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CASH CRASH COURSE

Money Made Simple

Activities:
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Design your own “Day in the Life”

Anya Kasuganti

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How to Earn Money as a Teen

HOW TO EARN MONEY AS A TEEN

Earning money as a teenager in India is a great way to get financial independence and professional experience. It is essential to know the legal landscape and explore digital opportunities to get a head start on your career.

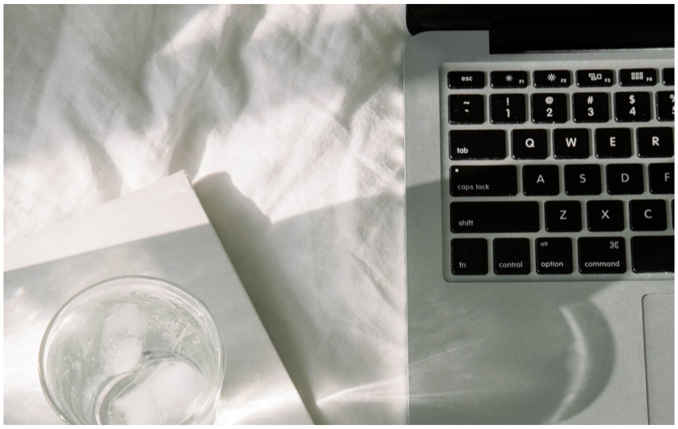
LEGAL FRAMEWORK IN INDIA

The legal minimum age for employment in India is 14 years. Children under age 14 are not allowed to work, and children 14 to 18 years of age may work in non-hazardous occupations. Employers must make sure these jobs do not interfere with schooling and night work, or that too much overtime is not banned to protect the well-being and safety of the teenager.

ONLINE POSSIBILITIES

The internet has opened up many easy ways for teens to make money from home.

- Content Creation & Influencing: Teens can work with local businesses to handle their social media, create reels, or design graphics. If you've got a particular niche or a good following, brands may even reach out to you for collaborations.
- Freelancing Platforms: Websites enable you to take up project-based work, such as data entry, content writing, or website designing for companies.
- Skill-Based Tasks: You can monetize your existing skills by selling academic notes, offering tutoring on RevisionDojo or other platforms, teaching languages, transcribing audio, or testing websites for user experience.
- Creative Selling: If you like crafts or photography, you can sell your creations or stock photos on established marketplaces with help from your parents. (mention a few platforms)



INVESTING FOR TEENS

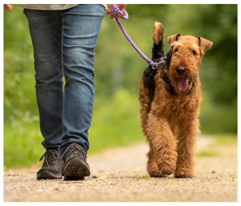
Although minors are not allowed to participate directly in the stock market without a Demat account opened by a guardian, they can learn about wealth creation.

- Custodial Accounts: A parent or guardian can open a custodial Demat and trading account, which allows you to learn how to invest in stocks, ETFs, or mutual funds under their supervision.
- Financial Literacy: Learn the basics of compound interest, budgeting, and risk management in your early years before you enter the market.
- Small Savings: Even small amounts saved from your earnings can be put into fixed deposits or high-yield savings accounts to help you understand the power of consistent saving.

If you would like to learn more about investing for teens, visit our article, "How to Invest" in Edition 1 for more information

OVERLOOKED AREAS FOR TEENS

- Tutoring: Helping younger students with subjects you excel at remains one of the most reliable and consistent ways to earn money.
- Community Services: Dog walking, pet sitting, or even event help are all great ways to build a local reputation and earn reliable cash.
- Micro-Tasking: Many apps will pay you small amounts of money to complete surveys or other digital tasks. This can be an easy way to get started in the world of earning.



02

Employment & Unemployment

EMPLOYMENT & UNEMPLOYMENT:

Employment is the condition of having a paid job. People supply their labour to produce goods or services and are paid wages or salaries in return. Unemployment, on the other hand, happens when people who are willing and able to work are actively looking for a job but cannot find one. It is important to note that only those counted as unemployed are those who are part of the "labor force", that is, people of working age who are actively looking for work.

TYPES OF EMPLOYMENT:

- Frictional Unemployment: This happens when workers are between jobs or are just entering the workforce, representing a natural transition in a dynamic economy.

- Structural Unemployment: This occurs when there is a mismatch between workers' skills and those demanded by employers due to technological or industrial shifts.

- Cyclical Unemployment: This is linked to the business cycle. It rises during economic downturns when consumer demand falls, and businesses cut back on hiring.

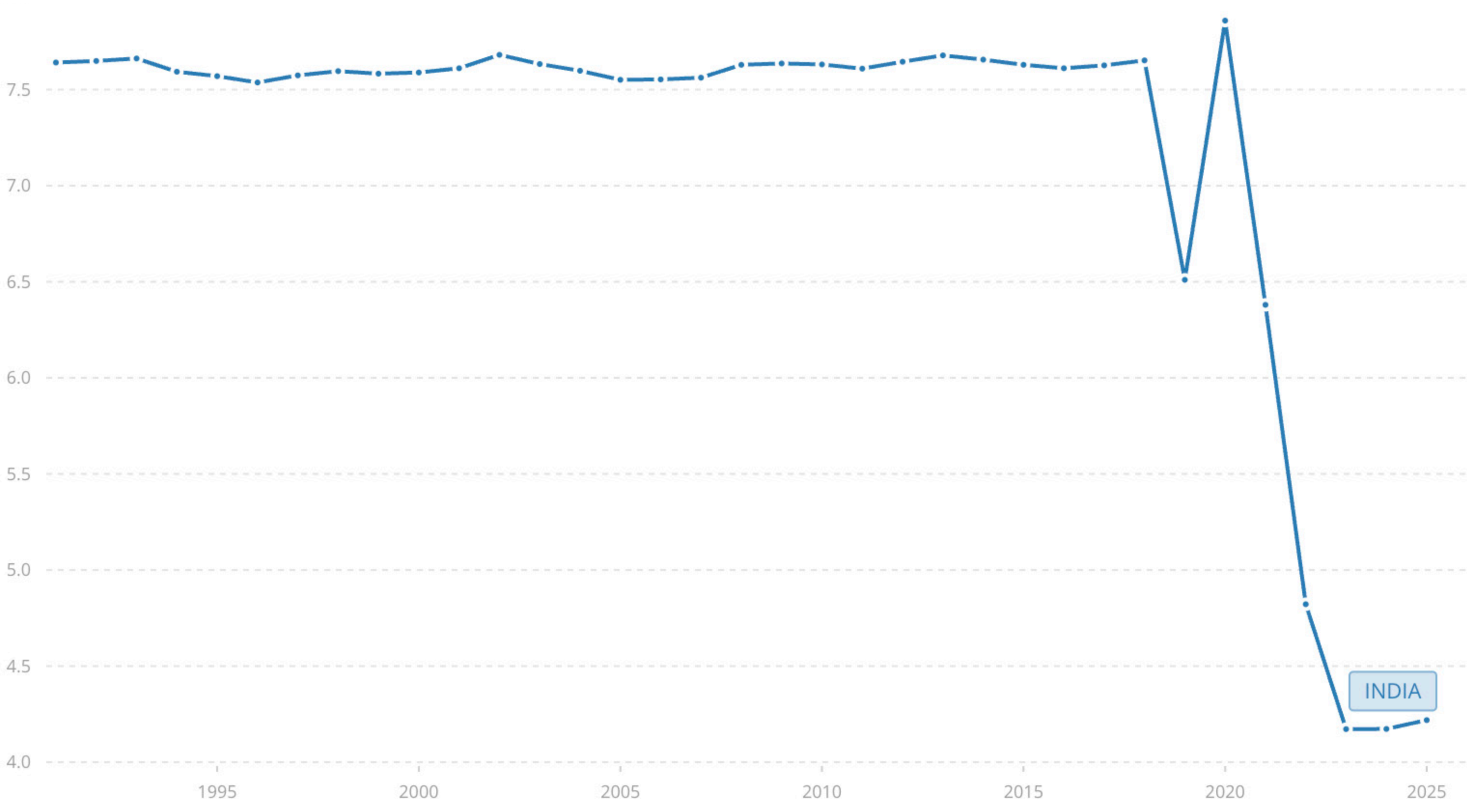
- Seasonal Unemployment: This occurs when demand for labor changes based on the time of year, such as in agriculture or the tourism industry.

MEASURING LABOR HEALTH:

The unemployment rate is the most common metric, calculated as the percentage of the labor force that is unemployed. Full employment does not mean that every single person has a job, as there are always people who are unable to work, such as children, the disabled, and the retired. Iit refers to a situation where the economy is operating at its potential, with only "natural" levels of frictional and structural unemployment present. Tracking these figures allows governments to implement monetary and fiscal policies to stimulate growth, stabilize prices, and promote job creation.

IMPACT OF COVID-19:

COVID-19 caused a major shock to labor markets, with unemployment spiking sharply during the pandemic and reaching 20.8% in 2020. This reflects the effects of lockdown, business closures, and widespread job losses, especially in retail, hospitality, and transport. Although unemployment later fell back down to around 4.2% by 2024 and stayed near that level, the recovery was uneven. A low unemployment rate does not mean a strong labor market. Labor force participation remained around 55.4% in early 2026, showing that many working-age people were not counted as employed or unemployed because they were outside the labor force. The pandemic also hit women especially hard, with female labor force participation falling to 16.1% in 2020.



"World Bank Open Data." World Bank Open Data, 2026, data.worldbank.org/indicator/SL.UEM.TOTL.ZS?end=2025&locations=IN&start=1991&view=chart.

03

Post-Modern Jobs: Influencing

POST-MODERN JOBS: INFLUENCING

Influencing as a job is a genuine career path that blends content creation, personal branding, and small-business economics. Below is a concise article covering what the job looks like today, post-modern variants of influencing, the main pros and cons, and an economic/financial view that explains how influencers create and capture value.

WHAT IS INFLUENCING?

Influencing is the creation and monetization of a personal or niche-focused audience across social channels, where trust and attention translate into revenue from sponsorships, product sales, subscriptions, or platform payments.

WHAT DOES IT INVOLVE?

Daily work: content planning, production (video/photo/text), community management (comments, DMs), analytics review, negotiation with brands, and bookkeeping.

Business activities: building audiences (reach, engagement), packaging sponsorships (deliverables, timelines, usage rights), managing taxes/expenses, and sometimes running a small team (editor, photographer, manager).

TYPES OF INFLUENCING

- Micro- and nano-influencers: small, highly engaged followings (1k–100k) that sell authenticity and higher per-follower engagement rates.
- Creator-entrepreneurs: influencers who launch product lines, courses, memberships, or digital products—shifting income from one-off sponsorships to recurring or asset-based revenue.
- Platform specialists: creators who focus on a single medium (long-form video, livestreaming, audio/podcasts, or short-form verticals) and tailor monetization to that format.
- Purpose-driven influencers: creators whose content mixes activism, social causes, or education with monetization—often trading scale for trust.
- Ghost influencers and creator collectives: groups or agencies that operate influencer portfolios, manage multiple niche accounts, or provide white-label content for brands.

PROS:

- Flexibility and autonomy: you set your content schedule, niche, and collaborations.
- Low barrier to entry: basic tools and platforms make starting cheap; creativity matters more than capital.
- Multiple revenue channels: sponsorships, affiliate commissions, product sales, paid subscriptions, live gifts, and platform creator funds.
- Brand-building value: a strong personal brand can be leveraged into business deals, speaking gigs, or media opportunities.
- Skill development: marketing, storytelling, video production, negotiation, analytics, and community management—transferable skills for many careers.

CONS:

- Income instability: earnings fluctuate with algorithm changes, brand demand, and audience trends; many creators don't earn a living until they scale.
- Platform dependency: account bans, demonetization, or algorithm shifts can sharply reduce reach or revenue.
- Burnout and mental health: constant content pressure, public scrutiny, and blurred personal boundaries create stress.

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Finance x Sociology: Income Inequality

05

What does a day in the life of a finance worker look like?

Ajay Kasuganti was the Chief Operating Officer of Citigroup's $5 billion+ Americas-wide Rates and Currencies business. With 29 years at Citi, he oversaw sales and trading of Rates and FX products to corporate and institutional clients across North and South America, with a presence in 18+ countries. He manages teams across multiple countries and has built a new team in Tampa. He also leads in-business risk and control, working with compliance, risk management, product control, audit, and regulators.
In this interview, he shares his journey, a day in his life, how he handles stress, and his financial advice for young readers.

WHAT WAS YOUR FIRST JOB IN FINANCE? WAS IT WHAT YOU EXPECTED?

"I worked at Lehman Brothers as an Associate for 2 years. That was my first job in finance. It definitely gave me a lot of experience and showed me how difficult finance can be at times."

WHAT PUSHED YOU TOWARDS FINANCE? HOW DID YOU KNOW THAT YOU WANTED TO PURSUE IT?

"I mean, I was always interested in money. But I grew up in India, and there are only three career paths that your parents push you towards here. Business, medicine, or engineering, so I chose business."

WHAT DOES A TYPICAL DAY AT WORK LOOK LIKE?

"I wake up at 6:00 a.m. I left my house in New Jersey at 6:30 a.m. every morning and drove to the train station. Going to NYC takes about an hour. I normally used that time to read the news. I arrive at the office around 8:45 AM.
My day is mostly meetings and calls with teams in different time zones. Citi has locations all over the world, so I meet with people from all over the world. I have lunch around 1:00 PM. I always get a salad. It keeps me light and gives me 30 minutes to step away.
The afternoon can be intense, but I wrap up by 6:30 p.m., then take the train back home. I'm home by around 8:30 p.m."

HOW HAVE YOU PROMPTED YOUR CHILDREN TO MANAGE THEIR PERSONAL FINANCES?

"I've always encouraged them to start investing young. I taught them about money and I let them use the books I have on finance any time. I think experience is everything, and it's important to start young.

DO YOU HAVE ANY FINANCIAL TIPS FOR THE MAGAZINE-READERS?

"Again, start early. Even small amounts saved and invested can turn into a lot of money.
Diversify; you should never put all your money in one place. And always keep an emergency fund."

HOW HAVE YOU MANAGED THE STRESS OF YOUR CAREER AND DO YOU HAVE ANY TIPS FOR OUR READERS ON HOW TO BALANCE THEIR WORK AND SOCIAL LIFE?

"Stress is a big part of the job. I always take breaks. I also prioritize family. I spend time with them whenever I can. My advice is to set boundaries and take breaks.

ARE THERE ANY RESOURCES THAT YOU WOULD RECOMMEND TO LEARN ABOUT THE BASICS OF FINANCE?

"I recommend starting with Rich Dad Poor Dad and other books. There are lots of free courses that can help too. Definitely don't ignore free resources.

This story shows that a long career in finance is about more than just intelligence and hard work. It's about discipline, routine, and protecting your well-being. Take his advice and start investing soon.

INFLUENCING: PROMOTE THIS PRODUCT

PLANNING

WRITE YOUR SCRIPT HERE

CAREER QUIZ

Which type of work environment might best align with your strengths?

A) A structured office or laboratory with clear, defined tasks.
B) A fast-paced, collaborative setting with constant team interaction.
C) An independent, creative space where you can work on original projects.
D) A dynamic, field-based environment where every day involves new challenges .

What is your preferred way of solving a complex problem?

A) Analyzing data, logs, and logical patterns to find the precise root cause.
B) Talking to people, gathering perspectives, and mediating to find a consensus.
C) Brainstorming unique ideas and experimenting with unconventional designs.
D) Taking immediate, practical action and adapting your approach as you go .

Which factor is most important to you when considering a long-term career?

A) High financial stability and a clear ladder for professional advancement.
B) Making a measurable, positive impact on your community or society.
C) Having the personal freedom and flexibility to work on what interests you.
D) Continuous learning and the opportunity to master new technologies or skills

When working on a team project, what is your most common contribution?

A) Organizing the technical details and ensuring the work is accurate.
B) Keeping the team motivated and facilitating smooth communication.
C) Providing the initial vision or creative concept for the project.
D) Stepping in to handle any unexpected issues that arise during the process .

SOLUTIONS ARE ON THE NEXT PAGE

DESIGN YOUR OWN CURRENCY

Value: The number that shows how much the bill or coin is worth.

Serial Number: A unique code printed on each note so every bill is traceable.

Bank Name: The name of the central bank or authority that issues the money.

Portraits or Icons: Usually a famous leader, historical figure, scientist, or national hero.

SOLUTIONS:

Mostly A	Methodical & Precise	You thrive in structured settings; engineering, accounting, data science, or research.
Mostly B	Social & Collaborative	You excel in people-focused roles; teaching, HR, healthcare, or public relations .
Mostly C	Innovative & Creative	You prefer autonomy; design, entrepreneurship, writing, or creative arts .
Mostly D	Dynamic & Adaptive	You thrive under pressure; project management, sales, emergency services, or leadership .

DESIGN YOURS HERE:

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