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Ages 12–18 · India

PLUTO FOR TEENS · INDIA

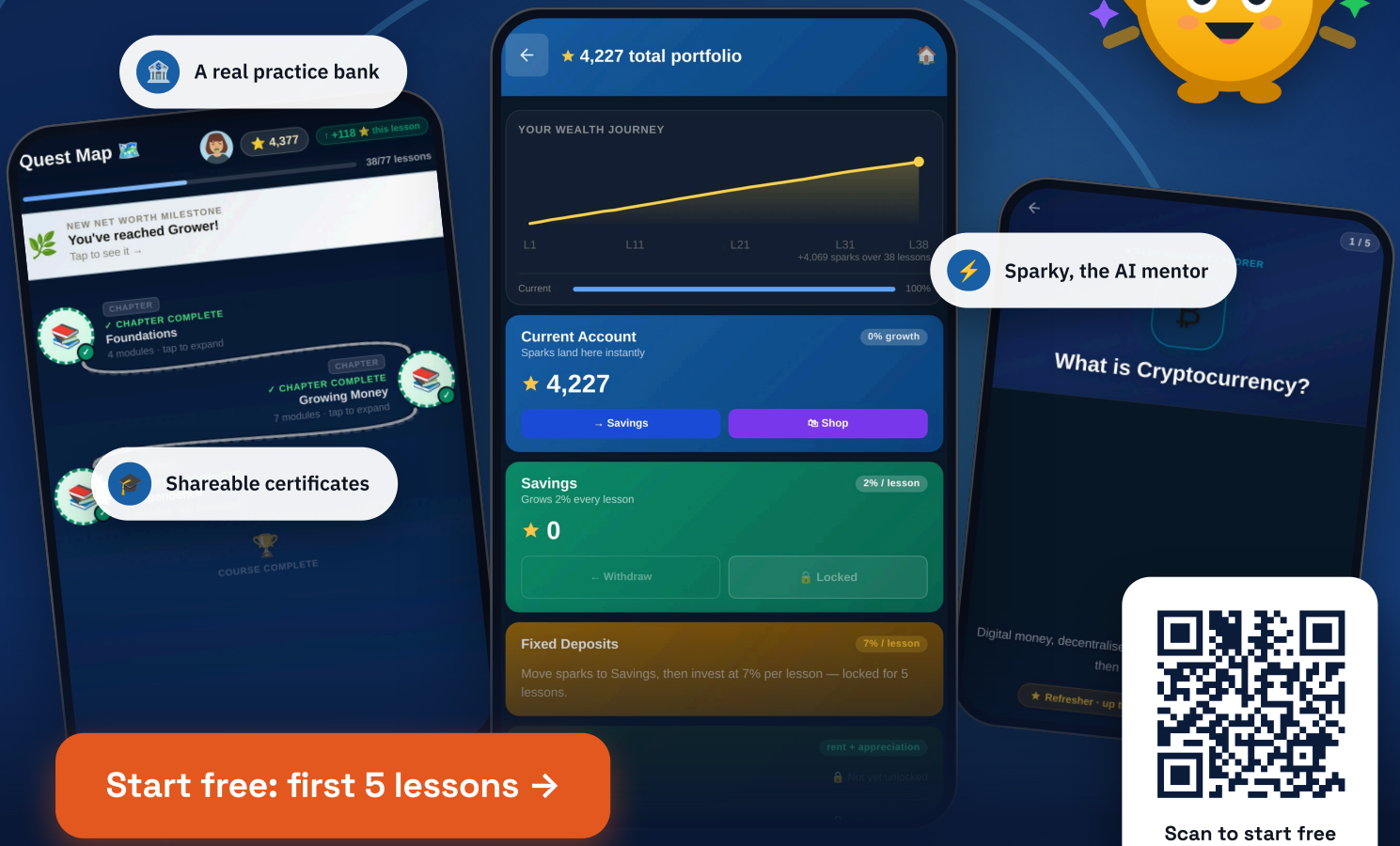
You taught them algebra. Who's teaching them money?

SPARKY · AI MENTOR

Why is compound interest better than simple interest?

UPI made spending invisible before it made saving intuitive. Pluto is the course that puts money back in your teen's hands: **the smart way, before the real world does it the hard way.**





Start free: first 5 lessons →

No card needed to start · Parent-paid, teen-owned · Education only, never advice

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PLUTO FOR TEENS · INDIA · AGES 12–18

THE GAP

Teens get handed real money years before anyone teaches them what to do with it.

🌏 A young country, no money class

One of the youngest populations on earth, yet money sits almost nowhere in the school curriculum.

📲 UPI in every pocket

UPI and instant credit give teens real spending power before they grasp interest or debt.

⏳ No time, no lesson plan

Parents want capable kids but lack the time or the lesson plan to teach it.

🧩 Nothing in between

Kids' games with no substance, or adult investing apps that assume knowledge no teen has.

THREE AGE-MATCHED FLIGHT PLANS

STAGE 1 · 12–14 · Liftoff

Round numbers and clean ₹ amounts, built around first allowance, first bank account, first UPI payment.

- Banking Basics
- Family Money & Communication
- Goal Setting & Delayed Gratification
- Digital Money & Payments

14 modules · 83 lessons

STAGE 2 · 15–16 · Orbit

The baseline curriculum at full real-world complexity, plus four modules built for this exact age.

- Goal Setting & Delayed Gratification
- Digital Money & Payments
- Smart Spending in a Social World
- Subscriptions & the Autopay Trap

14 modules · 80 lessons

STAGE 3 · 17+ · Escape Velocity

Decisions this age is about to face: a first freelance gig, a first credit card, a first retirement account, a first tax return.

- Gig & Freelance Income
- Credit Score & Real Loans
- Retirement & Long-Term Wealth
- Capital Gains & Filing

14 modules · 77 lessons

THE CORE CURRICULUM · 61 LESSONS EVERY LEARNER COMPLETES

Earn, Save & Grow
Compound interest and inflation
7 lessons

Work & Money
Payslips and how tax works
6 lessons

Money Management
Budgeting, banking, payments
4 lessons

Borrowing Money
EMIs and credit: tool or trap
7 lessons

Investment
FDs, property, stocks, funds
12 lessons

Business
From idea to income
5 lessons

Startup School
Build something from zero
4 lessons

Next-Gen Currency
Crypto, without the hype
5 lessons

Money & Relationships
Bills, lending, FOMO
3 lessons

Money Shield
Scams, insurance, safety
8 lessons

WHY IT STICKS

The Vault

A practice bank: Checking, Savings, Fixed Deposits, Stocks and Property, growing at the rate each lesson teaches.

Sparky, the AI mentor

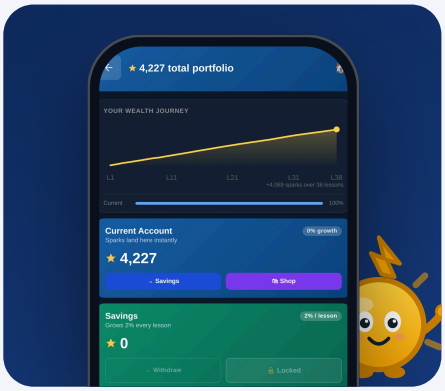
Lesson-aware and always one question away. It explains, and never gives personal investment advice.

Sparks, streaks, leagues

Leagues are scoped to your teen's own age tier: a 13-year-old is never ranked against an 18-year-old.

Certificates that mean something

Every module and the full tier curriculum ends in a shareable certificate.



"She started pricing her own candle business last month, and asked me for feedback on her margins. That's when I knew the lessons had actually landed."

Meera · parent of a 17-year-old, Pune

Start free: first 5 lessons

No card. Opens in the browser.
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