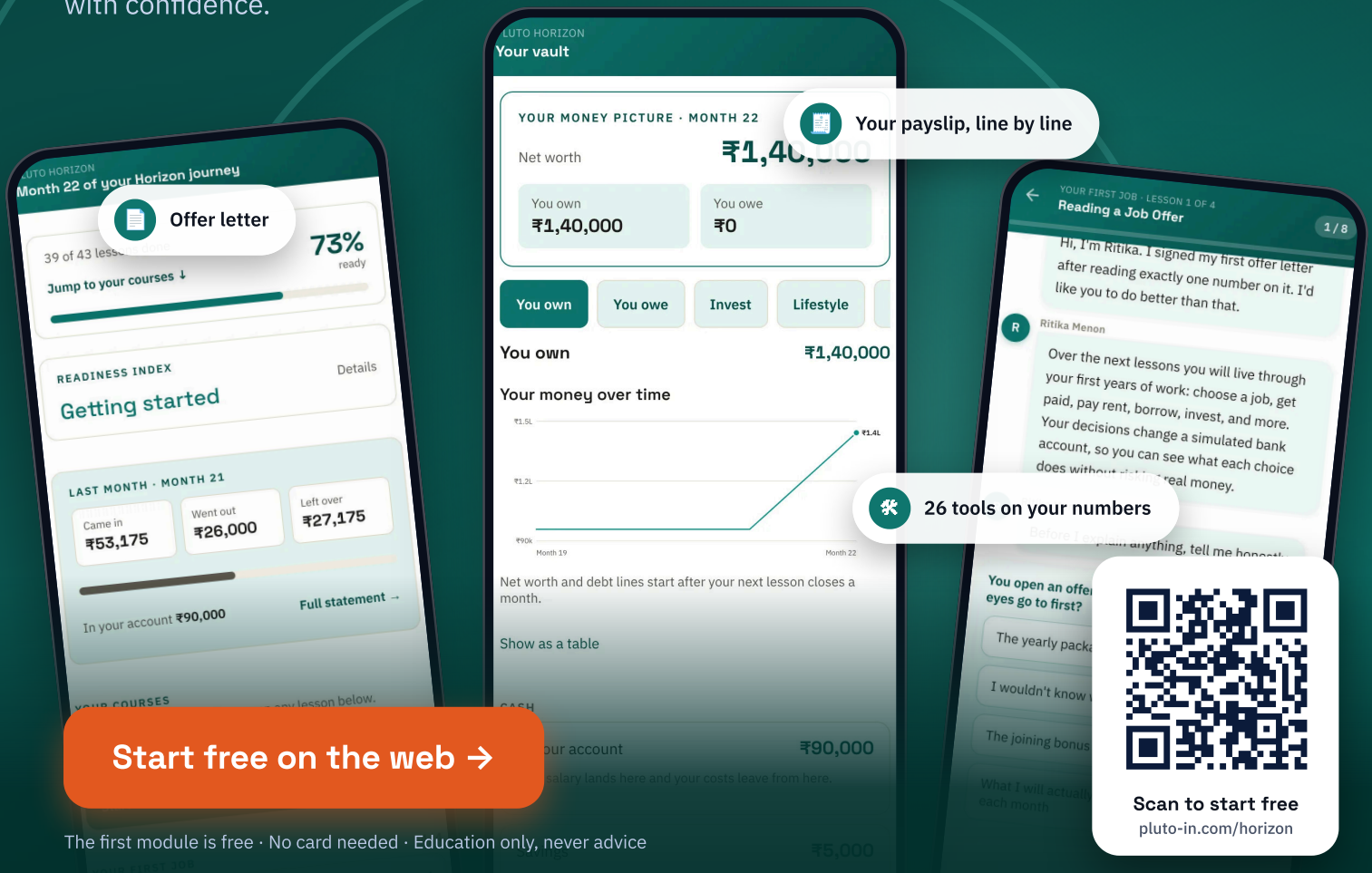
College & first job · India

PLUTO HORIZON · MONEY SKILLS FOR YOUR FIRST YEARS OF WORK

Your first years of work, practised before they count.

Choose a job offer, read your payslip, pay rent, handle credit, start investing and protect what you earn. **Live it month by month in a simulated bank,** then do it for real with confidence.

9 MODULES · 43 LESSONS · 26 TOOLS



Start free on the web →

The first module is free · No card needed · Education only, never advice

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PLUTO HORIZON · COLLEGE & FIRST JOB · INDIA

HOW IT WORKS

Every lesson is a month of your working life.

You start with a job offer. Each lesson closes a simulated month: salary lands, rent and costs go out, and a statement shows what is left. **Your choices carry forward**, so a decision in month 3 still matters in month 20.

1 Offer · 2 Payslip · 3 Rent · 4 Credit · 5 Invest · 6 Protect · 7 Abroad

THE COURSE · 9 MODULES · 43 LESSONS · THE FIRST MODULE IS FREE

Your First Job FREE
Offer letters, package vs in-hand pay, payslips
4 lessons

Independent Living
Budget, flat hunt, shared costs, raises
5 lessons

Credit Starts Now
Credit scores, statements, EMIs, recovery
5 lessons

Investing for Real
Inflation, SIPs, funds, risk, tax basics
8 lessons

Long-Term Wealth
Starting early, goals and retirement
4 lessons

Build Your Own
Freelancing, invoices, break-even, runway
5 lessons

Money Shield
Scams, red flags, insurance, fine print
5 lessons

Crossing Borders
Residency, your accounts, sending money
5 lessons

Home and Big Purchases
Rent or buy, the real cost of owning
2 lessons

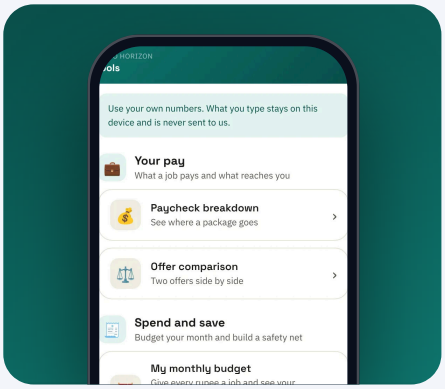
TOOLS ON YOUR OWN NUMBERS

26 tools, your real figures
Paycheck breakdown, offer comparison, loan what-if, emergency fund, retirement estimate, rent versus buy and more.

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Readiness Index
A plain-language view of how your habits and choices add up. Private to you, never a grade of your worth.

Certificates that verify
Module certificates, and Career Foundations after the final exam: public verification page, shareable on LinkedIn.



WHAT YOU'LL BE ABLE TO DO

- ✓ Tell the headline package from the money that reaches your account
- ✓ Budget a salary, share a flat's costs, handle a raise or a surprise bill
- ✓ Understand SIPs, funds, risk and what long-term goals take
- ✓ Understand every line of a payslip and compare two offers
- ✓ Know how credit scores, EMIs and cards work before you take one on
- ✓ Spot common scams and read the fine print on contracts and insurance

Is it advice? No. Horizon is education: it shows what choices do and explains the rules. It never tells you what to buy, sell, borrow or sign.

Is it really free to start? Yes. The first module, Your First Job, is free. Works in any modern browser on phone, tablet or laptop.

Start free on the web
No card. Opens in the browser.
pluto-in.com/horizon

Education only. Pluto Horizon is educational and uses simulated money. It does not provide investment, tax or legal advice, and nothing in this flyer or the app is a recommendation to buy, sell or hold any asset. Numbers typed into the tools stay on the learner's own device.

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