

The book cover features a central green panel framed by three ornate arches. The arches are supported by pillars and are decorated with intricate floral and geometric patterns in red, white, and gold. The top border is a wide red band with white floral motifs. The bottom border is a yellow band with green vines and red roses. The title 'More On Money' is written in a yellow, cursive font in the center of the green panel.

*More On  
Money*

*A Heera Panna Book*

# *More on Money*

*A Heera Panna Book*



*Financial Literacy Series – Level 1*

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*Author's Note*

*Namaste!!*

The Heera Panna Series, as you probably know, is made for children using the Indian technique of “Vartalaap” – Dialogue. Even the Mahabharata is narrated as “Vartalaap”!

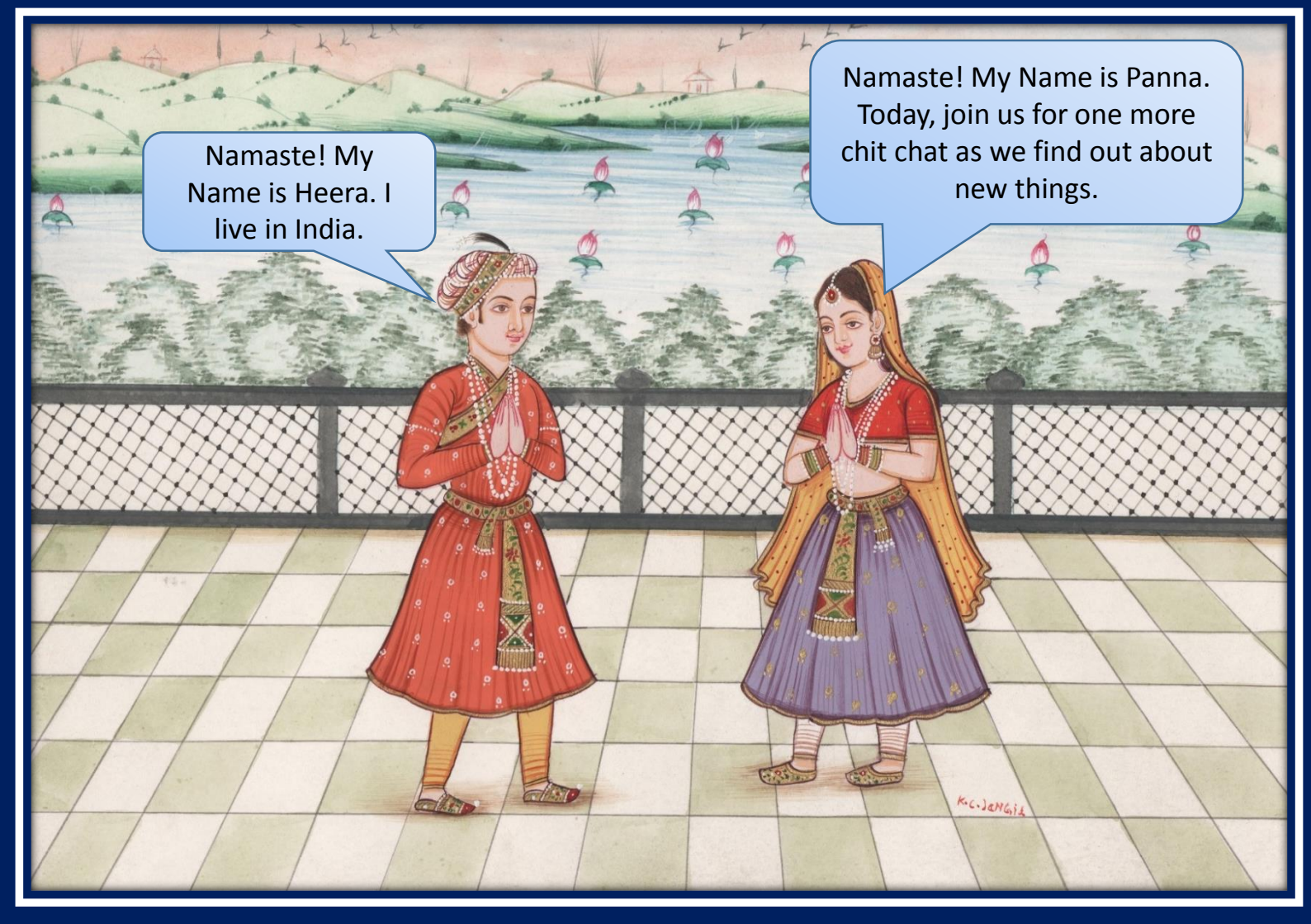
The Financial Literacy series explains the concept of Money in a child’s language.

This book deals with the question that a lot of parents must face from their children – why do we need money?

Money comes in many forms, and there are many, many things to learn about money. Let’s learn together.

We hope you enjoy the series as much as we enjoyed putting it together. Sending much love and warmth your way.


Nidhi  
February, 2016




Namaste! My  
Name is Heera. I  
live in India.

Namaste! My Name is Panna.  
Today, join us for one more  
chit chat as we find out about  
new things.

K.C. Jangid




Hey Heera, my mother just got back from Nepal and guess what I saw? A Nepali rupee!



A Nepali Rupee? Is that different from our own rupee?

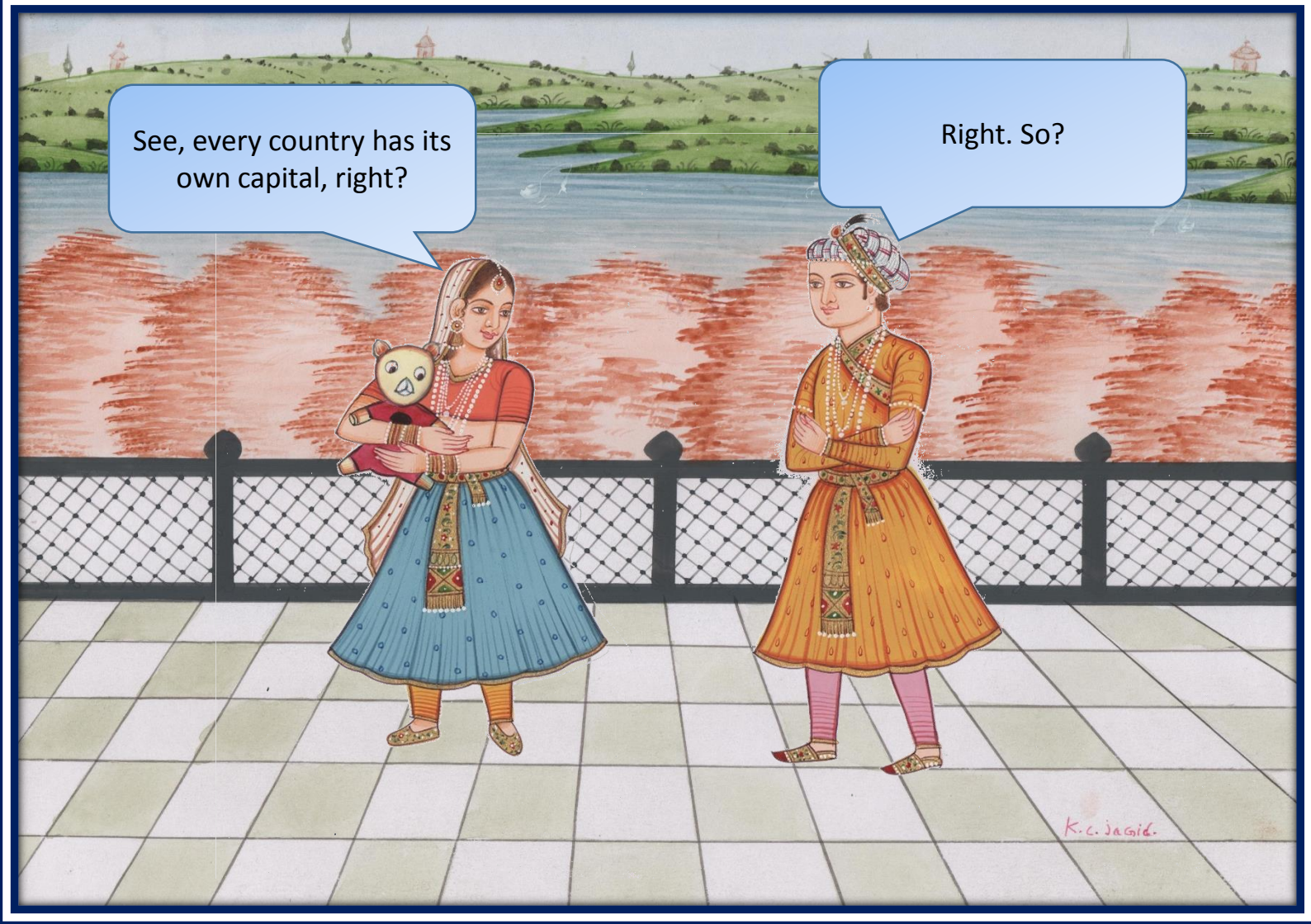
K.C. JASID.

A woman wearing a blue and red sari with a white shawl draped over her head. She is holding a yellow teddy bear. She is standing on a tiled walkway next to a black metal fence with a white diamond-patterned mesh. In the background, there is a large body of water, green hills, and small structures on the hills.

Yes, friend!! Didn't you know? Every country has its own **currency**.

A man wearing a yellow and orange traditional Indian outfit (kurta and dhoti) with a turban. He is standing on a tiled walkway next to a black metal fence with a white diamond-patterned mesh. In the background, there is a large body of water, green hills, and small structures on the hills.


What is **currency**?




See, every country has its own capital, right?

Right. So?

K.C. JAGID.



So every country also has its own money. That's called its "Currency".



That means **currency** is the same as money, right?



Right. And that money has a different name in every country. Like **Rupee** in India and Nepal, **Taka** in Bangladesh, **Yen** in Japan and **Yuan** in China.

Are you serious? So if I go to China, I say 1 Yuan instead of one rupee?



K.C. JASID.

Yes you do! And it gets better. Not only does it have a different name, it also have one more interesting thing to it.

What is that?



K.C. Jagid.

One rupee of India cannot be exchanged for one dollar of the USA. Nor for one Peso of Chile. One rupee will get maybe 10 **Chilean Peso**. And 70 rupees will get one **dollar**.

That is so awesome!!! If one rupee is 10 Chilean Peso, I can get an ice cream in Chile for 1 rupee!



K.C. JAGID.

Ha ha ha ha ha!  
Depend on you to  
think of that  
Heera! But its  
true. The rate at  
which these  
**currencies** are  
exchanged with  
each other is  
called their  
**exchange rate**.  
Exchange rates  
change almost on  
a daily basis... so  
those 10 Chilean  
Pesos for 1 rupee  
today? That could  
be 15 Pesos in one  
year.. Or 5...



Oooh! That is nice!!  
And Panna... you know,  
I know of a way by  
which we can get  
unlimited money. Ask  
me what that is?



K.C. JASID.

Wouldn't everyone like to know? Tell me quickly!

It's so simple! We will keep just one note. When we run out of money, we will simply take a color photocopy of the note, and we have as much money as we want! Isn't that great?



K.C. JASID.

Ha ha ha ha ha!! No silly, we can't photocopy money!! Money is made in special printing places. Coins are made in **mints** and notes in **government press**.

But who will know? We can always photocopy it! It looks exactly the same!



K.C. JASID.

Sorry to burst your bubble Heera, but you are not the only one with this genius idea. So the government gives every note a **number** of its own.

Every single note??  
Really? Why?



K.C. JASID.

To ensure that all currency is released only by the government. **Only the government can make and release money** Heera. It is illegal for anyone else to do it.

Groan!! I will have to work for money all my life! I want to be the government!



K.C. JASID.



Ha ha ha ha ha.. Do you know how much work the government has to do to run the country? I don't think you will want to be the government. It is much easier to just be Heera and Panna.

Sigh! Much as I hate the idea, you are right Panna.




K.C. JASID.

On that note, would you like to see the Nepal currency notes?

Of course! Let's go to your house right away!



K.C. JASID.



Thank you for sharing this chat with us.

We hope you enjoyed our little talk. See you soon!

K.C. JANGID

## *We now know that...*



Every country has its own money. Its called their “**currency**”.



All currencies have their own **names** – Rupee, Taka, Dollar, Yen..



Currencies don't have the same value in every country. One rupee is not the same as one Euro, or one dollar. The rate at which one currency is exchanged with another is called their “**exchange rate**.”



Exchange rate can **change** over a period of time.



Only the **government** can produce and issue money in any country. Every note has its own distinctive number.

If you enjoyed this book, please do pick up our other books in the same series.

### Financial Literacy

Income and Expenses  
Assets and Liabilities  
Investments  
Budget  
Saving  
Interest  
How Banks Work

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Being considerate  
When we succeed  
When we fail  
Appreciation  
Why do parents hate 'The Screen' ?

### Personal Safety

What is the Internet?  
Common Things for Family Safety  
Playing Games Online

*Thank you for liking  
More on Money*

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