

THE WIZE WHISPERS

WHERE FINANCE FINDS ITS VOICE..



THE ONE WHERE THEY MOVE BACK

A LESSON IN RENTING VS OWNING A HOME

Why The Wize Whispers?

Hey kids (and Grown-Ups too!)

In today's world, being smart with money is super important—and guess what? You don't have to wait till you're an adult to start learning!

That's why we created The Wize Whispers—a fun comic series brought to you by YES SECURITIES. Join Mr. Turt, the wise turtle, as he takes you on exciting adventures to explore the world of finance. From understanding how saving works to discovering what stocks, bonds, and mutual funds are, Mr. Turt explains it all in a way that's easy to understand and fun to follow!

But The Wize Whispers isn't just about stories—it's packed with cool stuff like quizzes, DIY projects, vocabulary builders, global fun facts, and life lessons that help you grow confident, curious, and clever with your choices.

Learning about money early helps you make smart decisions as you grow—and the best part? You'll have a blast doing it! Want more adventures with Mr. Turt? Explore all our editions online at www.thewizewhispers.in
Let's get Financially smart one comic at a time!



PREFACE

Hello, Kids!

We're back with a brand new edition of The Wize Whispers and this one's extra special! In this edition, we're welcoming back some of your favorite characters from Season 1.

This time, we're diving into an important topic: Renting vs. Owning a Home. What's the difference? What are the pros and cons of each? It's never too early to start learning about these things, so when you grow up, you'll be ready to make smart financial choices!

But that's not all, this edition is packed with fun! Get ready for cool DIY adventures, a vocabulary boost and even a colorful section on color psychology, did you know colors can affect how we feel? We can't wait for you to explore everything inside. Are you ready? Let's go!





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The One where they Move Back: A lesson in Renting Vs Owning a Home

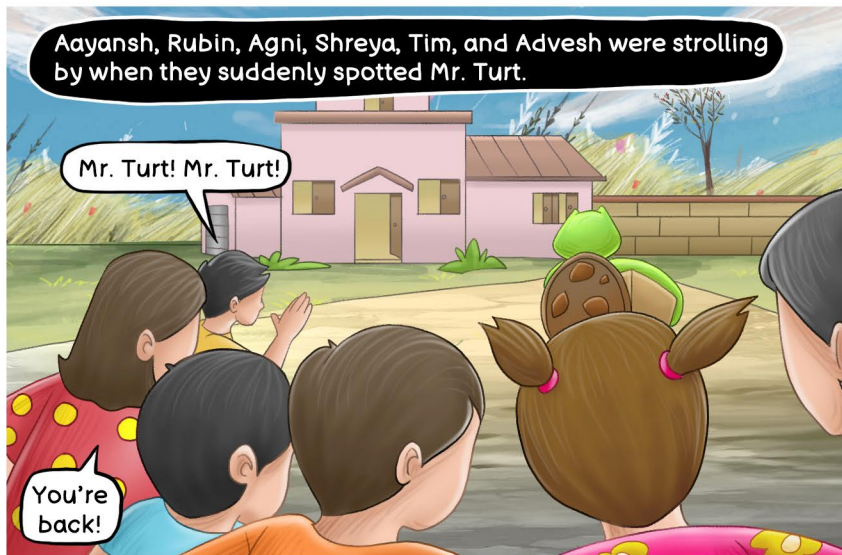
Sunil and Sonia have decided to move their family back to their hometown and Mr. Turt is coming along for the journey!



Aayansh, Rubin, Agni, Shreya, Tim, and Advesh were strolling by when they suddenly spotted Mr. Turt.

Mr. Turt! Mr. Turt!

You're back!



We missed you so much!

I missed you all too! Have you been keeping up with the lessons I sent you in my videos?



Oh yes, Ms. Turt! We've been watching them!

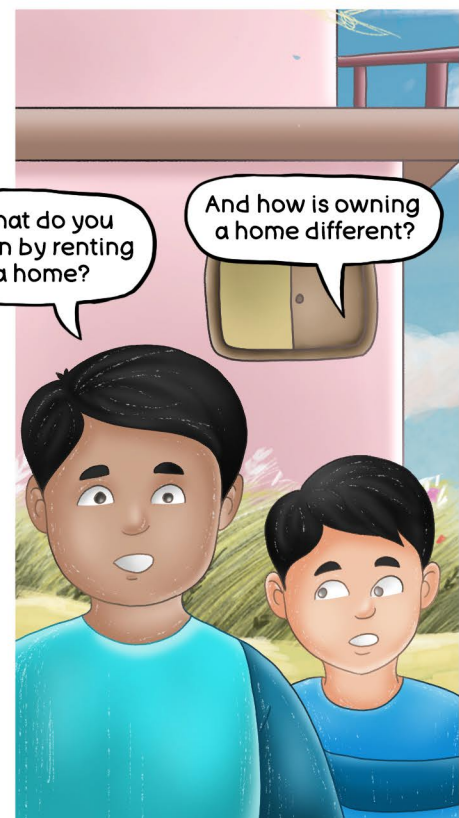
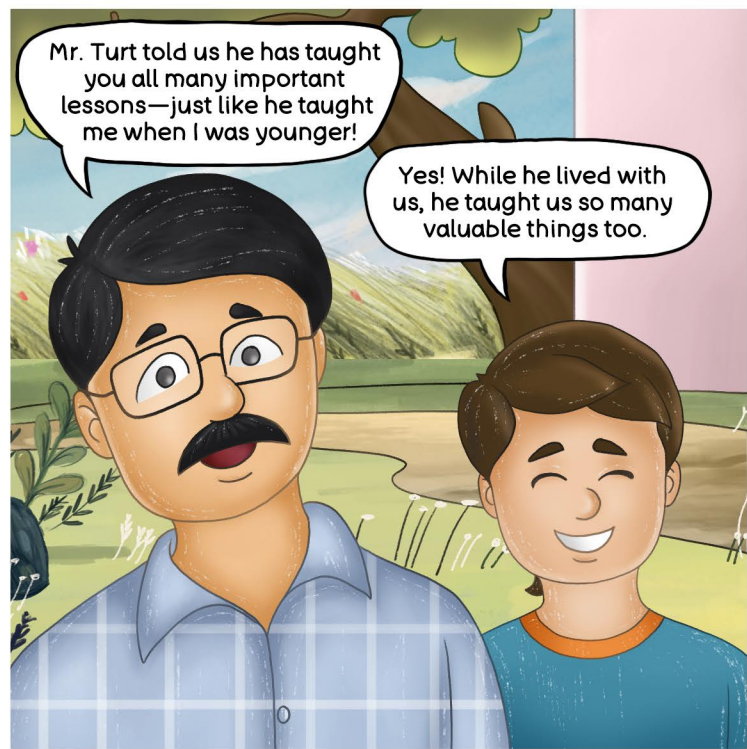
We've learned all about Needs vs. Wants, economics, trade, entrepreneurship, kindness, and even how to use our financial lessons to become independent!

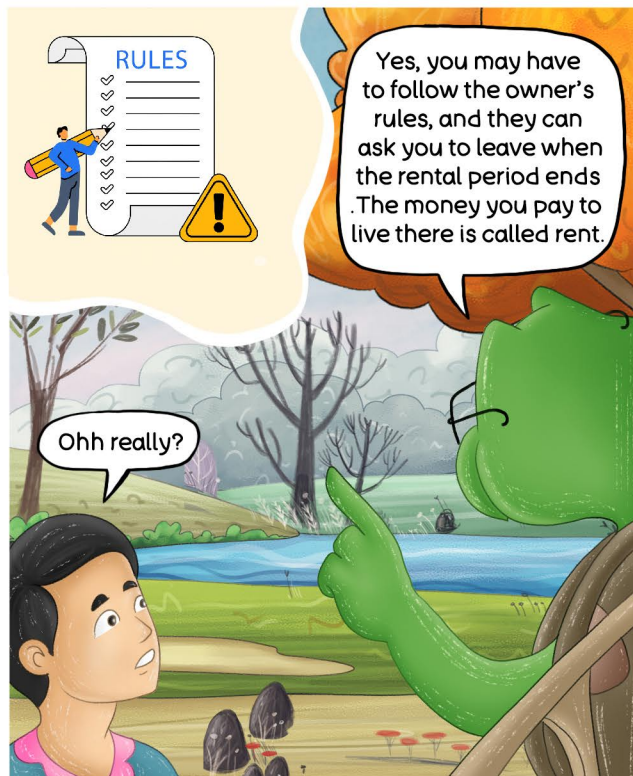



Great job, kids! Now, let me introduce you to some very special people in my life.

Kids, meet Sunil! I used to teach him when he was your age, just like I have been teaching you. And this is his wife, Sonia, his parents, Kavita and Aaryan, and his two kids, Mohan and Pooja











One of the advantages of renting a home is that it costs much less upfront compared to buying a home.



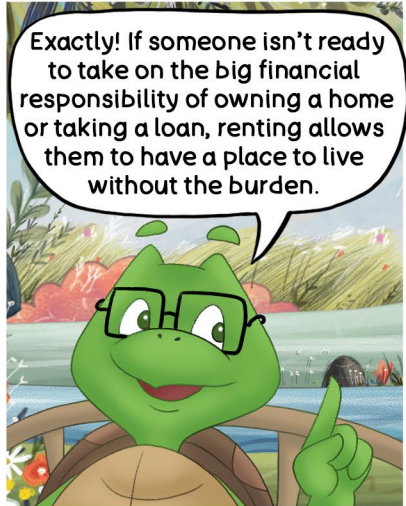
Well, when you buy a house, you have to pay a huge amount—either all at once or through a loan. But when you rent, you only need to pay a monthly rent, which is typically smaller amount, and does not require taking on debt.



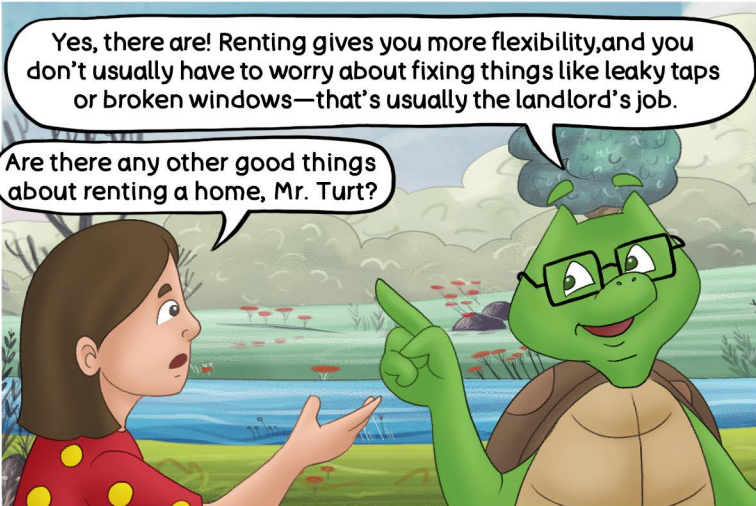
How is it cheaper?




So, if someone doesn't have enough money to buy a house or does not want to take a loan renting is a better option?




Exactly! If someone isn't ready to take on the big financial responsibility of owning a home or taking a loan, renting allows them to have a place to live without the burden.




Yes, there are! Renting gives you more flexibility, and you don't usually have to worry about fixing things like leaky taps or broken windows—that's usually the landlord's job.



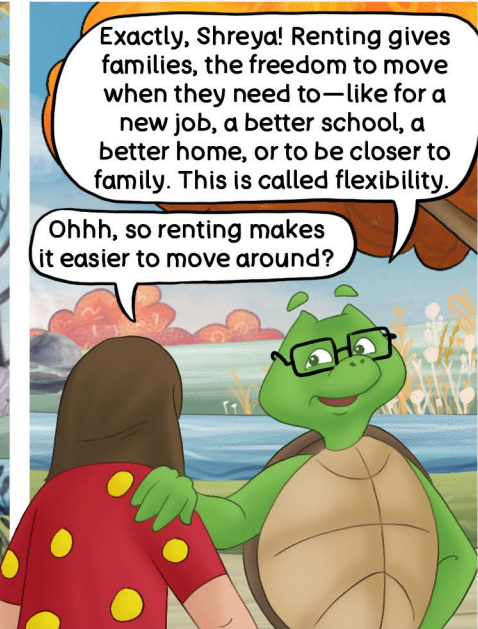
Are there any other good things about renting a home, Mr. Turtle?




What does flexibility mean, Mr. Turtle?



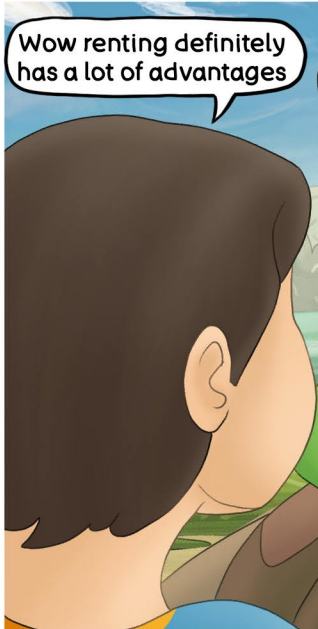
Let's take Pooja and Mohan's family as an example. They were renting their last house. When Sunil got a new job in another city and they wanted to move back here, it was super easy—they just ended their rental contract and moved. No long process or big worries.




Exactly, Shreya! Renting gives families the freedom to move when they need to—like for a new job, a better school, a better home, or to be closer to family. This is called flexibility.




Ohhh, so renting makes it easier to move around?




Wow renting definitely has a lot of advantages



And disadvantages too. Let's talk about some of them.

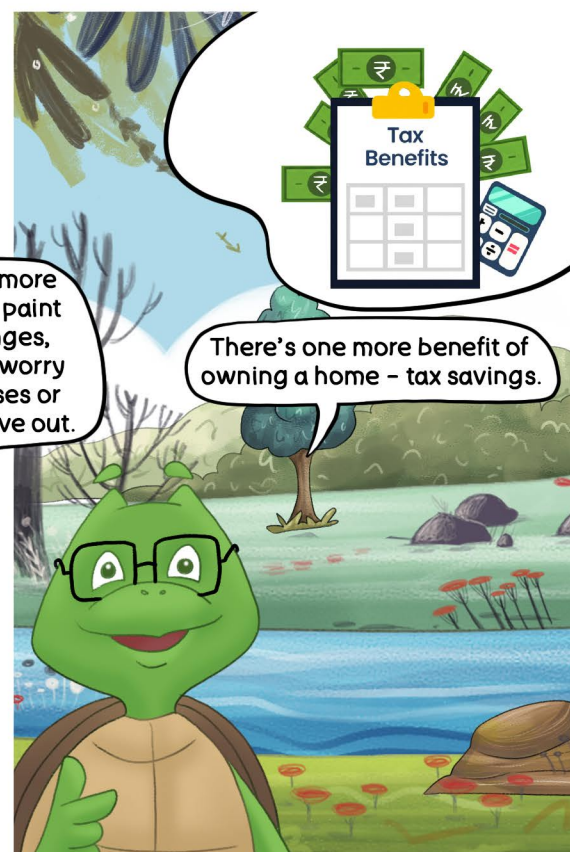
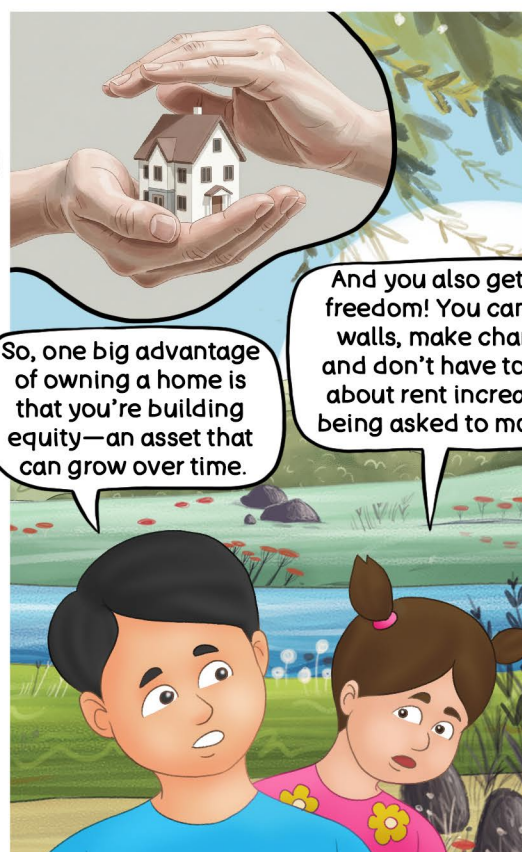
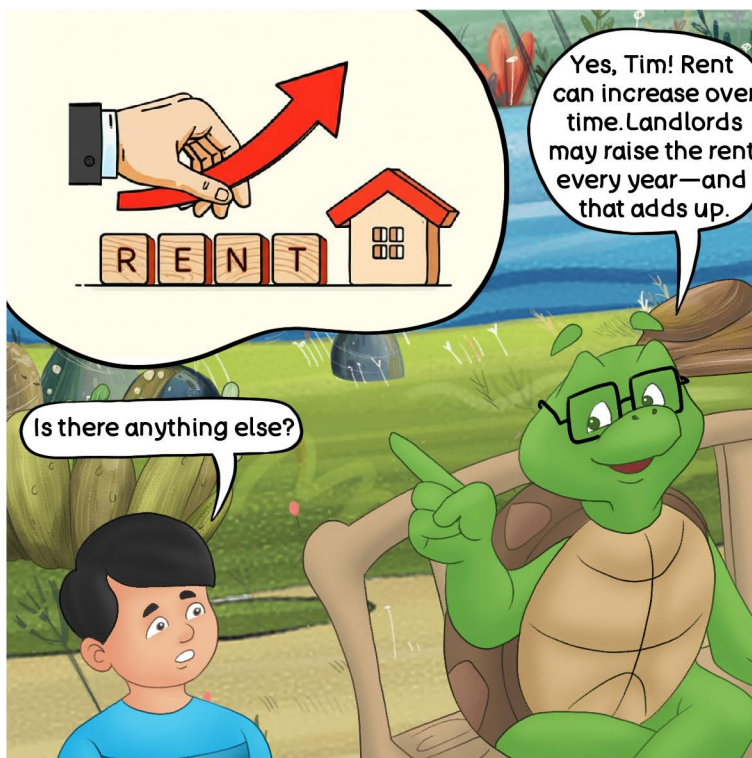
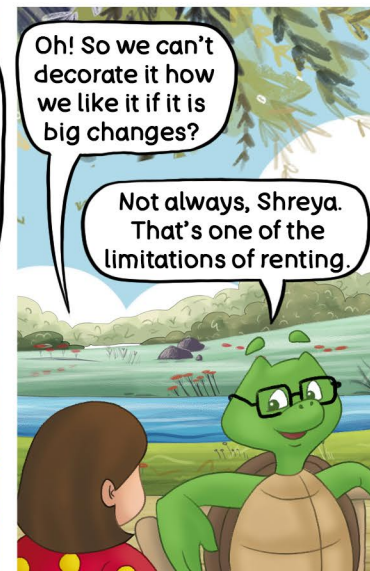
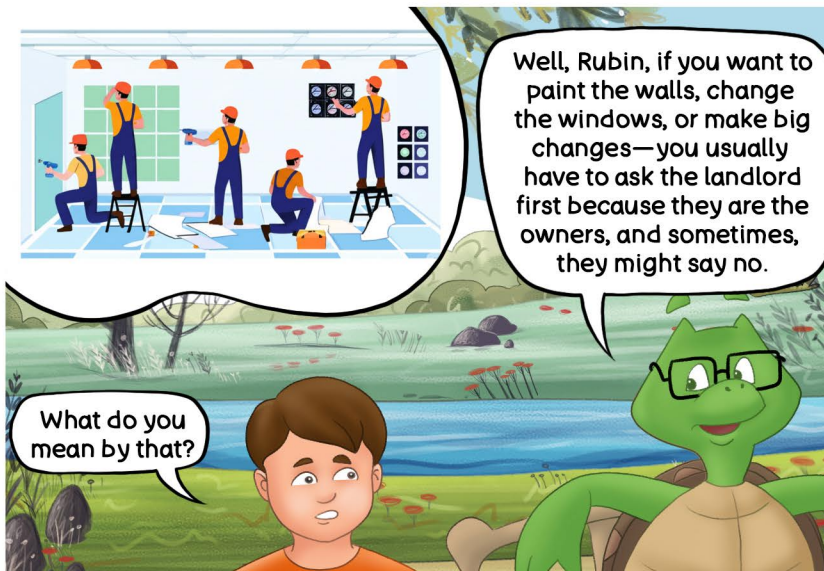


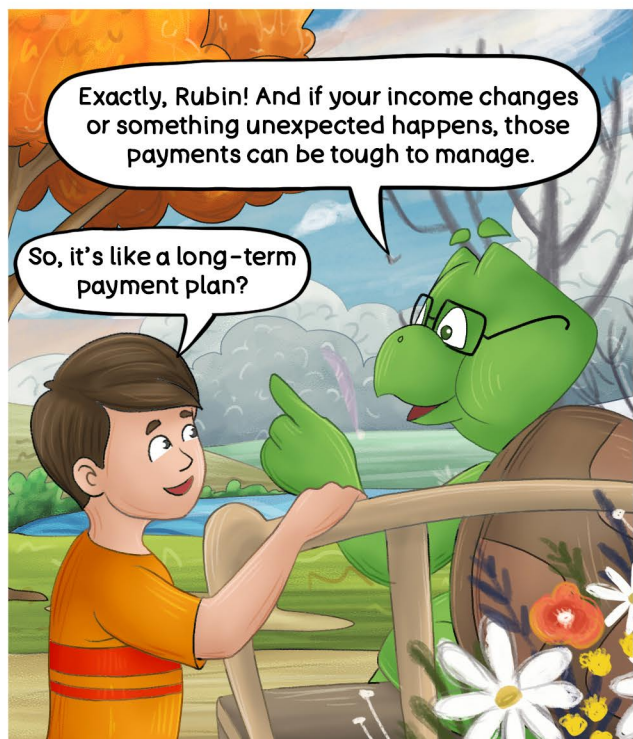
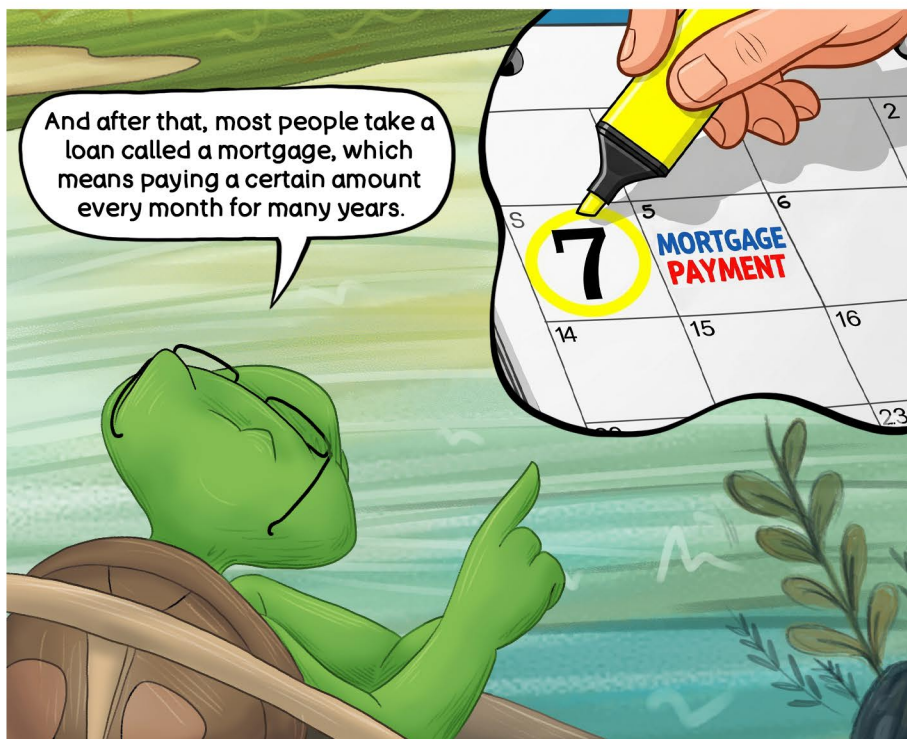
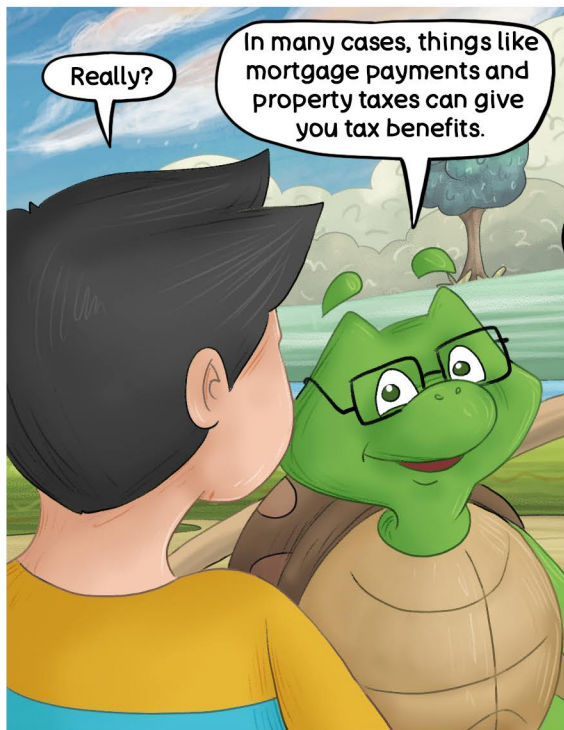
But its not easy when you own a home?

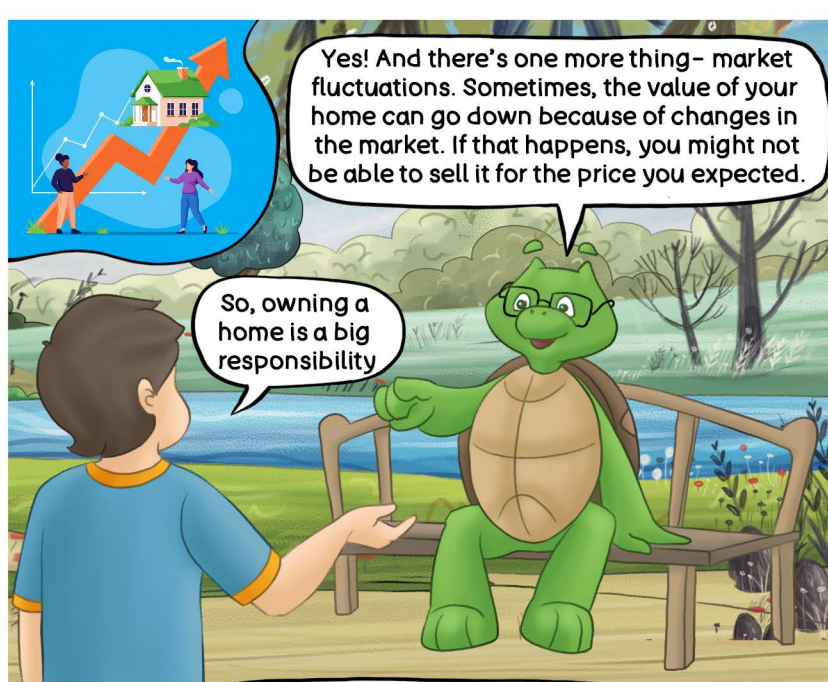


When you own a home, moving can be a big task. You'd need to find a buyer, go through a lot of paperwork, and that can take time and money.









Expand Your Vocabulary

- **Landlord:** The person who owns the house and rents it out to others.
- **Mortgage:** A big loan people take to buy a home, paid back over many years.
- **Price Fluctuations:** When prices or values go up and down over time.
- **Property:** Land or a building that someone owns.
- **Renovation:** Fixing or improving parts of a home to make it better.
- **Upfront Payment:** A payment made at the beginning, before anything else. Paid in advance before any work is done.
- **Paperwork:** Important documents that need to be filled out or sign like forms, agreements, contracts etc.
- **Maintenance:** The regular care and work needed to keep something in good shape.





DIY Adventures: Create Your Own Vision Board

What is a Vision Board?

A vision board is a place where you stick pictures, words and drawings of your dreams and goals. It helps you see what you want—and work towards it!

STEP 1: Get Your Supplies!

- A blank sheet of paper or cardboard
- Scissors, glue, crayons, markers
- Old magazines or printed pictures
- Your imagination!

STEP 2: Think About Your Future Goals. Here are some ideas to help you get started.

Financial Goals

- Save for a bicycle, game, or cool gadget
- Open a bank account
- Learn how to budget your pocket money
- Start a mini business—like a lemonade stand!

Other Life Goals:

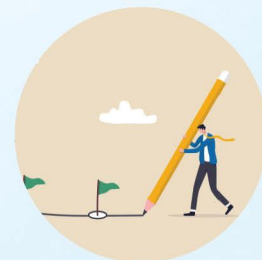
- Places you want to visit
- A dream job or business
- Something new you want to learn
- A hobby or sport you want to get better at
- A way you want to help your family or community

STEP 3: Cut, Draw & Stick!

- Cut out or draw pictures of your goals
- Add words or quotes that inspire you
- Decorate it your way—make it colorful and fun!

STEP 4: Show & Tell

- Share your vision board with your friends, family, or teacher
- Talk about one goal you're most excited about
- Hang it somewhere you can see every day

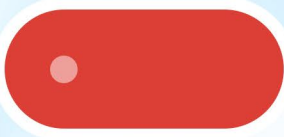


Color Psychology

Did You know that colors aren't just for decoration- they can send messages to our brain? Some colors make us feel calm, others make us feel excited, and some can even make us feel hungry! This is called color psychology. That is why brands, classrooms, and stores use certain colors to send the right message.

Let's learn about them

Here is a Challenge for you- Imagine you're creating your very own brand. Think about what your product is and what message you want to share with your customers. Now, choose the colors for your brand that best match that message. What feelings do you want people to have when they see your brand?



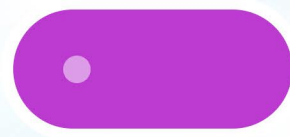
RED

Love, Passion, Desire, Energy, Heat, Strength, brave, Hunger, & Dramatic



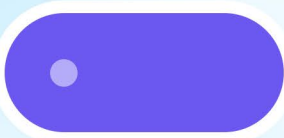
PINK

Compassion, happy, sweet, playful, healthy, youthful, & feminine



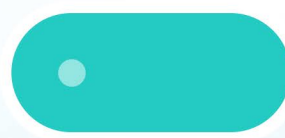
PURPLE

Luxury, wealth, ambition, royalty, spirituality, & energetic



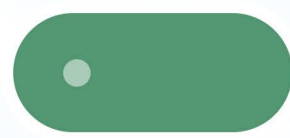
BLUE

Loyalty, trust, peace, tranquility, integrity, & powerful



TURQUOISE

Healing, spirituality, protection, relaxation, wisdom, & peace



GREEN

Environmental, fresh, organic, positive, money, crispness, & sophistication



YELLOW

Bright, energetic, warmth, happy, positive, inviting



TAN

Conservative, historic, experienced, crisp



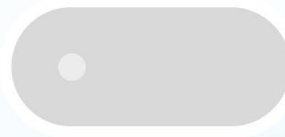
ORANGE

Confident, playful, activity, courageous, successful, hunger, & energizing



BROWN

Earthy, conservative, friendly, outdoors, comfort, stable & reliable



SILVER

Glamorous, sleek, high-tech, graceful, romantic, artistic, & modern



GOLD

Wealth, prosperity, value, wisdom, tradition, luxurious, & prestigious



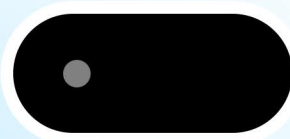
WHITE

Freshness, purity, clean, goodness, easy, serenity, & calmness



GRAY

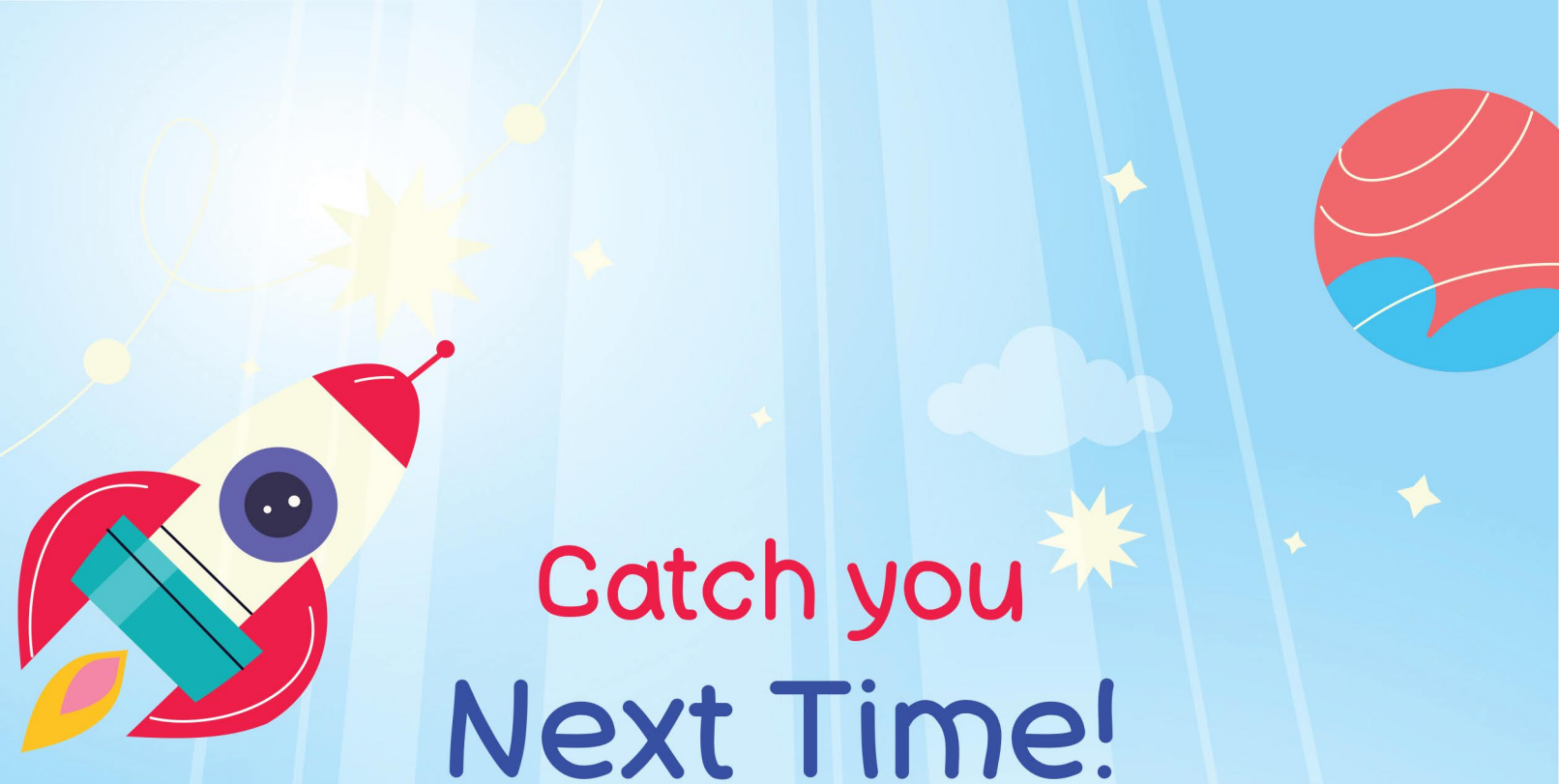
Solid, reliable, security, intelligence, neutral, & formal



BLACK

Elegance, timeless, bold, formal, dramatic, & powerful





Catch you Next Time!

That's a wrap on this edition of The Wize Whispers! We hope it helped you understand the difference between renting and owning a home, along with the pros and cons of each. How fun was it to see our old friends from Season 1 again? We're thrilled to have them back for even more exciting adventures in future editions! This issue is packed with new words to explore, fun DIY activities, and a chance to create your very own vision board. Dream big and chase those goals! Don't forget to take on the challenge—use colors to build your personal brand using color psychology

We'll see you next time. Until then, keep learning and stay curious!





YES SECURITIES

We'll be back next month with fresh, exciting concepts to explore! If you enjoyed The Wize Whispers, don't forget to spread the word and share it with your friends—so more people can learn about Finance.

Feel free to write to us at: talktomrturt@ysil.in

Know more about YES SECURITIES

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