

D.B.R.A School Of Specialized Excellence (Lajpat Nagar)

Myp Personal Project

Finance Education Website



Introduction

My name is Sahil, and I have a strong interest in finance, technology, and web development. I enjoy learning about how things work, solving problems, and creating digital solutions that can help others. My passion for finance comes from the belief that financial literacy is essential for making informed decisions in life. Through my skills in web development, I aim to make financial education more accessible and easy to understand for everyone.

Supervisor Name:

Saroj Bala Ma'am

Learning Goal

My learning goal for this project is to gain knowledge in both finance and web development. In finance, I aim to understand key concepts such as budgeting, saving, investing, and financial planning, which are essential for making informed financial decisions. At the same time, I want to develop my technical skills by learning HTML, CSS, and JavaScript, enabling me to create an interactive and user-friendly finance education website. By combining these two areas, I will not only improve my financial literacy but also strengthen my ability to develop digital solutions that can help others understand finance more effectively.

Product Goal

My product goal is to create a finance education website that simplifies essential financial concepts like budgeting, saving, and investing for beginners. The website will present information in a clear, interactive, and engaging way, making it easier for users to understand and apply financial knowledge in real life. Additionally, it will include calculators to help users estimate future returns while considering inflation. By providing practical insights and tools, the platform aims to help students and young individuals develop better money management skills and make informed financial decisions.

Personal Interest

I have always been interested in both finance and technology, which is why I chose this project. Understanding personal finance is essential for everyone, yet it is not commonly taught in schools. My curiosity about topics like budgeting, saving, and investing led me to explore financial literacy through books, online courses, and real-world examples. Additionally, I have a strong passion for web development and data analytics, as I enjoy working with HTML, CSS, JavaScript, and analyzing data to derive meaningful insights. This project allows me to combine my interests—finance, technology, and data analysis—by creating an educational website that makes financial concepts accessible to beginners while incorporating interactive tools to enhance user experience.

Link - LG, PG, PI

My learning goal, product goal, and personal interests are closely connected. My learning goal focuses on gaining knowledge of financial concepts such as budgeting, saving, and investing, while also developing web development skills using HTML, CSS, and JavaScript. This directly supports my product goal of creating a finance education website that simplifies financial literacy for beginners. Additionally, my strong interest in finance, web development, and data analysis serves as the foundation for this project. By integrating these skills, I can build an interactive platform that not only educates users but also provides practical tools like calculators to enhance their financial understanding. This project is a perfect blend of my interests and skills, allowing me to apply what I learn in a real-world scenario.

Identify Global Context & Link

The global context that best aligns with my project is "Personal and Cultural Expression." This context focuses on how individuals express ideas, beliefs, and values through various forms of communication, including digital platforms. My finance education website is an expression of my knowledge and passion for finance and technology, helping others understand essential financial concepts in an interactive way. The link between the global context and my project is clear—financial literacy is a crucial life skill that shapes personal decision-making and future security. By using a website as a medium, I am leveraging technology to educate and empower individuals, allowing them to make informed financial choices. This project not only enhances my own understanding but also contributes to a larger goal of improving financial awareness in society.

Success Criteria

To ensure that my finance education website effectively fulfills its purpose, I have defined the following success criteria. These criteria will help me measure the quality, usability, and impact of my project.

1. User-Friendly Interface

The website must have a well-organized structure and an intuitive design to make it accessible for beginners. Users should be able to easily navigate between different sections without confusion. The layout should be visually appealing, with clear headings, readable fonts, and properly spaced elements to enhance readability and engagement.

2. Clear, Engaging, and Simplified Content

The financial concepts covered in the website—budgeting, saving, and investing—should be explained in a simple and easy-to-understand manner. The use of interactive elements such as infographics, real-life examples, and step-by-step guides will help users grasp the concepts more effectively. The content should avoid complex financial jargon, ensuring that even those with no prior knowledge can learn easily.

3. Functional and Accurate Financial Tools

The website will include SIP and Lumpsum calculators to help users estimate their future returns while considering inflation. These calculators should function accurately and provide correct outputs based on user inputs. The formulas used for calculations should be verified with trusted financial sources to maintain accuracy. Proper testing should be conducted to ensure error-free functionality.

4. Mobile Compatibility and Cross-Device Responsiveness

Since most users access websites through mobile devices, the platform should be fully responsive. It should work seamlessly on desktops, laptops, tablets, and smartphones. The design should automatically adjust based on screen size, and interactive features should remain fully functional on all devices.

5. Engaging User Experience and Interactivity

To enhance user engagement, the website should incorporate interactive elements such as quizzes, step-by-step financial planning guides, and tooltips explaining key financial terms. Users should feel encouraged to explore different sections and apply the knowledge gained from the website in their daily lives.

6. Reliable and Up-to-Date Financial Information

Since financial concepts evolve with market trends and economic policies, the information presented on the website should be accurate and up to date. All content should be sourced from reliable financial websites, books, and professionals. The language used should be factual and unbiased, helping users make well-informed financial decisions.

7. Security and Data Privacy

The ultimate success of the project will be determined by how helpful users find it. Positive feedback from students, young individuals, and beginners in finance will indicate the effectiveness of the platform. A feedback system can be included where users can share their thoughts and suggestions for improvement.

By meeting these success criteria, my finance education website will serve as an accessible and valuable learning platform, helping individuals develop essential money management skills and make informed financial decisions.

Action Plan for My Product

To ensure the successful development of my finance education website, I have created a structured action plan. This plan outlines the key stages, tasks, and estimated timeframes required to complete the project efficiently while enhancing my knowledge in both finance and web development.

Phase 1: Research and Planning (Week 1-2)

- Research financial concepts such as budgeting, saving, investing, financial planning, and inflation to build a strong foundation.
- Identify reliable sources for financial information and best practices.
- Analyze existing finance education websites to understand their strengths and weaknesses.
- Define the website structure, including different sections for financial education and tools.
- Plan the content format, including text, visuals, and interactive elements.
- Create initial wireframes or sketches of the website layout.

Expected Outcome:

A clear website structure, well-defined topics, and an understanding of required content and design.

Phase 2: Learning and Skill Development (Week 2-3)

Finance Learning:

- Deepen my understanding of budgeting, saving, investment strategies, financial planning, and the impact of inflation on savings and investments.
- Learn about different investment options like mutual funds, fixed deposits, and stock market basics.

Web Development Learning:

- Strengthen my knowledge of HTML, CSS, and JavaScript to build the website.
- Learn JavaScript DOM manipulation for interactive features.
- Explore UI/UX design principles to create an engaging and user-friendly interface.
- Understand how to use JavaScript for financial calculators (SIP and Lumpsum).

Expected Outcome:

A strong understanding of both financial concepts and web development skills to build the website effectively.

Phase 3: Content Creation (Week 3-4)

- Write simplified, beginner-friendly explanations for budgeting, saving, investing, and inflation impact.
- Create interactive infographics and step-by-step guides to explain financial concepts.
- Develop a finance glossary to explain key terms.
- Draft user-friendly financial tools like SIP and Lumpsum calculators.
- Create simple real-life financial scenarios to help users understand money management.

Expected Outcome:

Well-structured and engaging content that is ready for website integration.

Phase 4: Website Development (Week 4-6)

- Set up the website structure using HTML.
- Apply CSS for styling and a clean, professional look.
- Use JavaScript to add interactivity, such as animations and interactive elements.
- Develop SIP and Lumpsum calculators using JavaScript.
- Ensure the website is responsive and mobile-friendly for different devices.
- Test for bugs and errors in coding.

Expected Outcome:

A fully functional and interactive website with financial calculators and an intuitive user experience.

Phase 5: Testing and Feedback (Week 6-7)

- Test the website for usability, performance, and accuracy.
- Verify the correctness of financial calculations in the calculators.
- Gather feedback from peers, teachers, and potential users.
- Make improvements based on user feedback.

Expected Outcome:

An improved and user-friendly website with accurate financial information and functional calculators.

Phase 6: Finalization and Deployment (Week 7-8)

- Finalize all website content and design.
- Ensure all links, buttons, and interactive elements work correctly.
- Optimize the website for fast loading speed and smooth performance.
- Upload the website to a hosting platform (GitHub Pages, Netlify, or another free hosting service).
- Share the website with users and promote it.

Expected Outcome:

A fully developed, tested, and published finance education website that is accessible to users and provides valuable financial knowledge.

By following this action plan, I will systematically build my website while developing skills in both finance and web development.

ATL Skill for Learning Goal: Research Skills

Since my learning goal involves understanding finance concepts like budgeting, saving, and investing, as well as learning HTML, CSS, and JavaScript to build a website, **research skills** are crucial. I will gather information from reliable sources such as finance books, investment blogs, and online courses. Additionally, I will research coding tutorials and documentation to enhance my web development knowledge.

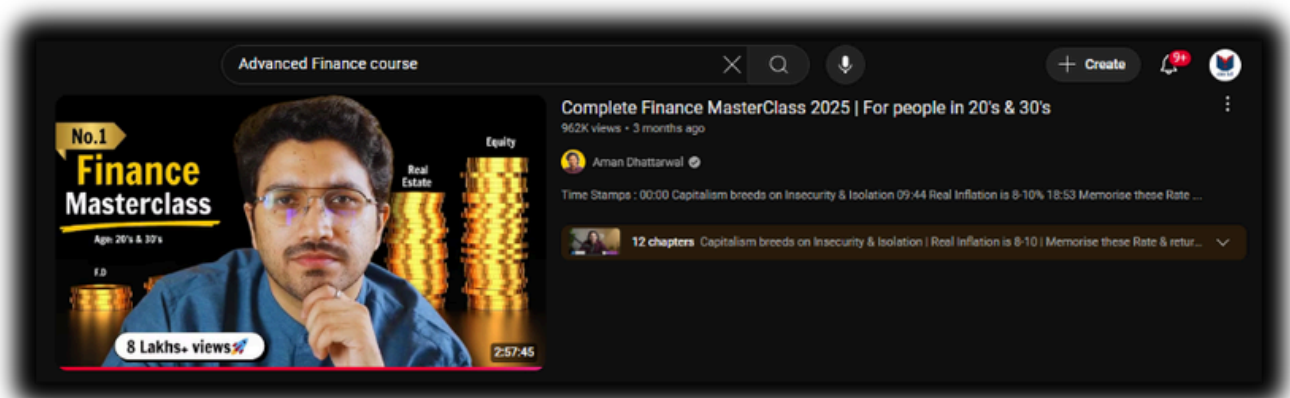
This skill will help me analyze financial concepts effectively and apply them correctly in my project while ensuring my website presents accurate and well-researched financial information.

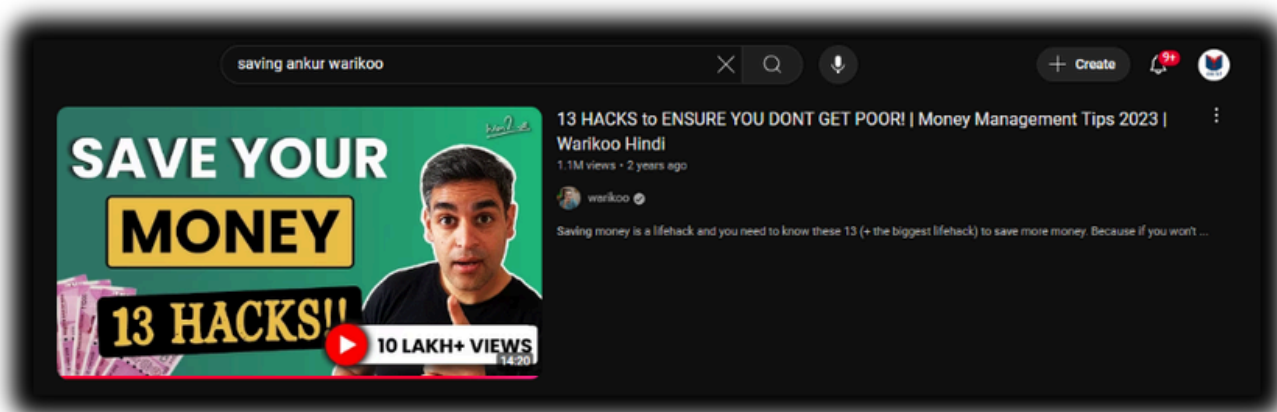
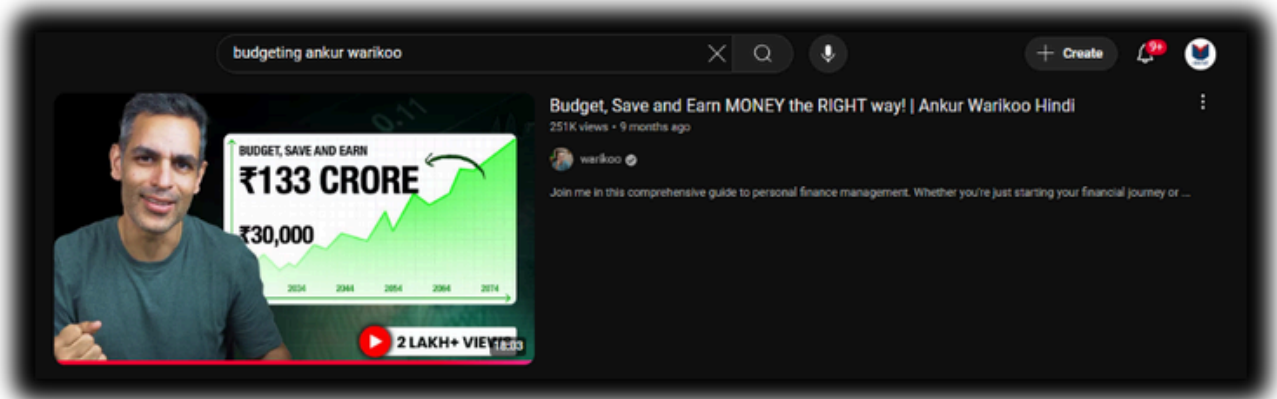
Evidence of Research Skills

Research played a crucial role in achieving my learning goal. To understand budgeting, saving, investing, and other financial concepts, I primarily relied on YouTube tutorials, which provided step-by-step explanations and real-life applications. Additionally, I used YouTube to learn HTML, CSS, and JavaScript, enabling me to develop my finance education website. These videos served as my main learning source, allowing me to gain both financial knowledge and web development skills in an easy and structured way.

Finance Research (Budgeting, Saving, Investing, etc.)

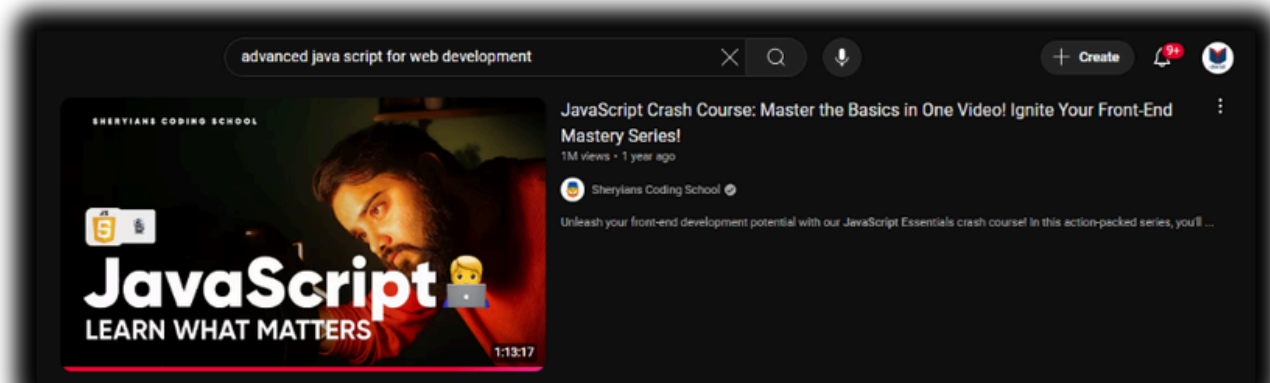
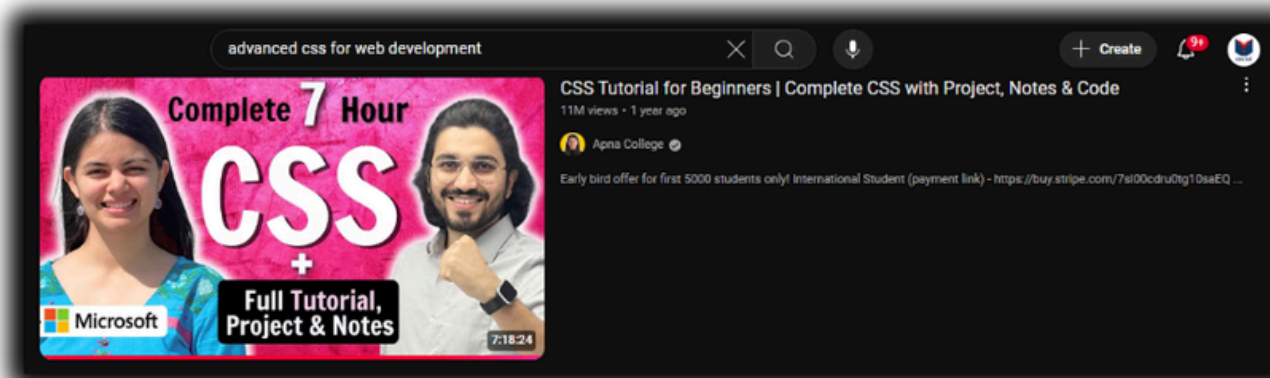
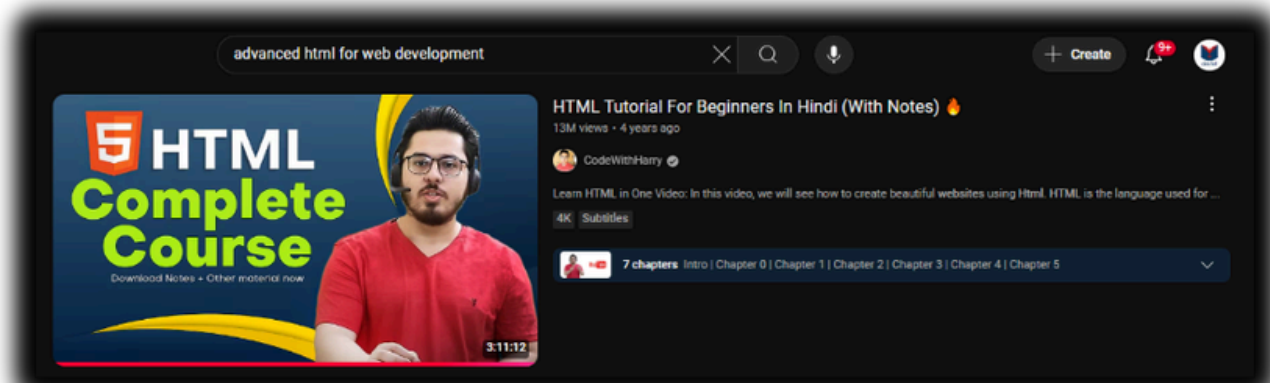
- I watched multiple YouTube tutorials to understand essential financial concepts.
- Attached are screenshots of the videos I used for learning.
- These tutorials helped me break down complex topics and simplify them for my website.





Web Development Research (HTML, CSS, JavaScript)

- To build my website, I followed YouTube tutorials on HTML, CSS, and JavaScript.
- These videos guided me in structuring, designing, and adding interactivity to my website.
- Attached are screenshots of the tutorials that helped me learn coding.



Linking ATL with Learning Goal (Explanation)

For my learning goal, I focused on understanding financial concepts (such as budgeting, saving, and investing) and learning HTML, CSS, and JavaScript to create a finance education website. To achieve this, I used the Research Skill as my ATL skill.

Gathering Financial Knowledge

To gain a strong understanding of budgeting, saving, investing, and financial planning, I extensively researched YouTube videos that explained these topics in a simple and practical way. Watching experts break down financial concepts helped me grasp the subject in a structured manner.

Learning Web Development

Since I wanted to build my own website, I had to learn HTML, CSS, and JavaScript from scratch. I used YouTube tutorials to learn coding step by step. These tutorials provided real-time coding examples, making it easier for me to apply what I learned in my own project.

Applying Research to My Product

The knowledge I gained from researching financial topics helped me design the content for my website, while web development research enabled me to create an interactive platform. Without strong research skills, I would not have been able to effectively learn and apply these concepts.

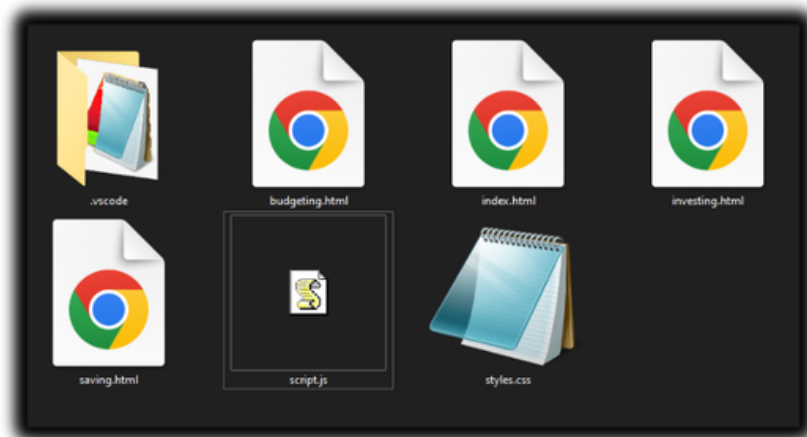
By using research skills to watch YouTube tutorials, I successfully learned both financial concepts and web development, allowing me to achieve my learning goal and develop my finance education website.

ATL Skill for Product Goal: Self-Management Skill

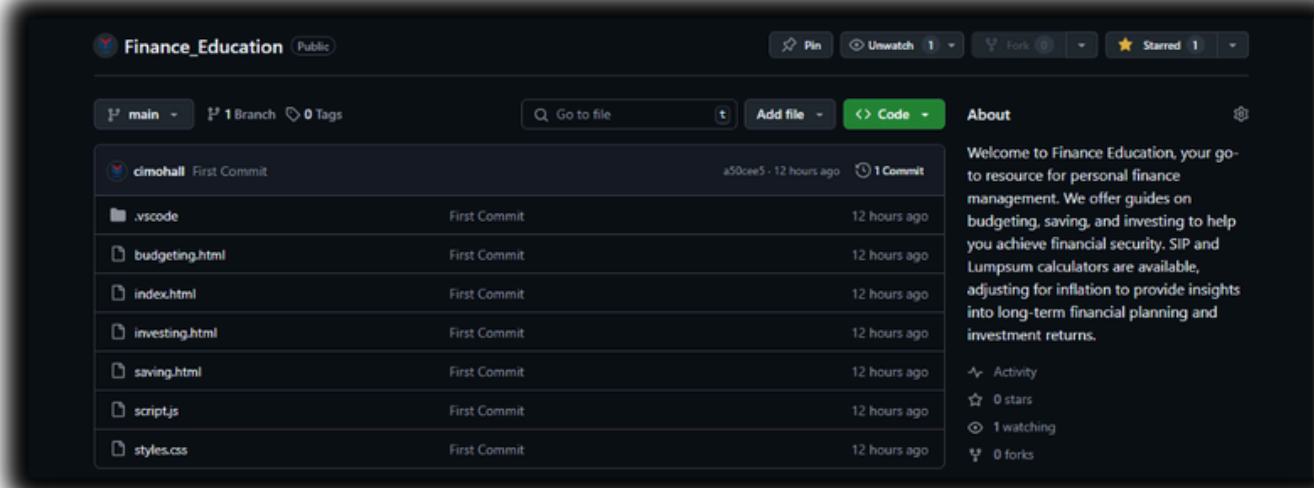
During the development of my website, I actively applied self-management skills to stay organized and ensure steady progress. To track my work efficiently, I maintained a checklist based on my action plan, marking off the first four completed tasks. This demonstrates my ability to plan, monitor, and manage my workflow effectively.



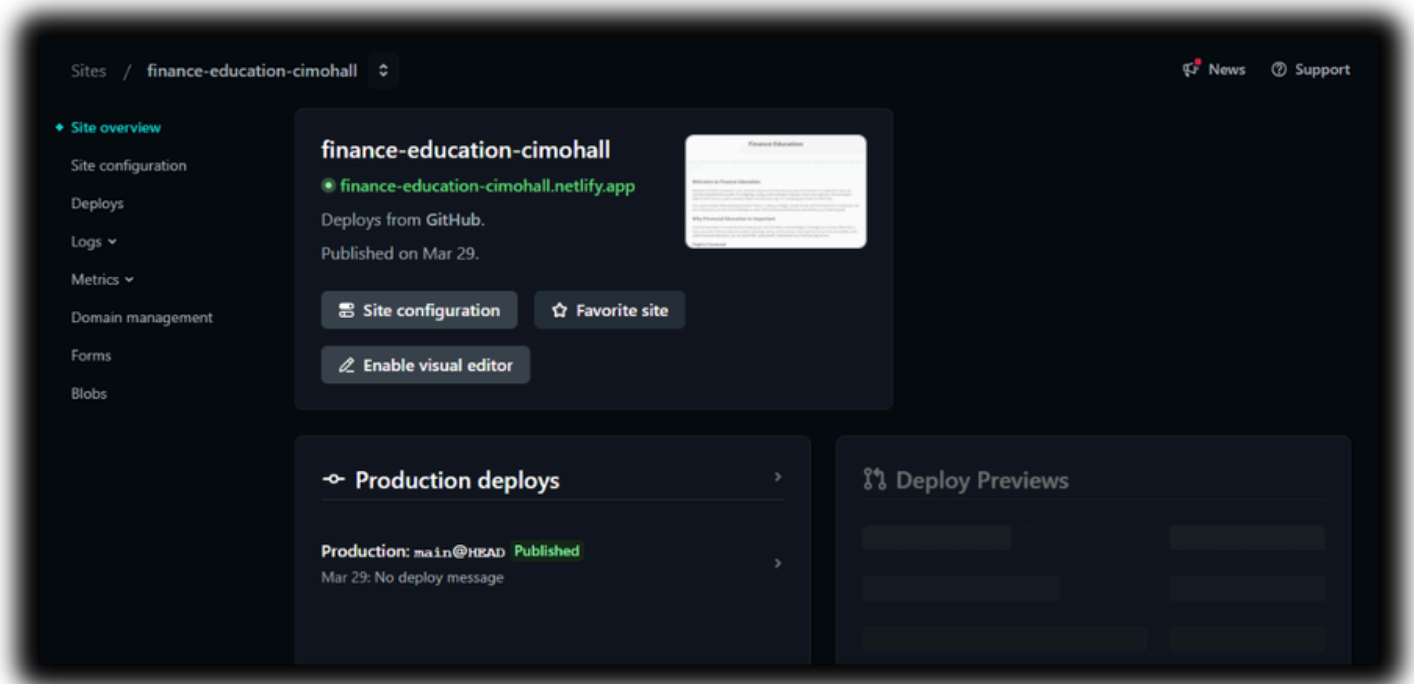
Additionally, I have collected screenshots of my project folder, GitHub repository where I uploaded my code, and Netlify site overview, which serve as concrete evidence of my progress. These proofs highlight how I managed my time and resources efficiently to successfully develop and deploy my website. My ability to stay committed to my plan and complete essential milestones showcases strong self-management skills.



"This screenshot showcases the structured folder containing all the essential files for my website. Proper file organization helped me manage my code efficiently and locate specific files when making updates."



"This image represents my GitHub repository, where I uploaded my website's code. Using version control on GitHub ensured that I could track changes, manage updates, and maintain backups of my work."



"This screenshot displays my website's deployment on Netlify. It confirms that I successfully hosted my project, making it accessible online. Deploying the website involved configuring settings, troubleshooting errors, and managing updates."

Linking ATL with Product Goal (Explain)

Time Management & Organization

Developing a finance education website required strong self-management skills to ensure that I stayed on track and completed each phase of my project effectively. Since my product goal involved both learning new technical skills (HTML, CSS, JavaScript) and presenting financial concepts in a simplified manner, I had to manage my time efficiently and stay organized throughout the process.

Task Tracking & Progress Monitoring

One of the key self-management strategies I used was maintaining a structured checklist to track my progress. This checklist helped me break down the project into smaller tasks, such as designing the website layout, writing content, adding interactive elements, and testing the final product. I regularly updated my progress and adjusted my workflow to stay aligned with my action plan.

File Organization & Deployment

Additionally, hosting the website on Netlify and maintaining a GitHub repository required careful organization of my files and version control to avoid errors. I made sure to keep my code structured, backed up my work consistently, and resolved any issues that arose during deployment.

Problem-Solving & Adaptability

During the development process, I faced challenges like debugging code and ensuring the website was fully responsive. Using self-management skills, I resolved these issues independently while staying focused on my product goal.

By effectively applying self-management skills, I balanced different aspects of my project, met deadlines, and ensured my final product was functional, user-friendly, and aligned with my goal. These skills also improved my ability to work independently and stay disciplined in long-term projects.

Impact Of Product

What Did I Learn?

Throughout this project, I gained knowledge in two major areas: finance and web development.

Finance Knowledge

- I learned about budgeting, saving, investing, inflation, and financial planning.
- I understood how these concepts are applied in real life and how they impact financial decision-making.
- Researching different financial strategies helped me explain them in a simple and practical way for beginners.

Web Development Skills

- I developed skills in HTML, CSS, and JavaScript, which I used to build my website.
- I learned how to structure and design web pages to make the content visually appealing and user-friendly.
- I also explored basic JavaScript functions to add interactive elements like calculators.

Self-Management & Problem-Solving

- I improved my time management by following a structured plan and checklist.
- I faced challenges in debugging errors in my website and had to find solutions through research and trial-and-error.
- I learned to stay organized and adaptable while working on both financial content and website development.

This project allowed me to combine my interest in finance with my technical skills and develop a useful product for beginners who want to learn about managing money.

Learner Profile

The learner profile attribute that best represents my journey through this project is "Thinker." I had to apply critical thinking to simplify complex financial concepts and make them easy to understand for beginners. Additionally, developing the website required problem-solving skills, as I had to troubleshoot coding errors, optimize the user experience, and ensure the content was both engaging and educational.

Strengths and Weaknesses

One of the biggest strengths of my project was my ability to simplify complex financial topics like budgeting, saving, and investing into easy-to-understand explanations. This made my website accessible to beginners, fulfilling my goal of providing financial education in a simplified manner. Additionally, I significantly improved my technical skills in HTML, CSS, and JavaScript, learning how to structure, style, and add interactive elements to a website. This process also enhanced my problem-solving abilities, as I had to debug errors and ensure smooth functionality.

Strengths:

- Simplified complex financial topics – Made budgeting, saving, and investing easy to understand for beginners.
- Improved technical skills – Learned HTML, CSS, and JavaScript, which helped in website development.
- Effective time management – Followed a structured action plan to stay on track with project deadlines.
- Enhanced problem-solving skills – Debugged errors, optimized website responsiveness, and deployed the site successfully.

However, my project had some weaknesses. Due to time constraints, I couldn't implement more advanced features, such as backend functionality or database integration, which would have made the website more dynamic and personalized. Additionally, while my website effectively presents financial concepts, it lacks advanced interactive features like quizzes, real-life case studies, or animations that could enhance user engagement. Another limitation was UI/UX design, as the layout and aesthetics could have been more polished and visually appealing. With more time and experience, I could improve the design to make it more professional and engaging.

Weaknesses:

- Limited advanced features – Lacked backend functionality and database integration.
- Basic interactivity – No quizzes or real-life case studies for better engagement.
- UI/UX improvements needed – The website design could be more polished and visually appealing.

Challenges Faced

During the development of my finance education website, I encountered several challenges that tested my problem-solving abilities, time management, and adaptability. These challenges ranged from technical difficulties to content creation and effective project management.

- **Technical Difficulties:** Learning HTML, CSS, and JavaScript was challenging, especially debugging errors and ensuring responsiveness.
- **Time Management:** Balancing the project with academics required strict scheduling and adjusting my workflow when needed.
- **Simplifying Financial Concepts:** Explaining budgeting, saving, and investing in an easy-to-understand way while maintaining accuracy was difficult.
- **Design Limitations:** Creating a visually appealing UI/UX was challenging due to limited design experience.
- **Deployment Issues:** Hosting the website on Netlify and managing GitHub version control required troubleshooting and problem-solving.

Despite these obstacles, I managed to find solutions through YouTube tutorials, online documentation, and trial-and-error testing. By breaking down the challenges into smaller tasks, I was able to stay motivated and complete the project successfully. These difficulties helped me develop strong problem-solving, self-management, and adaptability skills, which will be useful in future projects.

Evaluating the Product Against Success Criteria

Creating a finance education website required a structured approach to ensure that it met all the goals set at the beginning of the project. To evaluate its effectiveness, I assessed it against the seven success criteria defined in the action plan. The evaluation is supported by visual evidence, including website screenshots, video demonstrations, and hosting details.

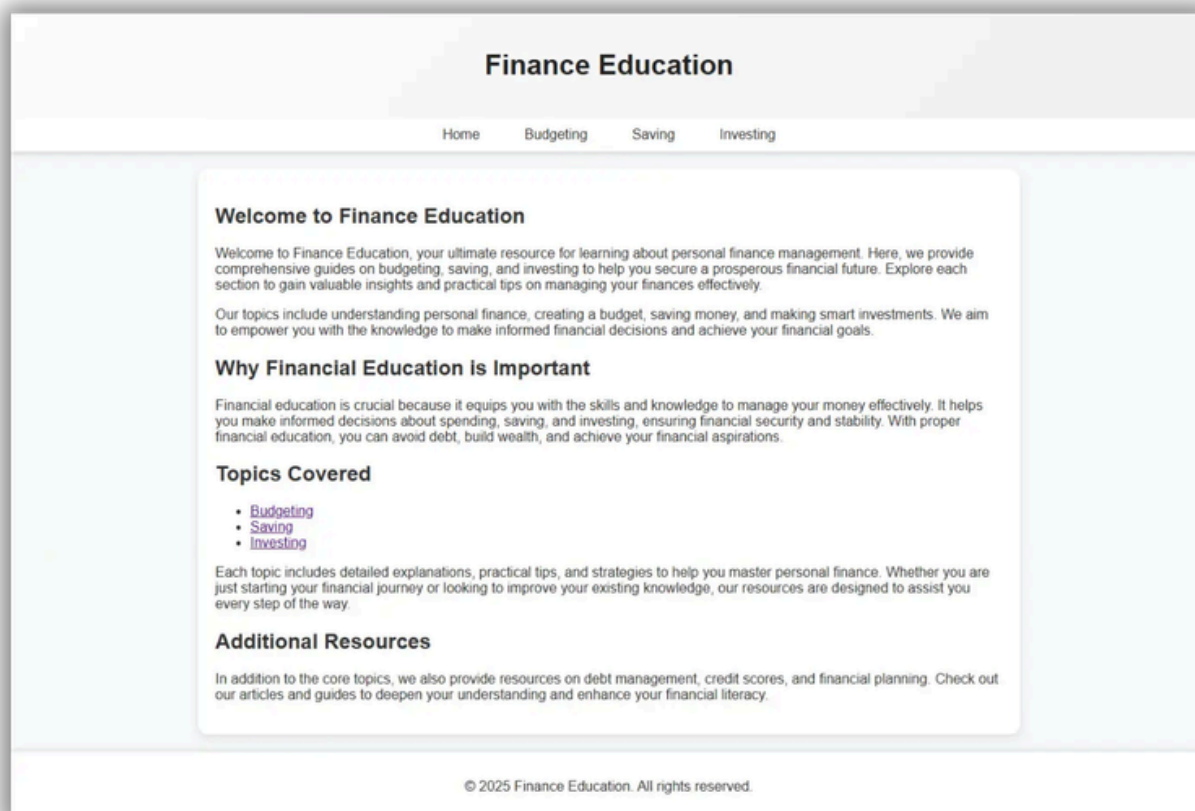
Time Management & Organization

Strengths

- The website has a structured and intuitive menu.
- Sections are clearly defined, reducing user confusion.
- Minimalistic design ensures ease of navigation.

Areas for Improvement:

- Some elements could be more visually appealing with better UI/UX enhancements.
- A search bar could be added for easier access to specific topics.



Clear, Engaging, and Simplified Content

One of the main objectives of this project was to present financial concepts in a way that is easy to understand. The website successfully breaks down complex ideas like budgeting, investing, and saving into simplified explanations. Real-life examples, step-by-step guides, and interactive elements make learning more engaging.

Strengths

- Content is simplified and structured for easy comprehension.
- Information is presented in a conversational tone, making it less intimidating for beginners.
- Different financial topics are covered, ensuring a well-rounded learning experience.

Areas for Improvement:

- More real-world case studies or examples could enhance understanding.
- Visual infographics could be added to make concepts clearer.

Why Financial Education is Important

Financial education is crucial because it equips you with the skills and knowledge to manage your money effectively. It helps you make informed decisions about spending, saving, and investing, ensuring financial security and stability. With proper financial education, you can avoid debt, build wealth, and achieve your financial aspirations.

Understanding Budgeting

Budgeting is the process of creating a plan to spend your money. This spending plan is called a budget. Creating this spending plan allows you to determine in advance whether you will have enough money to do the things you need to do or would like to do.

Importance of Saving

Saving is a fundamental financial practice that involves setting aside a portion of income for future use. It serves as a financial cushion and helps individuals achieve their financial goals.

What is Investing?

Investing is the act of allocating resources, usually money, with the expectation of generating an income or profit. By investing, you put your money to work to grow over time.

Investing allows individuals to grow their wealth, beat inflation, and potentially secure a more comfortable financial future.

Functional and Accurate Financial Tools

To help users apply their financial knowledge practically, the website includes two financial calculators—an SIP calculator and a Lumpsum calculator. These tools allow users to estimate their future investments while accounting for inflation.

Strengths

- Content is simplified and structured for easy comprehension.
- Information is presented in a conversational tone, making it less intimidating for beginners.
- Different financial topics are covered, ensuring a well-rounded learning experience.

Areas for Improvement:

- More real-world case studies or examples could enhance understanding.
- Visual infographics could be added to make concepts clearer.

SIP Calculator

Monthly SIP Amount (₹):

Interest Rate (%):

Investment Duration (Years):

Inflation Rate (%):

Future Value: ₹232339.08

Adjusted Value: ₹136018.40

Lumpsum Calculator

Investment Amount (₹):

Expected Annual Return Rate (%):

Investment Duration (Years):

Inflation Rate (%):

Future Value: ₹31058.48

Adjusted Value: ₹18182.59

Mobile Compatibility and Cross-Device Responsiveness

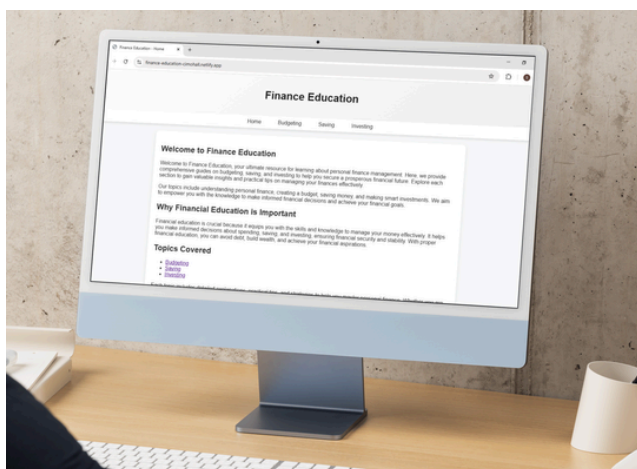
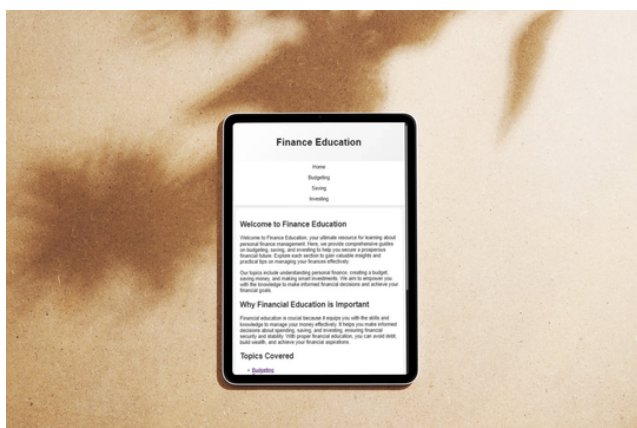
Since many users access websites on their mobile devices, ensuring mobile compatibility was a key factor in the website's development. The site is designed to adapt to various screen sizes, maintaining readability and usability across desktops, tablets, and smartphones.

Strengths

- Website maintains structure and readability across different devices.
- The layout adjusts dynamically to different screen sizes.
- Buttons and input fields remain responsive and easy to use.

Areas for Improvement:

- Some UI elements could be further optimized for small screens.
- Testing on more devices would ensure a smoother experience.



Engaging User Experience and Interactivity

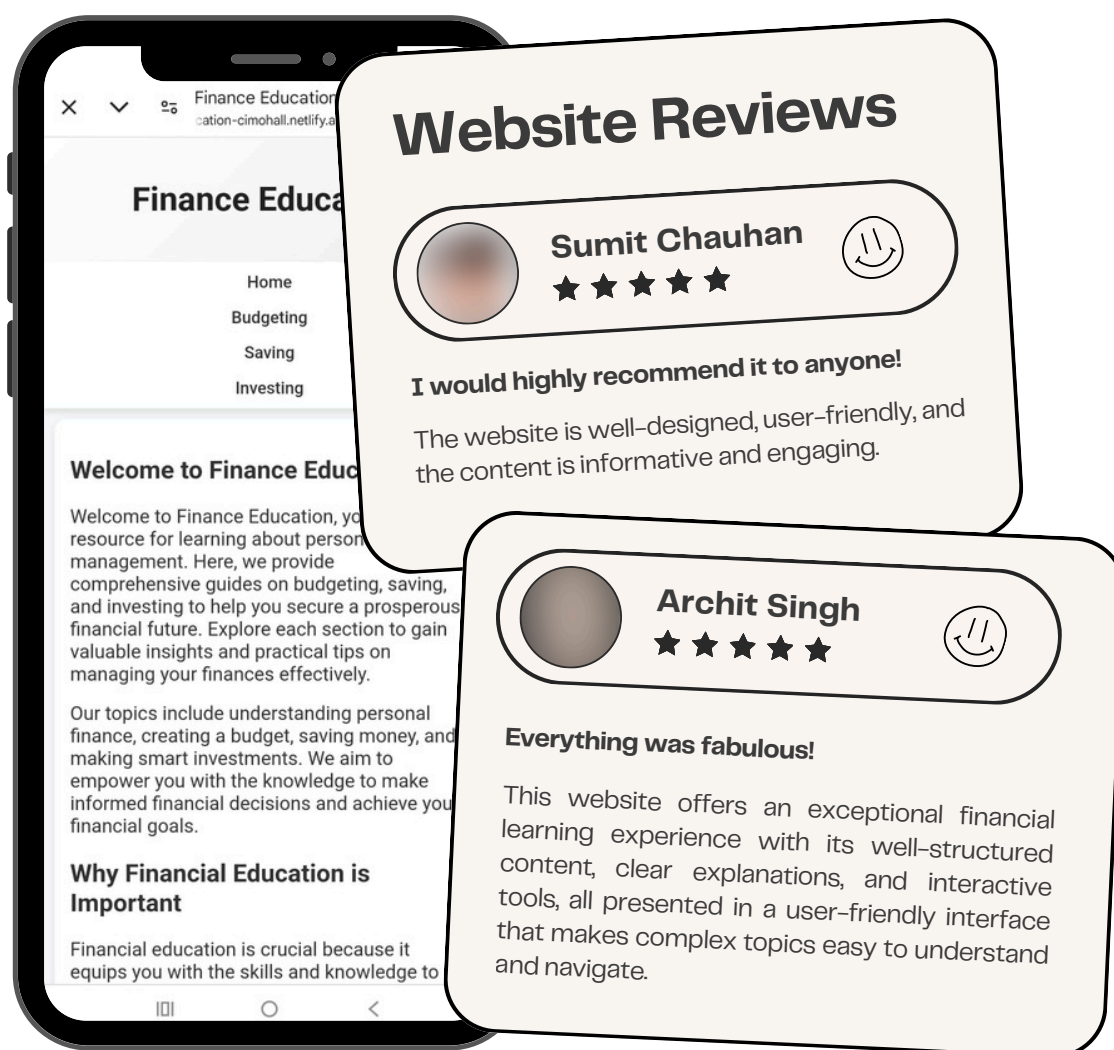
User engagement is crucial for a learning-based website. The interactive calculators and well-organized content enhance engagement, making the financial learning process more enjoyable.

Strengths

- Interactive calculators make the website more engaging.
- The structured format encourages users to explore multiple sections.
- Real-world application of financial concepts is demonstrated.

Areas for Improvement:

- More interactive elements, such as quizzes or short videos, could increase engagement.
- A chatbot or FAQ section could help answer user queries.



Reliable and Up-to-Date Financial Information

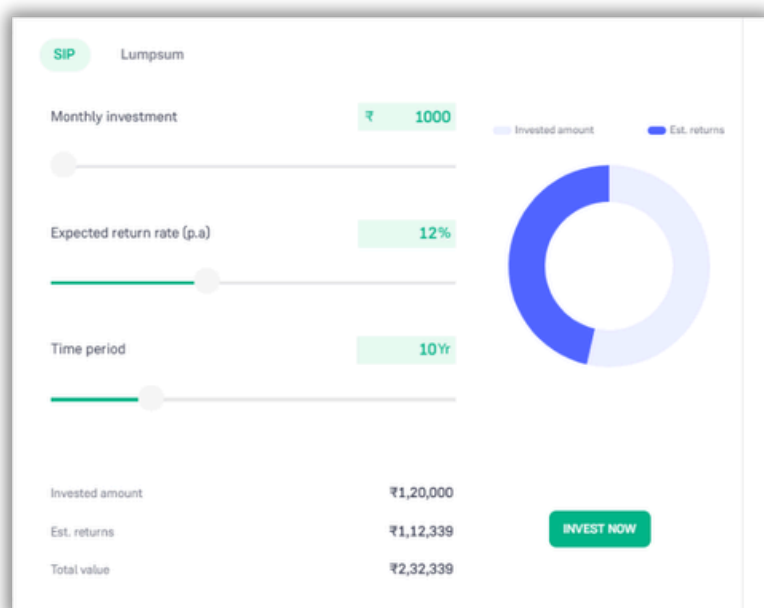
Since financial education is based on real-world concepts, ensuring that the information presented is accurate and up-to-date was a priority. The website is based on thorough research, using reliable online sources and tools.

Strengths

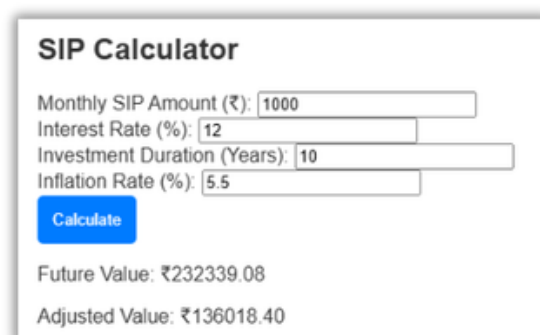
- Information is sourced from trusted websites, financial blogs, and expert insights.
- The calculators include inflation adjustments for realistic projections.
- The website is structured to allow future updates easily.

Areas for Improvement:

- A regular update mechanism should be implemented to ensure data accuracy over time.
- External references could be cited more explicitly to increase credibility.



"The Groww SIP calculator, offered by a well-known and widely used investment platform, provides a reliable estimate of future investment value but does not account for inflation, which may lead to an overestimation of real returns."



"My SIP calculator provides a reliable estimate of future investment value and also includes inflation-adjusted values, offering a more realistic projection of future investments compared to Groww's calculator."

Security and Data Privacy

Since this is an educational website, ensuring user privacy and security was relatively simple. The site does not collect personal data, which eliminates security risks.

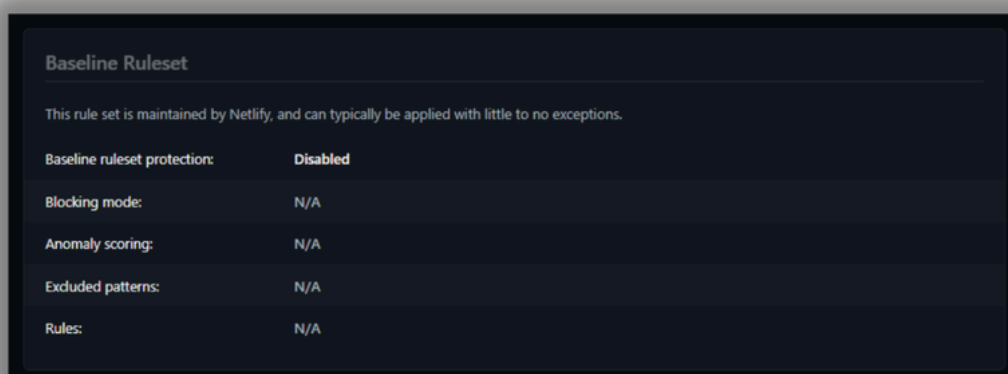
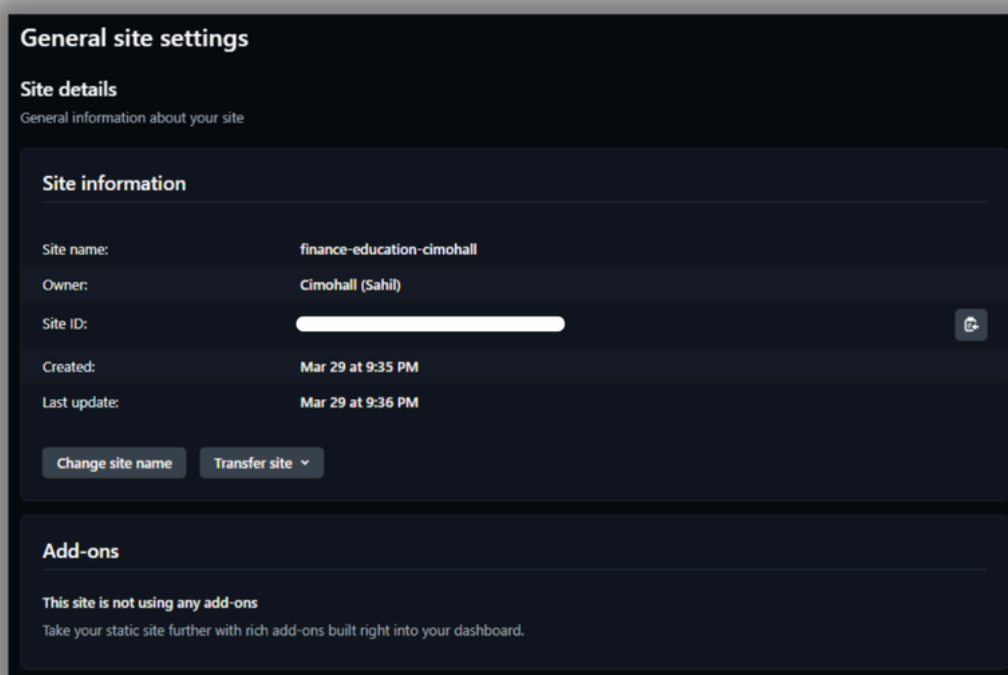
Additionally, hosting on Netlify ensures a stable and secure platform.

Strengths

- No personal data collection, ensuring high privacy standards.
- Hosting on Netlify provides reliable and secure access.
- Code is structured and optimized to prevent security loopholes.

Areas for Improvement:

- A disclaimer about financial advice and responsibility could be added.



Final Evaluation & Overall Reflection

Through this evaluation, it is clear that the finance education website meets the majority of its success criteria effectively. The project successfully simplifies financial concepts, provides engaging tools, and ensures ease of use across multiple devices. The financial calculators function accurately, and the security aspect is well-maintained.

However, there are some areas for improvement, such as adding more interactive elements, optimizing UI for small screens, and incorporating graphical representations for financial projections. Despite these minor drawbacks, the website serves as a valuable educational tool that aligns with the original goals.

The entire development process taught me crucial skills in web development (HTML, CSS, JavaScript), financial literacy, and project management. Hosting the website on Netlify and maintaining a GitHub repository also enhanced my understanding of deployment and version control.

Conclusion

This detailed evaluation highlights the strengths and areas for improvement of my project. The finance education website successfully meets its objectives and provides a practical platform for beginners to learn about budgeting, saving, and investing. Moving forward, I plan to incorporate user feedback and make enhancements to improve its functionality and user engagement.

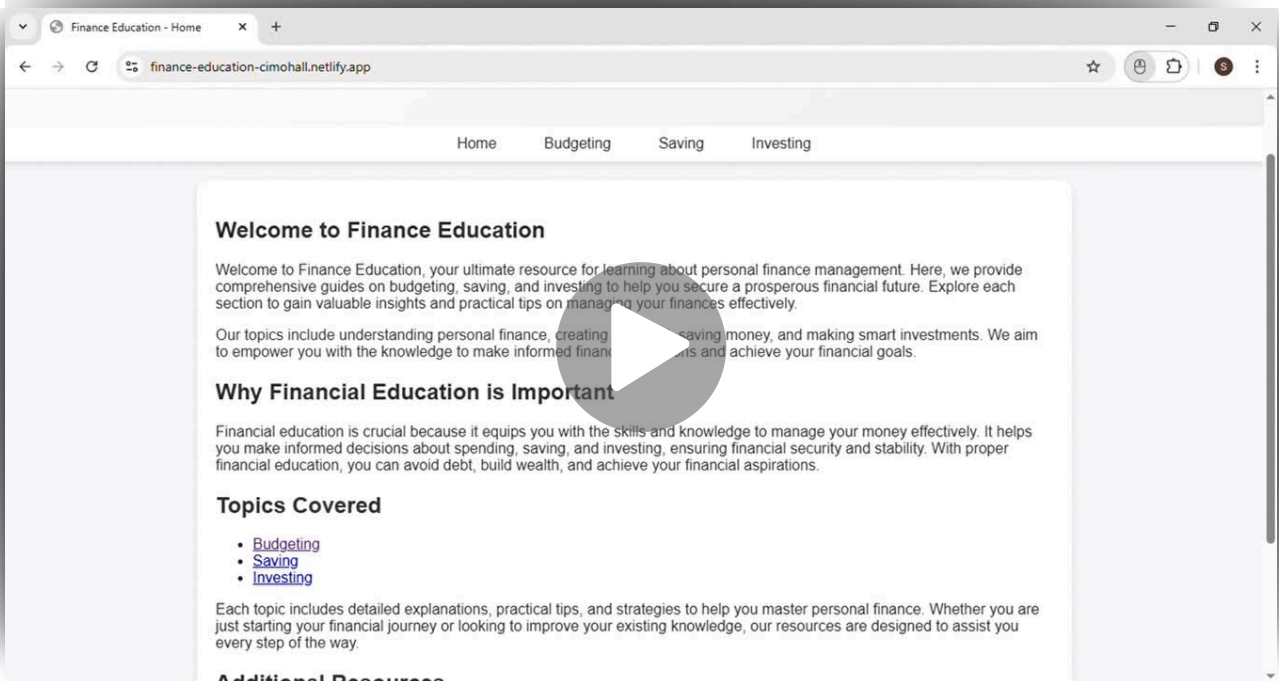
Final Reflection & Acknowledgment

Thank you for taking the time to explore my personal project. This journey of creating a finance education website has been both challenging and rewarding. I have learned valuable skills in web development (HTML, CSS, JavaScript) and deepened my understanding of financial concepts such as budgeting, saving, and investing.

To showcase my project in action, I have created a short walkthrough video where I demonstrate the website's interface, calculators, and interactive features.

You can watch it here: https://youtu.be/pDzHN_akQn4

This project has strengthened my problem-solving, time management, and self-discipline skills. I appreciate the support and guidance I received throughout this process, and I look forward to continuing my learning journey in finance and technology.



I hope this website helps others gain financial literacy and make informed decisions about their future.

Thank You!



Scan For The Website