

Sardar Patel University, Vallabh Vidyanagar
Bachelor of Science – Economics
Structure – Semester 2

Course Type	Course Code	Course Title	Theory / Practical	Credits	Work Hork / Week	Exam Hours	Continuous Internal Evaluation	Term End Examination	Total Marks
Discipline Specific Course - Major	US02MAECO01	Fundamentals of Economics – II	T	4	4	2:30	50	50	100
	US02MAECO02	Problems of the Indian Economy – II	T	4	4	2:30	50	50	100
Minor	US02MIEST01	Elements of Probability and Discrete Probability Distribution	T	4	4	2:30	50	50	100
Multi-Disciplinary	US02MDEMA01	Fundamental Mathematics for Economics	T	4	4	2:30	50	50	100
Ability Enhancement Course (Language)	US02AEEEN01	General English	T	2	2	1:30	25	25	50
	OR								
	US02AEENG01	Functional English							
Skill Enhancement Course	US02SECAE01	Descriptive Statistics using MS Excel	P	2	4	2:00	25	25	50
Value Added Course / Indian Knowledge System	US02VABSC10	Fundamentals of Financial Literacy	T	2	2	1:30	25	25	50

Exit Option 1: Student willing to exit at this level shall be awarded UG Certificate in Economic Sciences upon earning 48 credits including mandatory 4 credits of Summer Internship in Economic Science specific NSQF defined course.

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**BACHELOR OF SCIENCE
(ECONOMICS)**

Syllabus with effect from the Academic Year 2025-26

B.Sc. (Economics) Semester - II

Course Code	US02MAECO01	Title of the Course	Fundamentals of Economics – II
Total Credits of the Course	4	Hours per Week	4

Course Objectives:	<ol style="list-style-type: none">1. To make the learners capable of comparing the concepts of economic revenue and cost2. To equip learner to differentiate between various forms of money and national income3. To know the equilibrium of economy
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Course Content		
Unit	Description	Weightage (%)
1.	Concept of Revenue and Cost 1.1 Concepts of revenue: Total revenue, average revenue, marginal revenue 1.2 Relationship between Average revenue and marginal revenue 1.3 Concept of cost: Fixed cost, variable cost, total cost, average fixed cost, average variable cost, marginal cost, Sunk cost, alternate or opportunity cost, accounting cost, economic cost etc. 1.4 Relationship between average cost and marginal cost	25%
2.	Basic Concepts of Money 2.1 Barter system and its limitations 2.2 Definitions and functions of money 2.3 Various types of money: commodity money, metal money, paper money, bank money, digital money 2.4 Measurement of money: various approaches	25%
3.	Basic Concepts of National Income 3.1 Definitions and Measurements of national income 3.2 Various methods of calculation of national income 3.3 Problems of calculation of national income 3.4 National income accounting in India	25%
4.	Determination of Output and Employment 4.1 Classical approach: Aggregate demand function 4.2 Classical approach: Aggregate supply function 4.3 Keynesian theory of Income and Employment	25%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Compare the concepts of economic revenue and cost
2.	Differentiate between various forms of money and national income
3.	Explain how the equilibrium of economy reached

Suggested References:	
Sr. No.	References
1	Dewett K.K & Verma J. D. (1996), <i>Elementary Economic Theory</i> , S. Chand Publishing, New Delhi
2	Ahuja, H. L. (2017). <i>Advanced economic theory</i> . S. Chand Publishing. Latest edition
3	Ahuja, H. L. (2016). <i>Modern Economics: An Analytical Study</i> . S. Chand Publishing, latest edition.
4	Charkaborty, S.K. (2012), <i>Macro Economics</i> , Himalaya Publishing House, New Delhi
5	Mithani, D. M. (2012), <i>Money Banking and Public Finance</i> , Himalaya Publishing House, New Delhi
6	Mithani, D. M. (2014), <i>Monetary Economics</i> , Himalaya Publishing House, New Delhi



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Syllabus with effect from the Academic Year 2025-26

B.Sc. (Economics) Semester - II

Course Code	US02MAECO02	Title of the Course	Problems of Indian Economy – II
Total Credits of the Course	4	Hours per Week	4

Course Objectives:	<ol style="list-style-type: none">1. To introduce the various sectors of Indian Economy2. To make aware about the public sector in India
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Course Content		
Unit	Description	Weightage (%)
1.	Agriculture Sector 1.1 Role and importance of Agriculture and allied sector in Indian economy 1.2 Problems of Production and Productivity 1.3 Problems of Agricultural laborer 1.4 Problems of Irrigation & land Degradation 1.5 Agricultural marketing 1.6 Sources of Agricultural Finance	25%
2.	Industrial Sector 2.1 Industrialization in India 2.2 Types of industries 2.3 Contribution of industrial sector in Indian economy 2.4 Problems of Indian Industrial sector 2.5 Industrial Finance 2.6 Problems of MSMEs	25%
3.	Service Sector 3.1 Role of Service sector in Indian Economy 3.2 Problems faced by Service Sector in India 3.3 Availability of various services in India - Education, Health, Banking and Insurance, Transport -Railway, Air and Road, Tourism sector-telecommunication – Port	25%
4.	Public Sector 4.1 Public sector in India – Growth, Performance and limitations 4.2 Reasons for poor performance of Public Sector Units 4.3 Nationalization, Privatization and Disinvestment in Public sector 4.4 Future of the Public Sector	25%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities and self-learning.
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Vallabh Vidyanagar, Gujarat
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Analyze the performance of various sectors of Indian Economy
2.	Assess the problems and performance of the public sector in India

Suggested References:	
Sr. No.	References
1	Agrawal A.N.,(2016) Problems of Development & Planning.New Age International Publisher, New Delhi.
2	Datt and Sundhrams - (2023) Indian Economy, . S. Chand &Company Ltd., New Delhi.
3	Prakesh B.A. (2011) The Indian Economy Since 1991 Economic Reforms and performance, Pearson Publication Delhi.
4	Gopal and Suman Banhri (2013) Indian Economy Performance and Policies. Pearson Publication Delhi.
5	Misra & Puri - (2011) Indian Economy, Himalaya Publication house, Mumbai.
6	Gaurav Datta Ashwani Mahajan (2012), Indian Economy. S. Chand &Company Ltd., New Delhi.
7	Jalan B., (2018) The Indian Economy Problem and prospectus, Viking, New Delhi



BACHELOR OF SCIENCE (ECONOMICS)
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B.Sc. (Economics) Semester – II (Minor Statistics)

Course Code	US02MIEST01	Title of the Course	Elements of Probability and Discrete Probability Distribution
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. To calculate and relate permutation and combination with real life application. 2. To calculate the probability for various events and relate with real life situations. 3. To recognise the types of probabilities and interpret their applications.
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Course Content		
Unit	Description	Weightage (%)
1.	Permutation: Meaning and definition, fundamental principles for addition and multiplication, total permutation, real-life examples and applications Combination: Meaning and definition, total combination, real-life examples and applications Difference and relationship between permutation and combination, Binomial expansion: Meaning and definition, characteristics, relation with combination, real-life examples and applications	25%
2.	Probability: Introduction, random experiment and sample space, events- certain, impossible, special: complementary, intersection, union, mutually exclusive, difference, exhaustive, elementary, definitions of probability and probability of events, law of addition of probability, real-life examples and applications	25%
3.	Conditional events, joint events, and their probability, conditional probability and its real-life examples and applications, law of multiplication, probability of independent event, inverse conditional probability: Baye's theorem, its real-life examples and applications Random variable, Types of r.v: Discrete and Continuous, Probability mass function (p.m.f), Probability density function (p.d.f), Distribution function (c.d.f),	25%
4.	Discrete probability distributions: Bernoulli, Binomial, Poisson distribution, Geometric, Negative binomial, Hyper geometric, Discrete uniform and their Mean variance its real-life examples and applications	25%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online- resources relevant to the content, participating in co-curricular, extra- curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Apply, interpret and analyse the principles of permutations, combinations and binomial expansion to solve practical problems in economics.
2.	Apply, interpret and analyse probabilities.
3.	Translate statistical knowledge into practical solutions, using probability and distributions to make informed economic decisions.
Suggested References:	
Sr. No.	Reference Books / Research papers / Reports / Any reference material used for teaching /learning the content in the course outline
1.	Goon, Gupta, & Dasgupta, (1983). <i>Fundamentals of statistics</i> (Vol. I). Calcutta: World Press Pvt. Ltd.
2.	Agrawal, (2004). <i>Programmed statistics</i> . New Delhi: New Age International Publishers.
3.	Holcomb, Z. C., & Cox, K. (2014). <i>Interpreting basic statistics</i> . London: Routledge Pvt. Ltd.
4.	Ross, (2006). <i>Introductory statistics</i> (2nd ed.). Amsterdam: Academic Press, Reed Elsevier India Pvt. Ltd.
5.	Rao & Rao (2014). <i>A textbook of B.Sc. statistics</i> (Vol. I). Mumbai: Himalaya Publishing House.
6.	Chaudhari, & Raykundaliya, (2025). <i>Statistical analysis made simple using Microsoft Excel</i> . Vallabh Vidyanagar: Madhuvan Stationery and General Store.
7.	NPTEL-NOC IIT Madras. (n.d.). <i>Introduction to probability and statistics</i> [Online course]. NPTEL. https://nptel.ac.in/courses/111106112 NPTEL+1
8.	NPTEL-NOC IIT Madras. (2018, April 17). <i>Introduction to probability and statistics</i> [Video]. YouTube. https://www.youtube.com/watch?v=kfsm_-zAsAU YouTube+1
9.	Kumar, S. (2015, October 29). <i>Mod-01 Lec-01: Foundations of Probability</i> [Video]. YouTube; NPTEL. https://www.youtube.com/watch?v=60vHy21A4o4 YouTube
10.	NPTEL-HRD. (2008, July 09). <i>Lecture – 1: Introduction to the Theory of Probability and Random Process</i> [Video]. YouTube. https://www.youtube.com/watch?v=r1sLCDA-kNY



BACHELOR OF SCIENCE (ECONOMICS)
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B.Sc. (Economics) Semester – II

Course Code	US02MDEMA01	Title of the Course	Fundamental Mathematics for Economics
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To familiarise the students with the matrices and its types.2. To make the students aware about the probability.3. To make aware about the applications of differential calculus.4. To explain the construction of various type indices.
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Course Content		
Unit	Description	Weightage* (%)
1.	Elements of Matrix, Types of matrices, addition and multiplication of matrices, Determinants: types of determinants, characteristics of determinants, solving the simultaneous equations using determinant and matrix	25%
2.	Elements of Probability– Laws of Probability, Random Variable, Mathematical Expectations – Property of Binomial and Normal Distribution	25%
3.	Meaning of Differential Derivative, Rules of Differentiation, Elements of Differential Calculus, Second order Derivative, Partial Derivative, Total Derivative, Total Differential	25%
4.	Index Numbers, Importance, Construction of Index Numbers, Problems in Construction of Index Numbers, Methods of Construction of various type Of Index Numbers	25%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online- resources relevant to the content, participating in co-curricular, extra- curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%



Course Outcomes: Having completed this course, the learner will be able to	
1.	Utilise the matrices and determinant methods to solve the simultaneous equations.
2.	Estimate the probability for occurring a particular event.
3.	Calculate the value of depended variable with the change in independent variables.
4.	Differentiate and construct the various type of indices.

Suggested References:	
Sr. No.	Reference Books / Research papers / Reports / Any reference material used for teaching /learning the content in the course outline
1	Ching A C; Fundamental Methods of Mathematical Economics, Mcgraw Hills, New York
2	Bose D.; An Introduction to Mathematical Economics, H P H. Bombay, Delhi
3	Allen R.G.D.: Basic Mathematics, Macmillan, New Delhi
4	Sharma J.K.: Mathematics for Management and computer application, Galgotia Publications Pvt. Ltd, New Delhi
5	Soni, R.S.: Business Mathematics, Pitamber publishing House
6	Vohra N.D.: Quantitative Techniques in Management, Tata McGraw Hill, New Delhi.
7	Kapoor, V.K.: Business Mathematics, Sultan Chand and sons, New Delhi
8	Loomba, Paul: Linear Programming, Tata Mc Graw Hill, New York



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B.Sc. (Economics) Semester – II

ABILITY ENHANCEMENT COURSE

Course Code	US02AEEEN01	Title of the Course	General English
Total Credits of the Course	2	Hours per Week	2

Course Objectives:	The paper is designed to strengthen the language proficiency of the students of both English and Non-English streams. It focuses on the textual learning as well as grammatical and creative writing components.
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Course Content		
Text: College Collage: English Coursebook for College Students (Macmillan Publishers India Pvt. Ltd.)		
Unit	Description	Weightage (%)
1.	Chapters from the text: <ul style="list-style-type: none">• A Snake in the Grass• The Three Questions	50%
2.	A. Grammar Part 1 <ul style="list-style-type: none">• Parts of Speech• Articles I• Prepositions I• Subject –Verb Agreement B. Reading Comprehension	50%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%



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Course Outcomes: Having completed this course, the learner will be able to	
1.	convey his/her ideas in English using simple and acceptable English in writing.
2.	understand to recognize and draft different types of writing – e.g. classroom notes, summaries, reports, exploratory and descriptive paragraphs, substantiating etc.
3.	develop a proper understanding of different pieces of literature.
4.	gain sound knowledge of grammar which will enhance their language accuracy.
5.	augment the art of comprehending.



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B.Sc. (Economics) Semester – II

ABILITY ENHANCEMENT COURSE

Course Code	US02AEENG01	Title of the Course	Functional English
Total Credits of the Course	2	Hours per Week	2

Course Objectives:	<ul style="list-style-type: none">• To process information using a variety of media• To use appropriate phrases for performing language functions• To edit, select and present information in a format/ perspective• To listen and reduce information to a point form• To read and to expand from points to paragraph• To predict, comprehend, infer and synthesize information• To question, probe, and arrive at information through discussions, dialogues and interviews.
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Course Content		
Unit	Description	Weightage (%)
1.	Listening To enable students to listen and understand <ul style="list-style-type: none">• Narrations, dialogues, talks• Identify language functions	25%
2.	Speaking To enable the students to <ul style="list-style-type: none">A. Use phrasal verbs in communication (Please refer to List at the end)B. Ask questions / make inquiry for variety of purposes	25%
3.	Reading To enable the students to The objectives are to enable the learners <ul style="list-style-type: none">• To read English Newspapers• To skim and scan through a passage• Read to get the overall idea, and comprehend the passage• Topic wise basic Registers (Environment, media, law, Health, Business• Read for information news features, articles.	25%



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4.	Writing The objectives are to enable the students to <ul style="list-style-type: none">• Write paragraphs on given topics• Develop points / ideas into longer composition (Press note / Report Writing)• Use connectives effectively• Write letters of request / complaint to civil authorities• Write Formal letters of invitation / accepting the invitation / declining the invitation	25%
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Teaching-Learning Methodology	Using Audio-Video material Interactive method Group work and pair work
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Use language for enquiry & Use Phrasal Verbs
2.	Understand basic spoken conversations and longer discourse
3.	Read and understand News Reports, Registers from common topics
4.	Write formal letters to Request, Complain, Invite
5.	Comprehend longer spoken dialogues from Videos

Suggested References:	
1.	Practical English Grammar, A. J. Thomas & A.V. Martinet
2.	Living English Structure, Standard Allen, Longman
3.	A Comprehensive English Language Course, Chandak Chattarji, Orient Longman
4.	Developing Communication Skills, K. Mohan and M. Banerji, McMillan, Chennai
5.	Grant Taylor. English Conversation Practice. (Tata McGraw Hill, New Delhi)
6.	R P Bhatnagar and R T Bell (1999) Communication in English, (Orient Longman, Hyderabad)
7.	Books / Audio-Visual Course Recommended Look Ahead (A BBC Course)



BACHELOR OF SCIENCE (ECONOMICS)
 Syllabus with effect from the Academic Year 2025-26

B.Sc. (Economics) Semester – II (SEC)

Course Code	US02SECAE01	Title of the Course	Descriptive Statistics using MS Excel
Total Credits of the Course	02	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. To feed data, process and present information in meaning full manner using MS Excel. 2. To perform various functions in excel. 3. To calculate descriptive statistics using Excel.
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Course Content		
Unit	Description	Weightage (%)
1.	Data Entry and Formatting, entering data, text, and numbers, Cell formatting (font, alignment, borders, number formatting), Using cell styles and themes Basic Formulas and Functions: Arithmetic operations (+, -, *, /), Common functions: SUM, AVERAGE, MAX, MIN, Using AutoSum, IF, IFS Data Management and Sorting/Filtering, VLOOKUP, HLOOKUP, data validation – drop-down lists	50%
2.	Charts and Graphs: Creating different types of charts (Bar, Line, Pie, Column), Customizing chart styles and layouts, Adding chart elements like titles, legends, and data labels Frequency polygon, frequency curve, ogives and histogram Measures of central tendency, dispersion and coefficient of variation	50%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online- resources relevant to the content, participating in co-curricular, extra- curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%



Course Outcomes: Having completed this course, the learner will be able to	
1.	Equip students with industry-ready Excel skills for managing, cleaning and analyzing real-world economic datasets.
2.	Prepare learners to apply essential functions for computing and interpreting key economic indicators.
3.	Gain proficiency in advanced lookup tools and automated reporting techniques.

Suggested References:	
Sr. No.	Reference Books / Research papers / Reports / Any reference material used for teaching /learning the content in the course outline
1.	Chaudhari and Raykundaliya, (2025). <i>Statistical analysis made simple using Microsoft Excel</i> . Madhuvan S & G Store.
2.	Walkenbach, J., & Wempen, F. (2019). <i>Microsoft Excel Bible</i> . Wiley.
3.	Wilke, C. O. (2019). <i>Fundamentals of data visualization: A primer on making informative and compelling figures</i> . O'Reilly Media.
4.	McFedries, P. (2022). <i>Excel VBA programming for dummies</i> (7th ed.). Wiley.
5.	University of Delaware. (n.d.). <i>Introduction to spreadsheets using Microsoft Excel</i> . https://www1.udel.edu/feurer/web/UsingExcel2.pdf
6.	Western Washington University. (n.d.). <i>Microsoft Excel basic tutorial</i> . https://serc.carleton.edu/sp/library/teachingwdata/examples/46953.html
7.	University of Toronto. (n.d.). <i>Excel beyond the basics workshop notes</i> . https://mdl.library.utoronto.ca/technology/tutorials/excel-beyond-basics-windows
8.	Massachusetts Institute of Technology. (2011). <i>Statistical Thinking and Data Analysis</i> . MIT OpenCourseWare. https://ocw.mit.edu/courses/15-075j-statistical-thinking-and-data-analysis-fall-2011/
9.	Massachusetts Institute of Technology. (2022). <i>Introduction to Probability and Statistics</i> . MIT OpenCourseWare. https://ocw.mit.edu/courses/18-05-introduction-to-probability-and-statistics-spring-2022/
10.	Massachusetts Institute of Technology. (2016). <i>Statistics for Applications</i> . MIT OpenCourseWare. https://ocw.mit.edu/courses/18-650-statistics-for-applications-fall-2016/
11.	IIT Roorkee. (n.d.). <i>Decision Making with Spreadsheet</i> . NPTEL. https://onlinecourses.nptel.ac.in/noc22_mg35/preview
12.	IIT Bombay. (n.d.). <i>Business Analytics for Management Decision</i> . NPTEL. https://nptel.ac.in/courses/110105089
13.	NPTEL. (n.d.). <i>Excel for Regression and Data Analysis (Module)</i> . https://archive.nptel.ac.in/content/storage2/courses/112106139/pdf/1_6.pdf
14.	YouTube. (n.d.). <i>Excel statistics and data analysis playlists from ExcellsFun, Leila Gharani, and similar creators</i> . https://www.youtube.com
15.	IIT Bombay. (n.d.). <i>Business Analytics for Management Decision</i> . NPTEL. https://nptel.ac.in/courses/110105089
16.	IIT Roorkee. (n.d.). <i>Decision Making with Spreadsheet</i> . NPTEL. https://onlinecourses.nptel.ac.in/noc22_mg35/preview



BACHELOR OF SCIENCE (ECONOMICS)
Syllabus with effect from the Academic Year 2025-26
B.Sc. (Economics) Semester - II

Course Code	US02VABSC10	Title of the Course	Fundamentals of Financial Literacy
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ol style="list-style-type: none">1. To introduce students to the terms related to financial literacy2. To facilitate students to gain the ability to understand the concepts related to knowledge and behavior to enhance financial literacy3. To encourage interdisciplinary learning from the application of tools of financial literacy
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Course Content		
Unit	Description	Weightage* (%)
1.	Basic understanding of financial literacy 1.1 Meaning and definition of financial literacy 1.2 The importance of financial literacy 1.3 Conceptual understanding of income, expenditure, savings, and investment 1.4 Components of financial literacy (financial knowledge, behaviour, attitude, and well-being) 1.5 Reasons for low financial literacy 1.6 Factors affecting financial literacy	50%
2.	A comprehensive understanding of the various components of financial literacy 2.1 Budgeting and cash flow management 2.2 Setting long-term and short-term financial goals 2.3 Managing financial risk 2.4 Concept of insurance 2.5 Information on various investment options (SIP, Mutual fund, Share, Bond, Debenture, etc) 2.6 Planning for retirement	50%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online- resources relevant to the content, participating in co-curricular, extra- curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Evaluation	50%
3.	University Examination	50%



Course Outcomes: Having completed this course, the learner will be able to	
1.	Explain the basic tenets of financial literacy
2.	Discuss the application of the tools of financial well being
3.	Critically analyse their own knowledge and behaviour related to financial literacy

Suggested References:	
Sr. No.	Rreference material used for teaching /learning the content in the course outline
1	https://www.investopedia.com/guide-to-financial-literacy-4800530
2	https://www.metisnation.org/wp-content/uploads/2022/01/Financial-Literacy-Basics-for-Adults.pdf
3	https://vidyamidra.inflibnet.ac.in/data-server/eacharya-documents/64df692b8007becee3432635_INFIEP_851/1/ET/Module-1%20Financial%20Literacy.pdf
4	Unit 1 to 9 from https://www.khanacademy.org/college-careers-more/financial-literacy