

# THE WIZE WHISPERS

WHERE FINANCE FINDS ITS VOICE..



## THE BEST BIRTHDAY GIFT

A LESSON IN FINANCIAL KINDNESS



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# The Best Birthday Gift: A Lesson in Financial Kindness

It's Pooja's birthday, and she's celebrating with a party alongside her friends and family.

Happy Birthday to You....Happy Birthday to You...Happy Birthday Dear pooja ....Happy Birthday to You.



Wow, Pooja! You got almost 10,000 rupees in cash from friends!

After the party..

You're definitely one lucky girl, Pooja!

Yes! There are so many kids out there who can only dream of having all this.

And look at all these gifts! So many toys, clothes, and books—more than I could ever need!

What do you mean, Grandfather?





Not everyone has as much as you and me, Pooja. Some people don't even have the things they really need.



Really?



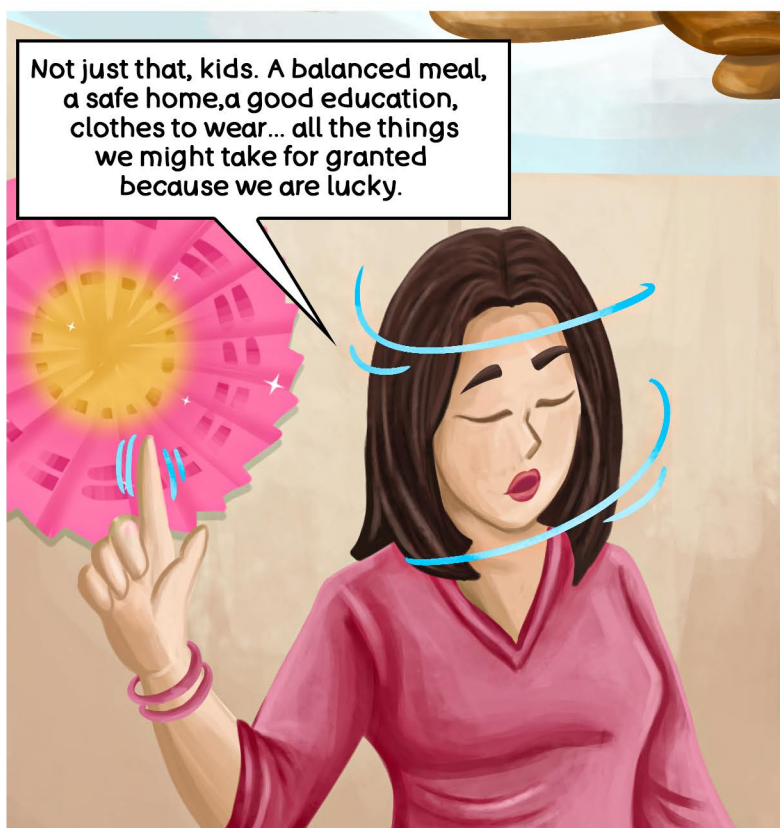
Yes, Mohan. There are many people who don't have the same financial comfort as your family. Because of that, they can't always provide everything their families need.



Like toys?



Not just that, kids. A balanced meal, a safe home, a good education, clothes to wear... all the things we might take for granted because we are lucky.



I had no idea!

Me neither. We have so much, and so many people don't even have the basics?





That's right. We have been teaching you kids how to be financially smart. Now, it's time to learn how to use that knowledge—not just to help yourselves, but to help others too.

There are many ways. Let's each share an idea.

So how can we help others.

You have already learned how to budget your pocket money by managing your income, expenses, and savings. Now, you can add another column—The Giving Back column.

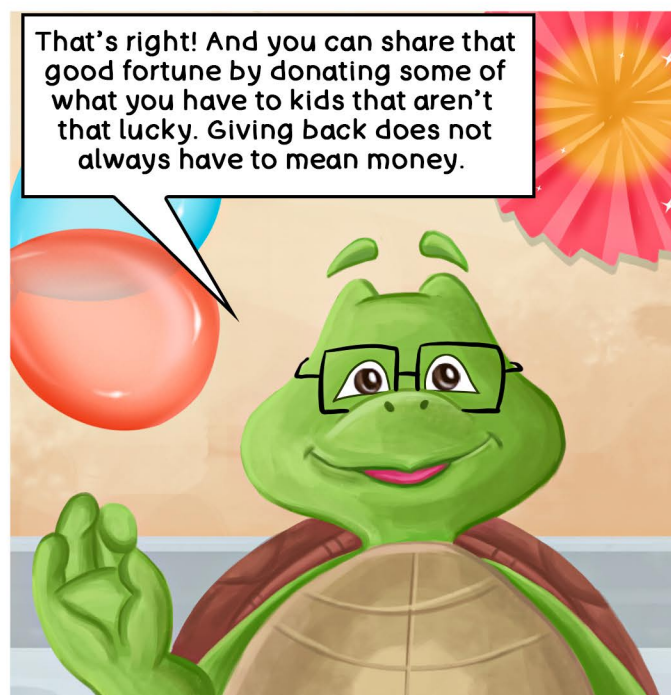
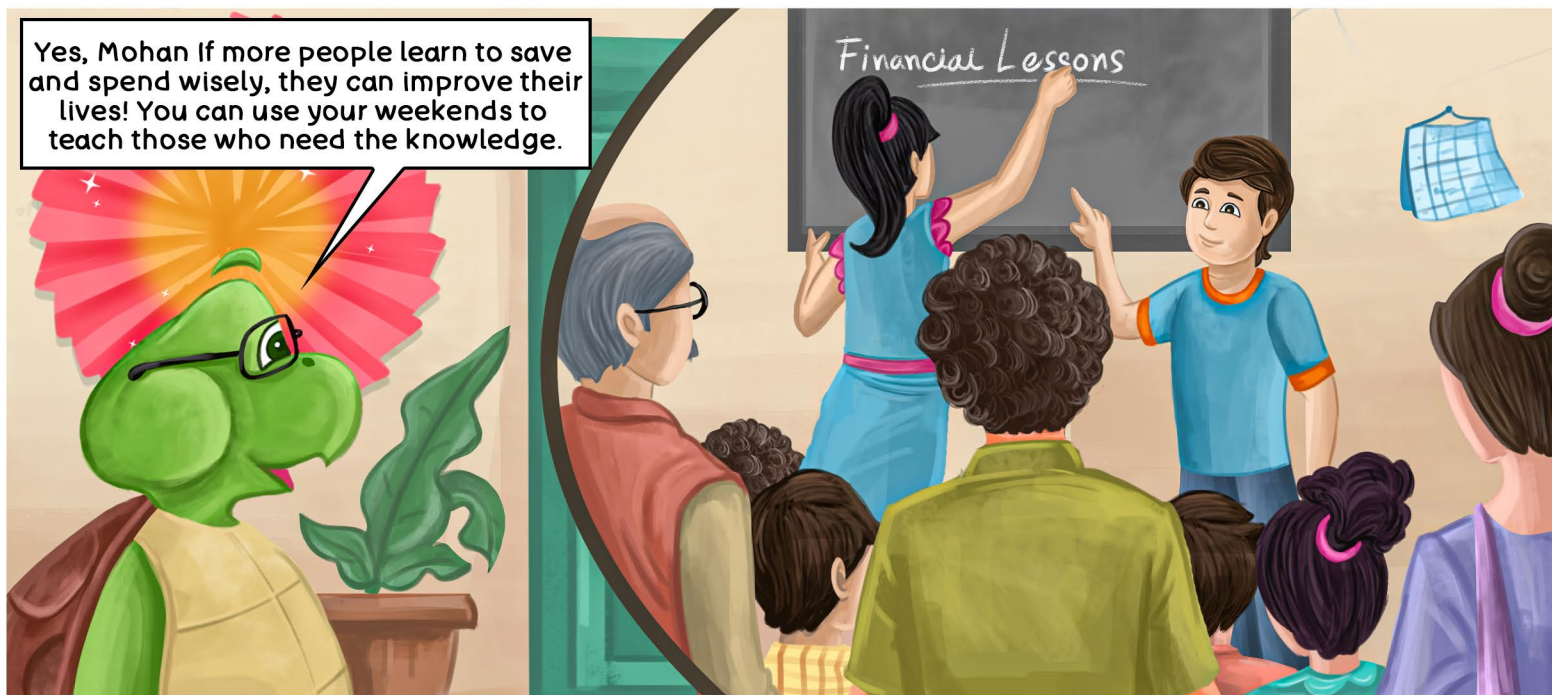
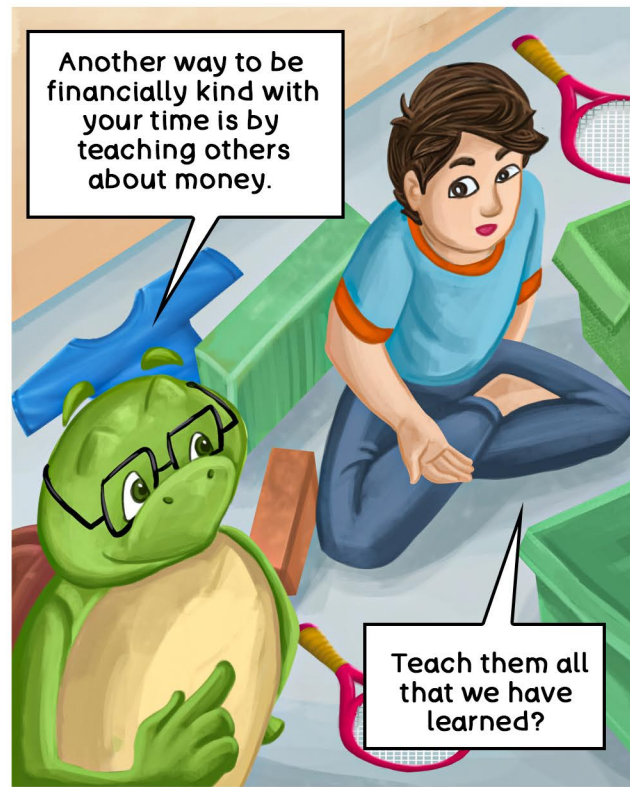
That's right! Each month, you can set aside a small amount, and overtime, it will grow enough to help someone in need. Even a little can make a lot of difference.

That's a great idea! This way we can save and give back at the same time. What else can we do to help?

You kids can dedicate some of your time towards helping others.

20% of the profits will go towards charity.







A small act of kindness can really mean the world to someone else.

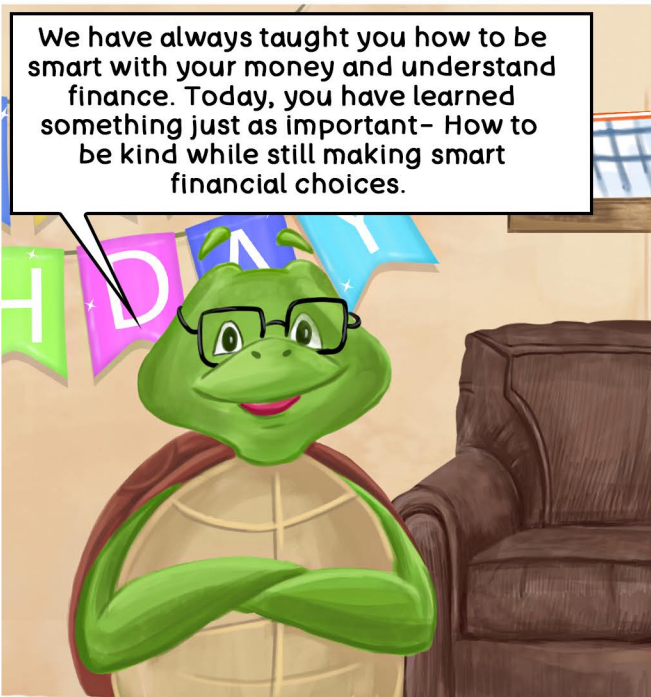


That is a great idea, I have so many books, toys, and clothes that I would love to share with those who need it.

Me too!



We have always taught you how to be smart with your money and understand finance. Today, you have learned something just as important- How to be kind while still making smart financial choices.



You have also learned how to share that knowledge with others. Many people do not have access to these lessons, but now, you can help them learn too!

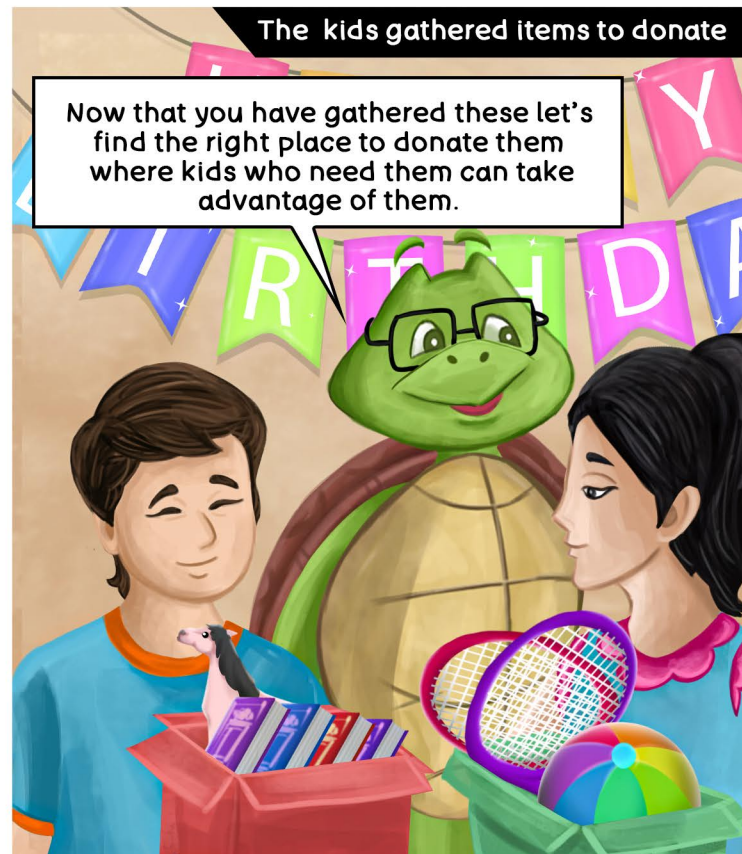


Remember, true kindness isn't about getting something in return. It is about paying it forward and sharing what you have with a good heart.

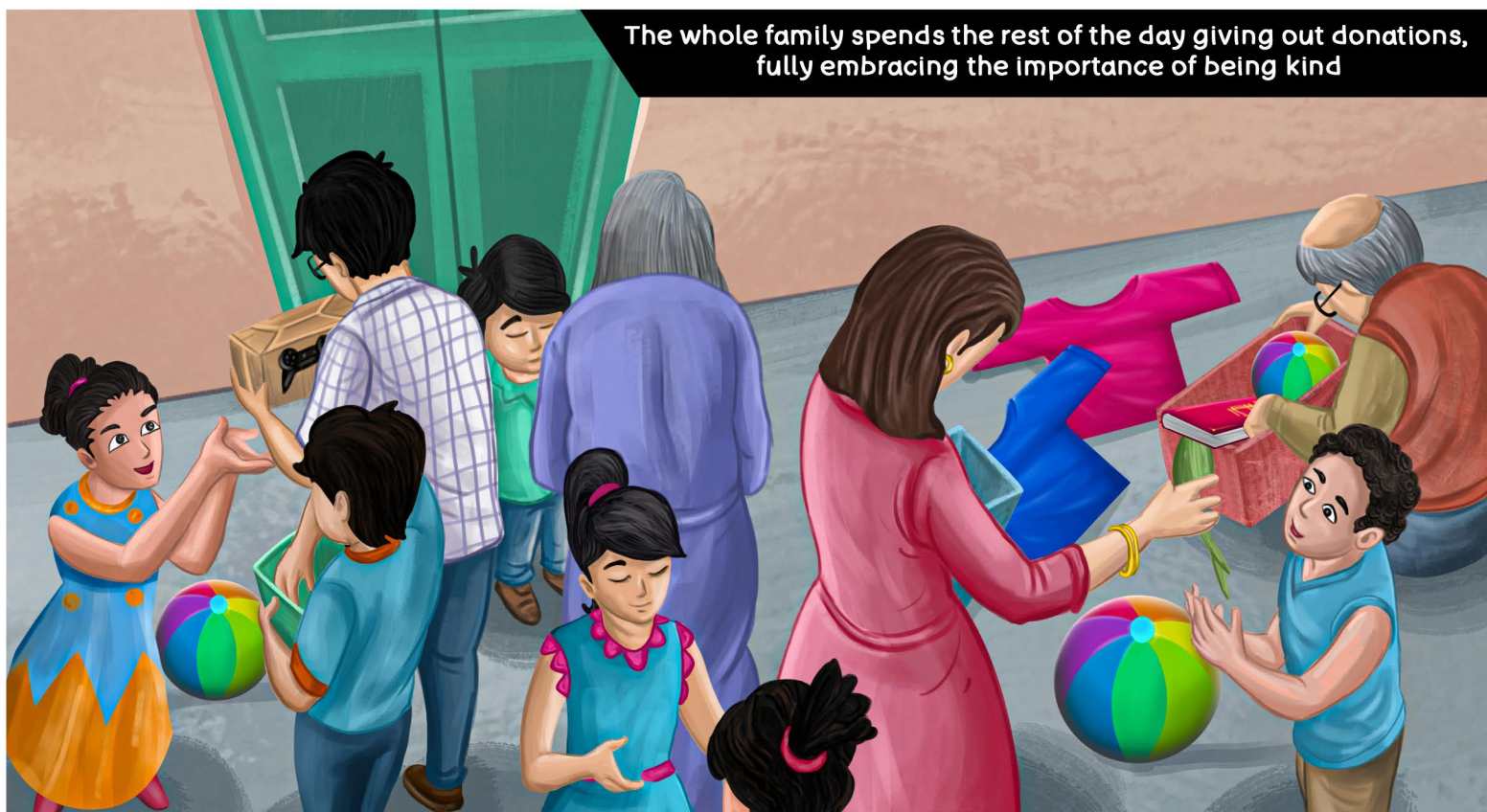
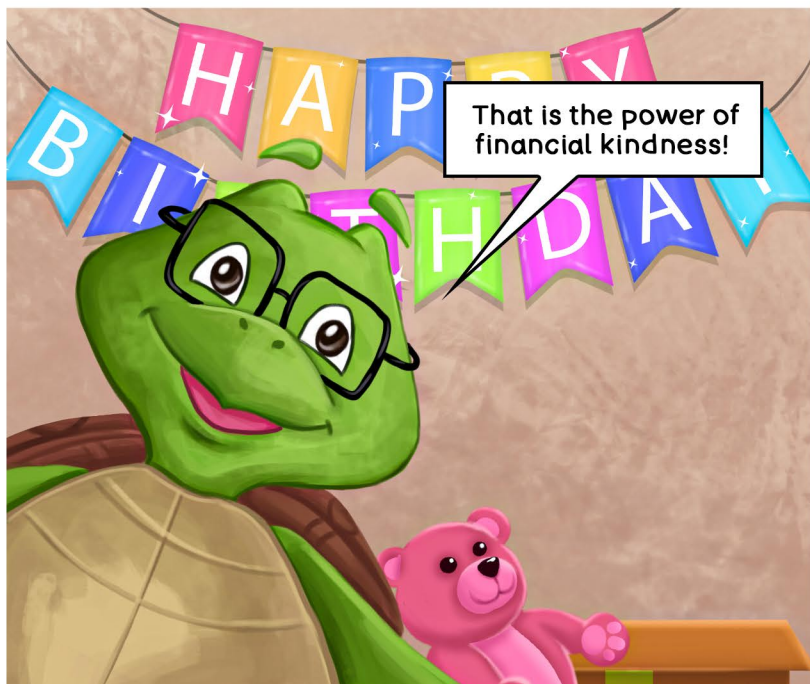


The kids gathered items to donate

Now that you have gathered these let's find the right place to donate them where kids who need them can take advantage of them.









# Kindness Challenge:

## Fun Ways to Spread Kindness Beyond Money

Are you ready to make the world a kinder place? Here are some simple and fun ways to spread kindness every day!

### 01. Create a Kindness Calendar

Make a Kindness Calendar with one small kind act for each day of the month! Here are some ideas—

- Help a friend with homework
- Hold the door open for someone
- Share your snack with a classmate



### 02. Give a Compliment to a Stranger

A simple “You have a great smile!” or “That’s a cool backpack!” can brighten someone’s day—especially if they’re feeling down. Try it and see the magic!





### 3. Share Your Skills

Are you great at something—like art, reading, or using technology? Use your skills to help someone!

- Teach a younger kid how to draw
- Help someone who doesn't know how to use the internet
- Read a story to someone who loves books



### 4. Kindness is Cool – Spread the Word!

Being kind is contagious! Tell your friends how amazing it feels to help others and challenge them to do one kind act every day too!



### 5. Volunteer and Make a Difference!

Giving your time is just as valuable as giving money. Find ways to volunteer in your community:

- Help at an animal shelter
- Join a beach or park clean-up
- Visit a children's home or elderly center and spend time with people who need company







# Self- Care is Kindness Too

Being kind to yourself is something we often overlook. Just like helping others, taking care of your own body and mind is important too. Here are a few ways you can practice self-care.

## 01.

**Give Yoga a Try:** Yoga is a great way to stay calm, boost your energy and stay health. Try out a few easy beginners' friendly poses and try to implement it into your routine.



**Stay Hydrated:** Drinking enough water keeps your body and mind working at their best. Without enough water, you may feel tired and unfocused. Aim for at least 2-3 liters every day!

## 02.





# 03.

**Get Enough Sleep:** Your body needs rest to recharge and grow. Try to get 8–10 hours of sleep each night so you wake up refreshed and ready for the day. Eat a **Balanced Meal** - Your body needs nutritious food to stay strong. Eat a mix of fruits, vegetables, proteins, and whole grains to keep your energy levels up.



# 04.

**Take Breaks and Have Fun:** Don't forget to relax and enjoy yourself! Play, read, draw, or spend time doing what makes you happy. Taking breaks helps you







# Easy Money Rules to Live By

Here are some simple money rules to help you manage your finances wisely. Share these tips with others to spread good money habits.

## The 10-Second Rule

01.

Before buying something unnecessary, stop for 10 seconds and ask yourself, Do I really need this? If the answer isn't a strong "yes," walk away.

## Birthday Money Rule

02.

Try to save 50% of Birthday money, that you receive every year, or even invest it.



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03.

### The One Week Rule

If you want something expensive, wait a week. If you still want it, it might be worth it, if not, you saved money.

04.

### The Money=Time Rule

When you spend money, think how much time it took to earn it. For example,

05.

### The Invest in Yourself Rule

Learning new skills, reading books and improving yourself is one of the best ways to use your money.





# Catch you Next Time!

That's a Wrap for This Edition! This time, we took a break from our usual financial lessons to focus on kindness—both financially and beyond! We explored how to be smart with money while also using it to help others, and even ways to give back without spending a dime.

Sometimes, we want to help but don't know where to start. That's why this edition of The Wize Whispers is packed with simple ways to spread kindness, whether through generosity, knowledge, or small everyday actions. And remember, kindness isn't just for others—it's for you too! Make sure to try some of the self-care tips we shared.

We'll be back next month with an all-new edition of The Wize Whispers, filled with exciting lessons and new financial wisdom. Until then, keep spreading kindness and taking care of yourself!







# YES SECURITIES

We hope you gained some valuable insights from this edition of Wize Whispers. We'll be back next month with fresh, exciting concepts to explore. If you enjoyed Wize Whispers, don't forget to spread the word and share it with your friends, so more people can learn about entrepreneurship!



Feel free to write to us at [talktomrturt@ysil.in](mailto:talktomrturt@ysil.in)



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