



**WORDSPIRE ACADEMY**  
Where Words Take Flight

# WORDSPIRE GAZETTE

## The Children's Newspaper

Wordspire Academy, Highland Park, Kandivali, Mumbai 400-067

+91-9619840705

[www.wordspireacademy.com](http://www.wordspireacademy.com)

## EDITORIAL AND STUDENT PANEL

Halloween Creativity to Financial Wisdom

### The Spell of Smart Spending

By Sunita Bansdawala

As the spooky season fades and the last pumpkin lights are extinguished, there's another kind of magic waiting to be discovered—the *"magic of money sense"*. Just as wizards master their spells, young learners can master the art of spending wisely and saving smartly.

Halloween teaches us creativity—how to turn simple ideas into something exciting. The same rule applies to money. You don't need a treasure chest to feel rich; you need the wisdom to use what you have well. Every coin and note can be your tiny apprentice—ready to work for you if you guide it with care.

#### How to Open a Savings Spell Jar

Start small. Keep a "saving spell jar" or a simple notebook to track your spending. When you drop a coin in, imagine it multiplying quietly—because every penny saved today can become grand opportunities tomorrow.

Remember, *a rupee saved is not a rupee gone—it's a wealth goal in disguise.*

Being a smart spender doesn't mean saying "no" to fun; it means saying "yes" to the right opportunities in the future. It's choosing value over vanity, purpose over impulse.

Even the greatest sorcerers knew when to pause before casting a spell: is it an expensive potion, an unnecessary desire, or a need?

So, this November, let's take inspiration from our cauldrons of creativity and brew habits that sparkle with sense. After all, *those who save wisely will have money magic with countless pennies brewing in their Savings Spell Jar!*

#### *Editor's Note:*

*Dear Readers,  
True magic isn't found in wands or potions—it's found in wise choices. Begin your saving journey today, and watch your small steps turn into powerful leaps toward your goals.*

*Sunita Bansdawala*



## The Science behind Paranormal Activity

Wordspire Non-Fiction Writer: Reyaansh Goradia | Age 13 | Mumbai

In this age and time, around 50% of the population on Earth believes in paranormal activities. People are afraid of the dark, thinking that it is a hunting time for ghosts. They cannot walk alone on the street at night in case a zombie comes to eat them. They sprint away from bats thinking that they are secretly vampires. However, recent studies show that there is no such statistic, so, what is petrifying so many people?

People believe in Paranormal Activity due to psychological factors like grief and the need for meaning, the brain's tendency to find patterns and agency in ambiguous sensory information, and common experiential phenomena like sleep paralysis. This means that ghosts live in our mind, and when it does not work properly due to stress or lack of nutrition and sleep, we feel that unusual things have started to happen.

Then what about the EMF (Electromotive Force) Readers and Ouija Boards? How do they work?

- EMF readers use antennas to detect magnetic fields which are produced by wires and electronic appliances. They're find issues in electrical wiring or identify faulty appliances.
- Ouija boards operate through the ideomotor effect, where unconscious muscle movements drive the planchette's motion.
- Studies with blindfolded participants show random movements when vision is removed, indicating that the responses arise from the user's expectations rather than any spiritual influence.



So, to sum up, paranormal activities are tricks that our mind plays when it is in need of nutrition, sleep or peace. Some people will have a fear of superstitious beliefs, but in actual fact, it is important to think logically and not irrationally. Therefore, the Science behind Paranormal Activity can be considered a myth.

## Why do Haunted Houses Feel Scary?

Wordspire Non-Fiction Writer: Karthik Dhogi | Age 14 | Mumbai

Every great horror story - from modern literature to mediaeval Gothic literature- relies on some key sensory details: a sudden wave of dread, the sense of being watched, and an inexplicable, chilling drop in temperature. Is this just good writing, or is there a scientific reason why places that feel "old" and "empty" are so effective at scaring us? This article explores the idea that many classic ghost-story experiences are not caused by spirits, but by very real, measurable forces in the environment.

### 1. The Hum of Horror: The Invisible Sound Wave

Imagine the deepest sense of dread you've ever felt. It turns out that this feeling can sometimes be caused by a sound so low that your ears can't process it. This kind of sound is called an infrasound. Any sound below 20 Hertz is an infrasound.

Ever wondered why you cannot hear bats communicating, that's because bats communicate through infrasound. In an old house an infra sound can be produced due to drafts rushing through large vents, or the house itself resonating with traffic. Infrasound is a major reason for illusions like "shadow people" and "a flickering presence".

## 2. The Grave Chill: When the Air Turns Icy

In literature, a ghost is often announced by a dramatic and instant drop in temperature. Think of the icy breath of a phantom or the cold spot a character step into. However, these sensations can be tracked back to structural issues.

**Thermal Sinks:** These spots are near uninsulated brick, high-volume air conduits, or large cracks. The air surrounding these points is constantly being replaced by colder air from outside, or it is losing heat rapidly to the colder material.

**Micro-Drafts:** Even tiny, consistent drafts can steal heat from your skin much faster than still air, tricking your body's temperature sensors.

The classic "icy presence"—experienced as a chilling, unnatural energy—is simple: your body rapidly loses heat in a cold spot, and the resulting physical shock (goosebumps, shivers) is misinterpreted by your frightened brain as proof of a supernatural event.



## Turning Tricks into Treasures: Teaching Children Financial Magic

Wordspire Non-Fiction Writer: Heer Shah | Age 13 | Mumbai

Finance isn't just numbers recorded in a page - it is a heartbeat for every goal. It decides whether your financial goal will be accomplished, or fade away. It is the study and management of money that was taught to me during my teenage days. In today's time we are influenced by many young adults living their life comfortably and stress free but they had a starting point too. Everyone talks about financial literacy, but how does a beginner put in gear?

Financial literacy isn't only for adults - but a superpower every young individual needs to develop. Think of your piggy bank as your first investment. That little piggy bank on your shelf holds more than



coins — it holds lessons. When you learn to save, you're not just putting coins in a jar — you're building habits of discipline and patience. Understanding how to manage and grow your money early teaches you to make strong financial investments, stay out of debt, and shape the opportunities you want for your future.

Opportunities are like doors waiting quietly in the hallway of life. Some you see right away; others you must search for. Yet each one can lead to something greater.

We have segregated numerous saving opportunities for different age groups and have listed on the next page:

Different age groups	Various saving opportunities	Benefits
<b>5–7 years</b> <b>(Young Savers)</b>	<ul style="list-style-type: none"> <li>• Birthday or holiday money</li> <li>• Pocket money</li> </ul>	<ul style="list-style-type: none"> <li>• Learn to wait and be patient while saving money.</li> <li>• Learn how to use money carefully and wisely</li> </ul>
<b>8–10 years</b> <b>(Curious Learners)</b>	<ul style="list-style-type: none"> <li>• Weekly allowance</li> <li>• Small chores or tasks</li> <li>• Gift money</li> </ul>	<ul style="list-style-type: none"> <li>• Learns about setting goals</li> <li>• Builds discipline and planning skills</li> </ul>
<b>11- 13 years</b> <b>(Smart Learners)</b>	<ul style="list-style-type: none"> <li>• Allowance budgeting</li> <li>• Educational saving plans</li> </ul>	<ul style="list-style-type: none"> <li>• Learn budgeting</li> <li>• Understand banking</li> </ul>
<b>14 - 17 years</b> <b>(Young Investors)</b>	<ul style="list-style-type: none"> <li>• Teen savings account</li> <li>• Part- time job savings</li> </ul>	<ul style="list-style-type: none"> <li>• Early investment exposure</li> <li>• Understand taxes and incomes</li> </ul>

In the end, by learning to manage your money early, you're not just saving—you're investing in yourself and your goals. So, the habits you build today, no matter how small, will grow into opportunities and security tomorrow.

Remember, every small step counts, and the knowledge you gain now will give you confidence for life.

So, take charge of your money today, and watch how it opens doors to a brighter, more independent future.

## ART OF CREATIVE WRITING

Curiosity | Discovery | Learning Beyond Class

### The Halloween Costume Budget Challenge

Wordspire Storywriter: Navya Kshirsagar | Age 10 | Mumbai

Lily cringed her toes and curled into the depths of her warm bed as the temperature dipped along with the approach of Halloween. Her eyes opened and awakened her to notice that her house was already decorated with lanterns and a gigantic pumpkin. Lily prepared her mind to buy something, which costed an arm and a leg for Halloween, but she knew it was a clear no from her mother.

“No!” Lily’s mother scolded her.

Lily had already predicted her mother’s negative response. Lily went crying to her room while her mother was figuring out a way to cheer her daughter up. Lily gathered courage to ask her mother if she would stitch a gown for her, instead of buying a branded costume.

Lily’s mother smiled and said “As I’m an expert seamstress, I will create a unique gown for you!” “But, how?” asked Lily.

“I will add sparkling wings adorned with sequins, a bow on the waist of your ebony black dress and

patterns of spider webs,” replied her mother. Lily smiled, then her mother quickly scurried towards her sewing machine. She began to thread her needle, and the stitching of Lily’s Halloween costume began!

Soon the dress was ready. Lily’s mother also crocheted a bag for trick or treat. The dress was looking gorgeous on Lily as the theme of Halloween’s witch’s dress was perfect - she was a good-little-witch!

Lily’s budgeted costume was the best amongst all, which cost a minor fraction of the Halloween shop’s cost. Lily thanked her mother, and skipped away into the Halloween night.



### The Ghost who Forgot his Wallet

Wordspire Poet: Reyaansh Goradia | Age 13 | Mumbai

The ghost who forgot his wallet,  
started howling throughout this special night!  
The paranormal city was in turmoil.  
Spectral beings wondered who was that howling soul?

The ghost of Willow Brook lost his wallet.  
And was wondering who was the culprit.  
All started looking for it,  
yet it was nowhere to be found!

The spectres searched high and low,  
all throughout town,  
but the wallet was nowhere in sight.

As the night grew darker,  
a few frustrated spectators,  
left the search,  
but others carried on!

Soon the entire town was searched,  
but the wallet was still nowhere in sight.  
The spectators realized,  
the wallet may only be at one place.

Everyone gathered outside Brook’s home  
and opened the bedside drawer,  
to find Hollow Brook’s wallet in horror,  
filled with fluttering butterflies!



### The Crimson Red Bloodshed Book

Wordspire Storywriter: Nishant Vaid | Age 11 | Mumbai

The old library exuded an aura of wisdom; its shelves were lined with dusty books, holding the knowledge of past generations. At midnight, in the spooky library, a team of ghost hunters decided to enter the gigantic library. Their hearts pounded as they went deeper into the middle of the library. Boom! Their hearts burst out of their chest. One of the two ghost hunters, named Ben, dropped a crimson red bloodshed book.

The other ghost hunter, Chris, screamed at Ben, but, as the red book opened itself, they thought it was normal. The red book showed its magic and slammed the door shut. Then came along a shrieking voice that echoed from the book's pages, and a spooky shadow emerged possessing Ben's skinny body. In the meanwhile, Chris in a shocked state, was trying to call out Ben's name, but the ghost was a menace in Ben's body.

Suddenly, Chris pushed Ben and threw books at him harshly. Yet, the Ghostly Ben dodged all the books and began to chase Chris. After observing this, Chris sprinted as fast as a cheetah and hid behind a pile of books in between some shelves.

Within moments, Chris remembered Ben's holy book. He scampered towards Ben's bag and removed his Jesus bible.

At that point, Chris became brave and touched the book to Ben's forehead, and the ghost vanished into thin air. This was because the holy book of God radiated pure white light.

The crimson red blood book did not possess any ghosts anymore! It was not a scary or threatening book to any child.



### The Halloween Night That Tamed Fear

Wordspire Storywriter: Hriday Sheth | Age 13 | Mumbai

Halloween swept in with a cold wind that rattled the bare branches like old bones and carried the sharp perfume of fallen leaves. One by one, porches lit up, scattering golden islands of glow across the darkened streets. Pumpkins grinned on doorsteps, their jagged mouths glowing with firelight that flickered like ghosts dancing in the night.

Children stormed the sidewalks, nothing but a blur of capes and masks, their laughter slicing through the silence like silver bells. Yet beneath the cheer, a whisper of dread stirred, the kind of unease that comes when shadows grow too long. After all, as the saying goes, *"Every light casts its shadow."*

At the end of the lane stood the Holloway house, its roof sagging under the weight of years, its windows gaping like blind eyes, its rusted gate leaning in defeat. People swore of phantom footsteps and lights wandering through its halls at midnight. For most children, it was the house of nightmares. Yet for Ella, Thomas, and Jordan, curiosity was stronger than fear—because *"fortune favours the brave."*

With shaky hands, the curious children shoved the groaning gate and marched across leaves that cracked like brittle bones. Then it came—a loud bang, followed by another, closer. Fear clutched at their hearts like an iron fist, but they did not turn back. Inside, the truth leapt at them: a family of raccoons scattering through the shadows, toppling an old bucket. The dreaded “ghostly thumps” were nothing more than wild mischief.

The three burst into laughter, their terror melting into triumph. The monster was only a myth. The Holloway House was just an old story waiting to be rewritten.

Back on the glowing street, the pumpkins seemed friendlier, the air sweeter, the night brighter. That Halloween, Ella, Thomas, and Jordan discovered a truth worth remembering: *courage does not erase fear—it transforms it into a legend to tell forever.*



## The Midnight Market: Where Finance Glows in Ghastly Colours

Wordspire Storywriter: Shanaya Katkoria | Age 13 | Mumbai

When the clock strikes midnight on Halloween, *The Midnight Market* flickers to life — a digital bazaar glowing in pumpkin orange, neon green, and midnight purple. Screens shimmer like candle flames as traders enter in dazzling disguise. A ghost draped in silvery mist floats beside a vampire in velvet crimson, both bartering over digital gold and mysterious coins named *PhantomFunds* and *SoulCoin*.

The air hums with eerie energy. Witches in emerald robes stir glowing cauldrons of code, predicting price spells that rise and fall like the moon. The market’s heartbeat echoes through glowing tickers, each number alive with promise and peril.



At its centre stands *The Broker*, a faceless figure cloaked in black and gold code, eyes burning with a cold blue fire. His voice tempts the greedy — “Buy now, before the dawn!” Some leave richer than kings; others wake to find their wallets cursed and empty.

As sunrise spills across the screens, the colours fade and silence returns. No links remain, no trace at all. Yet in the deep web’s shadow, a crimson spark still flickers — waiting for the next Halloween, when the haunted market will glow again.

## Silver Lies

Wordspire Storywriter: Lovelyn Dedhia | Age 15 | Mumbai

The night air curled around Maplewood Mansion like a whispered secret, damp with mist and the faint perfume of rain. Inside, the Halloween revelry was in full bloom—music thrummed through the chandeliers, costumes glittered beneath amber light, and laughter drifted like smoke through the grand hall. Lila lingered by the staircase, her curiosity tugged between fascination and unease. Emma had vanished the moment they arrived, leaving her adrift in a sea of masked strangers. Then Lila saw her...

A girl stood by the tall arched window, cloaked in silver light. Her mask shimmered faintly, reflecting the flicker of candles as though alive with its own quiet pulse. The gown she wore trailed like a shadow that refused to let go.

“Lovely mask,” Lila ventured.

The girl turned slowly, her eyes calm yet impossibly distant. “Thank you,” she murmured. “It has seen many nights like this.”

They spoke as if the noise around them didn’t exist—about the brittle beauty of old places, about the west wing that everyone whispered was haunted. When Lila laughed and said she didn’t believe in ghosts, the girl smiled faintly. “You should,” she said, her voice soft as silk. “Some souls are simply too stubborn to fade.”

Before slipping back into the crowd, she gave her name—Evelyn. “Meet me in the garden at midnight,” she whispered. “I want to show you something the living never see.” But when Lila went looking, the music had died, the lights had dimmed, and Emma reappeared, pulling her out into the cold night before she could return.

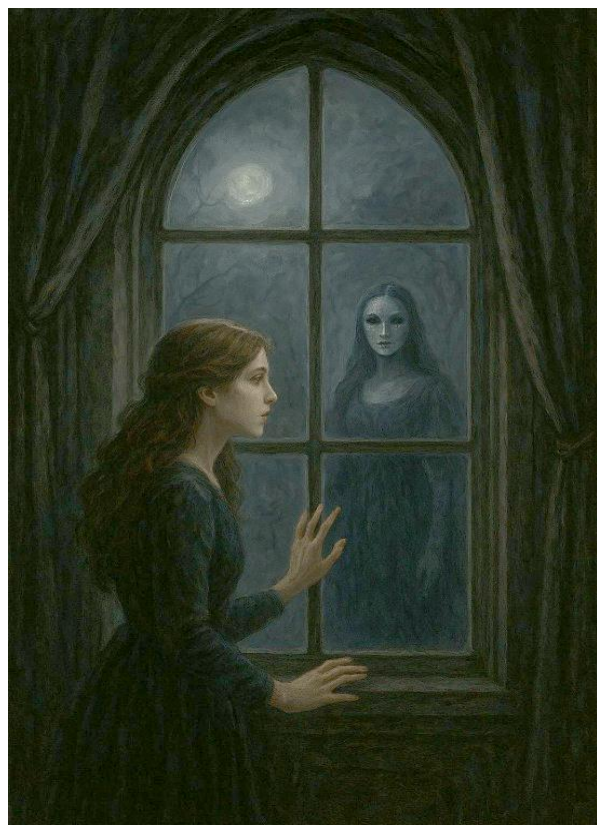
The next morning, Evelyn lingered in her mind like an echo. Lila texted Emma: Who was that girl in the silver mask? The reply came quickly: What girl?

Puzzled, Lila scrolled through every photo from the party. In each, she stood alone—smiling at empty air.

That afternoon, drawn by a shiver of dread, Lila returned to the mansion. It stood silent now, stripped of decoration, its windows dull and blind. Near the same window where they’d spoken, something glinted faintly. She knelt and lifted it—a silver mask, cold as winter glass. Inside, etched in faded silver ink, were the words: Thank you for remembering me.

Her heart stilled. In the reflection of the pane, a pale figure lingered behind her—Evelyn, eyes hollow, smile eternal.

Then from that day, Maplewood Mansion was no longer called what it once was.... It became Eerie Evelyn’s House.



## Stuck in the Unknown Paranormal World

Wordspire Storywriter: Showrya Dedhia | Age 13 | Mumbai

The town of Mathura in the state of Rajasthan, India has been known for ghosts. A hospital now abandoned laid in the centre of this town, after a **code blue in room 309** took lives of many patients and relatives because of a fire outbreak.

That night, the storm raged outside like wild animals, as rain pounded upon the shattered windows of vacant Pinnacle Hospital - a place forgotten by time. The once-bustling wards...now silent. The hospital pillars and walls crumbling with thick air, and hiding what's within and something unknown to anyone who dares to enter the spooky hospital.

Yet, there were some who believed ghosts were superstitious like a girl named Riya - she had never believed in ghosts. She was a photography student, brave and curious, always searching for beauty in decay. She had been assigned to capture the essence of abandonment. So, what better place than this ancient, dilapidated hospital, which shut down after a mysterious fire, twenty years ago?

So, Riya dared and pushed open the heavy door, its hinges groaning like a dying man. Her flashlight flickered to life, slicing through the black. Dust floated like ash. The silence was so deep she could hear her own heartbeat — slow, cautious, and uneven...

Riya's camera clicked. Once. Twice. Then a sound was heard, not the camera - a faint shuffle. Bare feet. Somewhere down the corridor. The photographer froze. "Hello?" she called out, her voice trembling. The shuffle stopped. Riya gulped. Probably a rat, she told herself, or a loose tile. Yet the air changed — colder and heavier. She could see her breath.

Again, Riya's flashlight dimmed, sputtering... As it flared back to life, she noticed something on the wall. A fresh handprint — dark, glistening crimson red. Her fingers trembled as she touched it. Still wet....

Suddenly, Riya's camera clicked by itself. She hadn't pressed the button. The flash blinded her for a second — and in that split second, she spotted it.... A figure standing at the end of the hallway. Pale, half-burned, wearing a nurse's uniform, her head tilted unnaturally to the side. Yet, when the flash faded, the hallway was empty.

Riya's breath came in sharp gasps. "It's not real," she whispered. However, then the speaker system — dead for years — crackled to life. "**CODE BLUE... ROOM 309...**" Riya's heart stopped. That was *the* room — where it had all begun. Drawn by a force she couldn't explain, Riya followed the corridor. The smell of burnt flesh thickened as she neared the half-open door.

Inside, the walls were scorched, the floor blackened. A single hospital bed lay in the centre, with restraints dangling loosely from its sides. Her flashlight caught something — a camera, identical to hers, resting on the bed. She picked it up.

The camera screen flickered on, showing one photograph. It was *her* — standing in the doorway, with a shadow behind her. Riya spun around. No one. Then, a whisper brushed her ear — "Why did you come???"

The camera slipped from her hand and shattered. The flash went off once more, illuminating the room — and in that burst of light, Riya spotted them all: Rows of burned patients, nurses, and doctors stood silently, their eyes glowing faintly, their bodies half-formed in ash and smoke.



At the centre stood the same nurse, holding out her charred hand.

Yet instead of fear, Riya felt something shift within her — a strange calm. The ghosts weren't angry. They were waiting. Waiting to be seen, remembered, and released. With trembling hands, Riya lifted her camera and whispered, "I see you." — The flash went off.

Soon, by daybreak, when the morning sunrays lit the room, it was empty. No ghosts. No whispers.

Riya stood still, her camera warm in her hands. The air felt lighter — as if something heavy had finally lifted. For a moment, she thought she heard soft sighs fade into the wind — not cries of fear, but of relief.

The nurse's voice echoed faintly one last time, almost tender now — "Thank you... for seeing us." In the brink of that moment, turned, silent, the building no longer looked haunted, just exhausted, but a place finally at peace.

It was only then she understood — those spirits had never wanted vengeance. They had only wanted to be seen. So, through Riya's lens, the ghosts' story had finally been told.

## Ghastly Grim Ghouls

Wordspire Storywriter: Jaanvi Lakhani | Age 10 | Mumbai

As night fell, the stars emerged one by one, like diamonds scattered across a velvet tapestry, while I was returning from my friend's house. That winter night at Rajasthan in Nathdwara had scary alleyways. When I was walking down the! road, I felt the wind passed me, was it the wind, or a ghou? It was a risky night! My hair stood up as if I had an electric shock, ran through my veins, and was ready to burst as varicose veins.

Another reason, I felt hassled by the yell of a ghou. The hollow chalk white ghou appeared in front of me. I panicked as a cloud of bats flew over my head. At that moment, the ghou popped up in front of me.

Suddenly the ghou was twirling around me with the squealing bats. It captured and dragged me to a haunted house, with its jet-black cat. While I was being dragged in the mud my eyes popped out in fear!

I recalled that my mom had given me a phone. So, I dialed the ghoul-buster, after searching from the internet. Within seconds, the team arrived with their gadgets for specific jobs. One gadget found me, and the other one vanquished the ghou into thin air. This was a Spooky Adventure for me, so I penned a poem:



**G**uilty as sentenced by  
**H**eavenly gods  
**A**bandoning them to a  
**S**ardonic place, where  
**T**ireless but  
**L**ackadaisical  
**Y**elps of sadistic ghoul scream!

**G**rim ghoul were those  
**R**ude and  
**I**ntimidating to  
**M**any ghastly captures

**G**houl cantankerously dragged  
**H**umble children  
**O**ut onto the mud  
**U**nscrupulously powerfully as  
**L**eaders of the  
**S**upercilious grim ghoul

## Tale of the Pennyless-Phantom

Wordspire Storywriter: Karthik Dhogi | Age 14 | Mumbai

Halloween is a cheerful night! Children go trick-or-treating, and grown-ups give out yummy treats. Yet, there's a small town in Pennsylvania where Halloween is a little spooky: **The Whispering Hollow**.

In the misty streets of Whispering Hollow lives a fancy hypnotist named **Phobos**. He looks like a Count in a red suit and a black cape. All year he rests, but on Halloween, he wakes up to play a trick! He whispers a magic word and makes everyone, grown-ups and children, give him their pocket money. Phobos doesn't want the money for anything boring; he wants to buy the biggest pile of candy and treats he can find!



On Halloween night, Phobos used his magic to collect all the money. *Poof!* He vanished in a puff of purple smoke and rushed straight to the grocery store. He bought so many chips, sodas, and candies that his arms were full! He spent every single penny.

The Next day was not so cheerful. Phobos was hiding in his cold, dark cave. He was surrounded by empty bags and wrappers, and he felt extremely abysmal with a gloomy face. "Oh, I shouldn't have spent all of the money!" he cried.

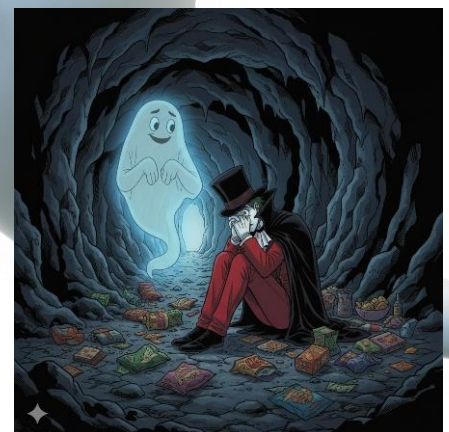


Suddenly, his friend **Casper**, a friendly, floating ghost, appeared. "You should have **saved the money**," Casper advised gently. "Then you could use the money slowly, over time."

Phobos realized Casper was right.

The Next Halloween arrived. Phobos was back! However, he used his hypnotic trick and collected the money from the citizens of Whispering Hollow. Yet, this time, he looked down at the money with a determined look. He remembered his friend's advice.

"**This time I will save the money!**" Phobos promised himself. And with a quick *whoosh* of smoke, he vanished, ready to start his new, money-saving life.



# FINANCIAL FUN ZONE

Curiosity | Mindful Money | Joy in Learning

## Quiz for Self-Reflection: Are You a Money Magician or a Spendthrift Sorcerer?

### Instructions:

1. Read each question
2. Circle your Option
3. Check the score board
4. Reveal your answer:
  - a Money Magician, or
  - a Balanced Wizard, or
  - a Spendthrift Sorcerer!



#	Question	Circle Your Option
1.	When you receive pocket money or an allowance, what do you do with the amount?	a. Spend it immediately on snacks or games 🔍 b. Save half and spend half wisely ☐ c. Plan how much to save, donate, and spend 💡
2.	Your friend buys a new gadget that you really want. You will...	a. Buy it right away, even if it empties your wallet 💸 b. Wait till you have enough money saved ⌚ c. Compare prices, read reviews, and then decide
3.	You find ₹500 in an old book. What do you do?	a. Spend it on something fun! 🎉 b. Save it for something you really need later 🏠 c. Invest or donate a part, and enjoy a small treat
4.	When shopping during a sale, what's your plan?	a. Buy lots of things because they're cheap 🛒 b. Buy only what's needed but at a discount ✅ c. Make a list before shopping and stick to it 📝
5.	Your parents ask you to plan a small birthday party within a budget. What will you do?	a. Spend first, calculate later 🎂 b. Choose a budget-friendly plan 📍 c. Compare costs and find creative, low-cost ideas
6.	If you borrow money from a friend, you...	a. Forget to return it 😞 b. Return it when reminded 🕒 c. Return it on time — with a thank-you treat 🍰

7.	You want to buy a bicycle. What's your plan?	<ul style="list-style-type: none"> <li>a. Ask your parents right away 🚲</li> <li>b. Save money monthly till you reach your goal 💰</li> <li>c. Research models, compare costs, and save smartly</li> </ul>
8.	How do you track your spending?	<ul style="list-style-type: none"> <li>a. I don't — I just spend and hope for the best 😊</li> <li>b. I keep a rough idea of my spending 📄</li> <li>c. I maintain a journal or app to track every expense</li> </ul>
9.	If you could create a magical spell about money, it would be...	<ul style="list-style-type: none"> <li>a. "Multiply my money instantly!" ✨</li> <li>b. "Help me save without temptation!" 🧙</li> <li>c. "Teach me to earn, save, and share wisely." 🧠</li> </ul>
10.	How do you feel when you save money?	<ul style="list-style-type: none"> <li>a. Bored — I'd rather spend it! 😞</li> <li>b. Proud — I like watching my savings grow 😊</li> <li>c. Excited — I see saving as a step toward goals 🚀</li> </ul>

## Score Board:

Result	Which are You?	How to Polish your Savings Skills
Mostly A's:	 <b>Spendthrift Sorcerer!</b>	<p>You love spending magic, but your coins disappear faster than candy! Learn the "Save Spell" — it will make your money last longer.</p>
Mostly B's:	 <b>Balanced Wizard!</b>	<p>You know how to balance fun and finance. Keep refining your money potions to become a true magician.</p>
Mostly C's:	 <b>Money Magician!</b>	<p>You're wise, thoughtful, and powerful with your money spells. Keep using your skills to plan, save, and grow!</p>



Write your Result: \_\_\_\_\_

Spooky Savings Crossword

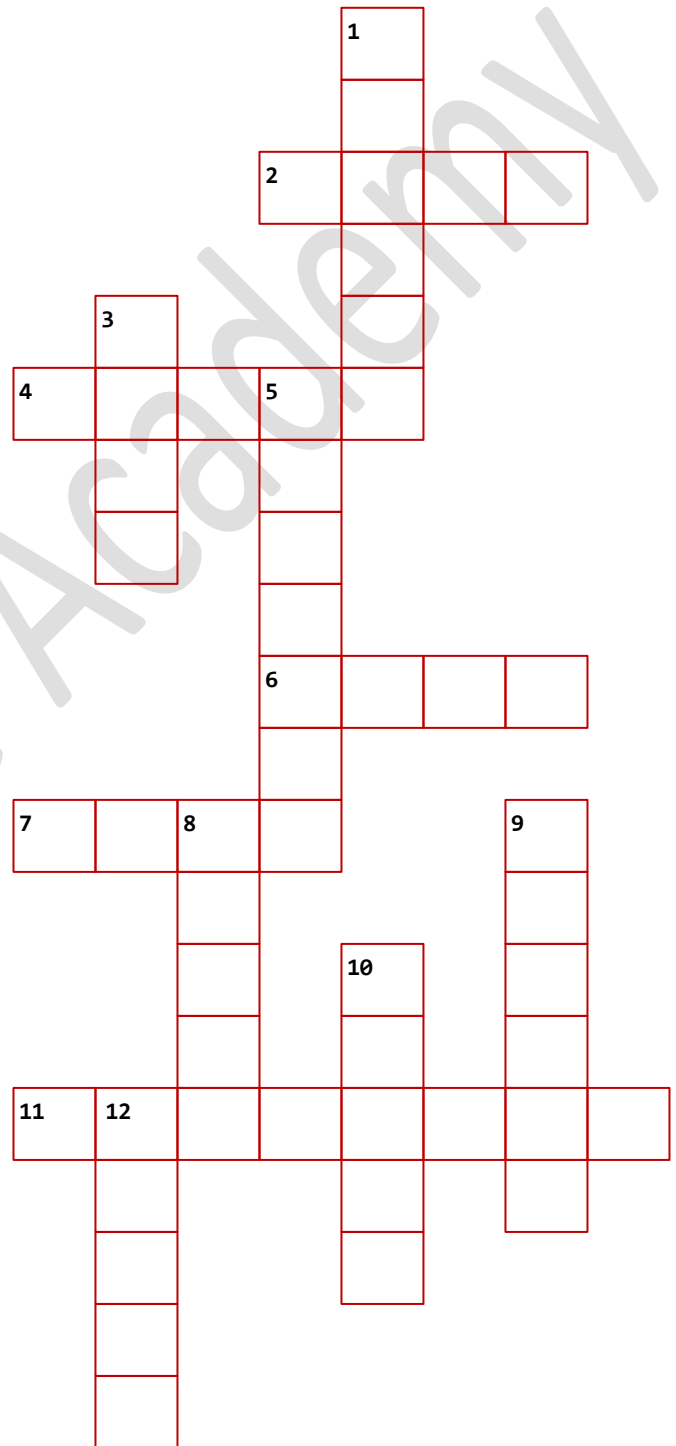
# Trick Your Brain, Treat Your Wallet!

## Across

- 2. The paper or coin form of money — what mummies might wrap around if they had too much! (5 letters)
- 4. The coins or cash you get when someone says “Trick or Treat!” (5 letters)
- 6. What you keep safely in a bank or piggy bank for the future (4 letters)
- 7. A scary-sounding word that actually means spending more than you earn (5 letters)
- 11. Spooky creatures who might suck your wallet dry if you overspend! (8 letters)

## Down

- 1. A Halloween monster known for saving — not scaring — his allowance (nickname for Frankenstein, with a fun twist!) (6 letters)
- 3. The place where your money rests peacefully... until you withdraw it! (4 letters)
- 5. When you put money in a bank account instead of taking it out (7 letters)
- 8. What witches use to “fly high” — just like your money should if you invest smartly (5 letters)
- 9. Something you plan before shopping to avoid scary surprises at the counter (6 letters)
- 10. Something shiny and round that, jingles in your pocket (5 letters)
- 12. The magical number every child should know – how much they own, minus how much they owe. (5 letters)



Answers will be published in the next edition.

# WORLD OF WORDS

Global Thinking | Expression | Travel Awareness

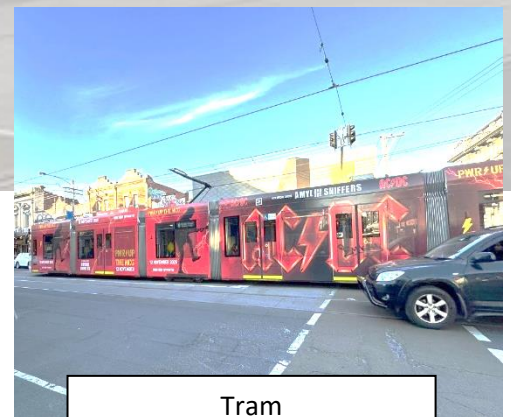
**Expert Senior Writer (Travel Domain): Topic: Melbourne, Australia – A Multi-Cultural Wonder**  
**Ramanuj Gohain Baruah | Indirapuram, Ghaziabad, India**

On a soggy August day with monsoon at its peak in India, we flew to Melbourne from Delhi's IGI Airport to spend time with our daughter and son-in-law for about a month. We were greeted by chills of the antipodean winter reminding us that we are in land Down Under where weather is reverse and the flora, fauna and environment in general are perceptively alien to northern hemisphere. We zipped through to our daughter's residence in Brunswick covering the distance in flat twenty minutes.

The city of Melbourne is well spread out with inner and outer suburbs extending from the Central Business District (CBD) of the city which is the hub of commercial, bureaucratic, cultural, educational & entertainment institutions. Each suburb is distinctive in its eclectic character influenced by multicultural ethnic communities over the years. The suburb of **Brunswick** where we had lodged ourselves is one of the earliest settlements in Melbourne. Over the years immigrants from Greece, southern Europe and Middle East, notably from Lebanon and Turkey, settled down in this suburb giving a distinctive cultural identity to the place. The cottage style Victorian era residential houses with wrought iron verandah lacework & railing present a distinctive old-world charm. It was a pleasure strolling in the historic **Sydney Road**, the main thoroughfare of Brunswick, lined with old churches, shopping arcades, buildings with a mixture of old and new architecture, multi ethnic cafes and restaurants providing unique dining experience and its bohemian spirit.

It's a beautiful sight to see the school children and adults riding bicycles either to their schools and work places or purely for physical exercises wearing bikers helmets. It's a common sight to see the residents walking their dogs in the park unleashing their pets to play and run around. It's amazing to see the sporting infrastructures in place in every neighbourhood with playgrounds for soccer, cricket and Australian rules football alongside tennis courts and bowling alleys. While on daily walk to the parks in the neighborhood, I was amazed to see the fitness craze of the Aussies and their love for outdoor life.

Using MyKi cards, metro trains and trams is the most convenient and cheap mode of transport to travel the entire city which cover even the distant suburbs. Melbourne is one of the few large cities in the world which has trams networks spreading all over the city and within the CBD area of the city tram ride is free. It was our daily affair to take train or tram ride to the **Flinders Street station** in central Melbourne, which is the heart of all rail networks. It's indeed fascinating to find traditional unmanned level crossings with automatic opening and closure of booms on the roads which close just for two minutes synchronizing with arrival and departure of metro trains.



Tram

Coming out of Melbourne Central metro station, a big crowded underground station with built-in shopping malls and eateries, you are confronted with the imposing and historical building of **State Library of Victoria**. This is not merely a library but a hub of the country's intellectual and cultural activities with amazing facilities for research, collections of historical and priceless archival materials, art galleries, halls for seminars, talk shows, workshops and intellectual events on numerous themes and ideas. Outside the library, an animated ambience exists humming with tourists busy taking photos, young students browsing or playing cupids, passersby busy moving

and people simply idling by on the front yard watching chess games, feeding sea gulls and listening to the buskers singing songs.

Nearby the historic **Queen Victoria Market**, well known for fruits, vegetables, exotic game meat ranging from crocodiles to kangaroos, flowers, day to day essentials, shops of souvenir and knickknacks, offers an ample opportunity to the visitors for browsing the varied stuff and sampling amazing coffee and gourmet delights. Melbourne is well known for its variety of coffee flavours and coffee culture. In the suburbs and city centre, people can be seen enjoying their breakfast, lunch and dinner in endless stream of cafes and restaurants offering international cuisines reflecting the multicultural character of the city.

A free 30 minute guided tour of the **Parliament House of Victoria**, a striking colonnaded building, located on Spring Street, gave us an overview of evolution of parliamentary democracy of this young nation. Built over the elevated topography, it offers a sweeping panoramic view of the **Bourke and Collins streets** – the main commercial arteries of the city - with trams rattling along busily on the streets, the iconic shopping arcades and grand heritage hotels.

The Yarra River bisects the city and on both sides of the river bank there are plenty of places of interest. South side of Yarra River is marked by posh localities and residences of hip communities of Melbourne full of night clubs, restaurants and boutique shops. The famous **Melbourne Cricket Ground**, called simply **MCG** and nearby **Rod Laver Arena** for tennis, are close to Yarra River near Flinders Street Station. The history pervades in the **Long Room of the stadium** and one hour guided tour of the stadium exposed us to every facet of the ground and its history.

Melbourne is blessed with its prodigious **Royal Botanical Garden** full of stately tall trees & diverse flowers collected from many parts of the world – a centrally located haven for its citizens for relaxation amidst nature and for fitness enthusiasts a place for jogging and brisk walking. The nearby **Remembrance of Shrine**, a mammoth memorial structure in line with the Greek architecture of Parthenon in Athens, erected in 1934 as a memorial to the sacrifice of thousands of Australian & New Zealand (ANZACS) soldiers in the First World War and subsequent wars, is an awesome sight.

Just off the Flinders Street Station in central Melbourne, there are so many interesting places to explore and we spent plenty of interesting time at historic **St. Paul's Cathedral**, **the Art Gallery of Victoria (AGV)**, **Australian Centre for Moving Image (ACMI) gallery** and **Hosier Lane** – a queer cobblestoned street which is the epicenter of Melbourne's street art. This is a city where creativity and pursuit of art is a way of life. A little further away on Carlton Gardens, visit to the **Melbourne Museum**, a spectacular institution with galleries dedicated to history, science, mind, body and forest, is designed to fulfill every curiosity about Australia. History gallery has one full section on aboriginal people, dubbed as the First People - exhibiting their culture, artifacts, history and contributions to Australian society. The adjacent **Royal Exhibition Building**, an iconic landmark of the city and architectural gem, evokes a feeling of awe and splendour of a bygone era.

Photograph of an aboriginal family – exhibit in Melbourne Museum



Photograph of an aboriginal family – exhibit in Melbourne Museum

To enjoy the beautiful beach of Melbourne, we headed to the most famous sea side front of Melbourne – **St. Kilda**. A posh locality graced with beautiful old aristocratic houses, St. Kilda beach is the busiest beach in Melbourne for its citizens. It was a sun kissed day with clear blue ocean and sky meeting in a stunning beauty. While walking on the half km long pier at St. Kilda, we could see a few brave souls diving for a splash in the sea despite chilly weather.

We left Melbourne with treasure trove of memories, of the old suburbs, lanes and hidden alleys, vibrant with its art, shops, beer gardens, its multinational, friendly citizens and constant buzz of activity.

**Ramanuj Gohain Baruah**  
**Indrapuram, Ghaziabad, UP-201014, India**  
**Email: [baruahrg@gmail.com](mailto:baruahrg@gmail.com)**

# ACADEMIC LEARNING FOR TOMORROW

Cambridge IGCSE | English | Exam Strategies

## IGCSE Cambridge English Demystified:

### FLE vs ESL: Choosing the Right English Pathway for Your Child

By Minoo Rajeshwari, Founder & Facilitator of Minoo E-Learning



**CAMBRIDGE**  
International Education

### One of the most common questions parents ask is: “Which one should my child take — ESL or FLE?”

Let’s clarify this once and for all. In Cambridge IGCSE English, students are given two options for their board exams. Any one is compulsory in English: **English as a First Language (FLE)** or **English as a Second Language (ESL)**

### What are the differences between FLE and ESL?

Aspect	English as a First Language (FLE) 🎓	English as a Second Language (ESL) 🗣️
Who It’s For	Native or near-native English speakers who already use English fluently in daily life.	Non-native English speakers who are still building confidence and fluency.
Main Focus	Deep exploration of the English language — its meanings, style, and literary techniques.	Developing practical communication skills for real-life situations.
Main Skills Emphasized	Advanced reading comprehension, creative and analytical writing, understanding tone and mood.	Listening, speaking, reading, and writing for clear and effective communication.
Writing Tasks	Narrative, descriptive, and argumentative essays that test creativity and critical thinking.	Functional writing such as letters, reports, and essays focused on clarity and structure.
Learning Approach	Analytical and literature-based; encourages appreciation of style, theme, and expression.	Communicative and skill-based; focuses on grammar, vocabulary, and real-world usage.
Ideal For Students Who...	Think, read, and write easily in English and enjoy literary analysis and creative writing.	Are learning English as an additional language and want to use it confidently in school and beyond.
Outcome	Strong foundation for higher-level English or literature studies.	Strong foundation for academic and professional communication in English.

### 🌍 Empowering Every Learner



At Minoo E-Learning, we believe there is no “better” or “weaker” choice — only the one that best matches a student’s current proficiency and long-term goals. Our mission is to make English learning interactive, inspiring, and inclusive, helping every student discover the joy of language and the confidence to use it meaningfully. Whether your child is preparing for FLE or ESL, our tailored programmes and mentoring ensure they don’t just learn English — they own it. Therefore, we have planned for a Bootcamp, to help students score in their upcoming.

## Next Edition: How to Score in IGCSE English - Upcoming Boot Camp: May/June 2026 IGCSE Exams

🌐 Follow us for updates and learning insights: @MinooElearning on Facebook

# FINANCE LEARNING FOR TOMORROW

Future Readiness | Finance | Responsibility

## Building a Family Emergency Fund: Why Every Household Needs One

Founder of Shah Realtors, Bhiwandi | Big Bull of Warehouses

By Kalpesh Shah, Founder & Facilitator

Life is full of surprises—some pleasant, others challenging. An emergency fund is like a safety net that protects your family when unexpected expenses arise, such as medical bills, job loss, or urgent repairs. Every household, big or small, needs one.

### Why is it important?

An emergency fund ensures that you don't have to borrow money or dip into savings meant for education or future goals. It gives peace of mind and financial stability during tough times.

### Steps to Create Your Family Safety Net:

1. **Set a Goal:** Aim for at least 3–6 months of household expenses. Start small—every rupee counts.
2. **Open a Separate Account:** Keep this fund separate from your regular spending account to avoid temptation.
3. **Save Regularly:** Decide a fixed amount to save each month. Even ₹500 can make a difference over time.
4. **Involve the Family:** Teach children why saving matters. Encourage them to contribute a small part of their pocket money—it builds good habits early.
5. **Review and Adjust:** As your family grows or expenses change, update your goal.

### Make it a Family Project:

Turn saving into a fun challenge. Track progress on a chart or app. Celebrate milestones together—this makes financial planning less stressful and more rewarding. Building an emergency fund isn't about fear; it's about being prepared. Start today, and give your family the gift of security and confidence.

Kalpesh Shah, Founder of Shah Realtors, believes in smart planning—whether for property or life. A little preparation today can make tomorrow worry-free.

## Money Superpowers: Your Guide to Financial Awareness!

By Dharmesh Vaya, Senior Solutions Architect from WIZ

Hey future tycoons! Ever wondered how grown-ups manage their money? It's not magic; it's called Financial Literacy, and it's a superpower you can start building now! It just means understanding how money works—earning it, spending it, and saving it.

### Needs, Wants, and Your Savings Goals

Before you spend, pause and think: Is this a Need (something you must have, like food or school supplies) or a Want (something you'd like, like a new game)?

Smartness means choosing your needs first! Make saving fun by setting a goal—maybe a new book (short-term) or a gaming console (long-term).



**Try the 'Save, Spend, Share' rule to plan:** put aside money for your future (Save), use some for things you want (Spend), and share a little to help others.

### Banking, Savings, and Money Magic

A bank account is like a super-safe vault for your money. The coolest part - Interest. Think of your saved money as a small seed. It earns a little extra money (interest), and if you leave that extra money in the bank, it plants more seeds. That's the power of your money earning money—the earlier you start, the bigger the garden grows!

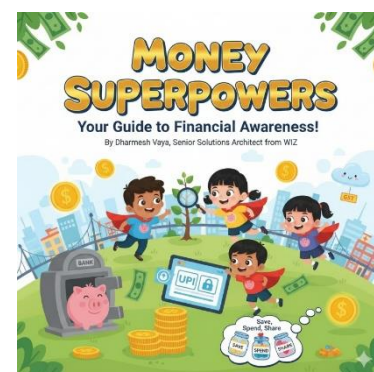
### Digital Safety: UPI and The OTP Rule

You've probably seen your parents use UPI (Unified Payments Interface)—it's an instant way to transfer money using just a mobile phone. It's super convenient, but you must be a safe digital citizen - So NEVER share your PIN or your OTP (One-Time Password) with anyone, not even friends or strangers. Your PIN/OTP is your personal secret key to pay. If someone asks for it, they are trying to take/steal your money.

### Quick Note on Taxes

Next time you buy a snack or a t-shirt, check the bill! You will often see a small extra amount called GST (Goods and Services Tax). This is a tiny bit of money that goes to the government.

You might also hear from elders about - Income Tax - it's a part of the money your parents or working adults earn from their job or business that goes to the government. Taxes are the essential payments citizens make to the government, which uses the funds to build the country's infrastructure, run schools, hospitals, and national defense. So, a small part of everything you buy goes towards helping India!



### Education Fund for Children

Suchita Ambardekar- Personal Financial Consultant

Founder of TecWealth, Mumbai, India

Financial planning for a child's education is a critical, long-term commitment that requires a systematic approach to effectively manage the significant and rapidly increasing costs. The core strategy involves starting early, estimating future expenses with inflation in mind, selecting appropriate investment vehicles, and ensuring the plan is protected against unforeseen events.

### Key Steps for Effective Financial Planning

1. **Estimate Future Costs:** Determine the current cost of the desired education (e.g., engineering, medical, or studying abroad) and use an education inflation calculator to project its cost when your child is ready for college. Education inflation in India often runs at 10-12% annually, much higher than general inflation.
2. **Determine Your Investment Horizon:** The time you have until the funds are needed (e.g., 10-15 years for higher education) dictates your investment strategy. A longer horizon allows for



higher-risk, growth-oriented investments like equities.

3. **Create a Dedicated Investment Plan:** Set up a separate investment plan or account specifically for the child's education to avoid dipping into funds meant for other goals, like retirement.
4. **Invest Smartly with Appropriate Asset Allocation:**
  - Long-Term Goals (10+ years): A major portion of your portfolio should be in equity-oriented mutual funds (e.g., flexi-cap, multi-asset funds) via Systematic Investment Plans (SIPs) to beat inflation and generate substantial wealth through compounding.
  - Short-Term Needs (e.g., annual school fees): Opt for safer, more liquid options like Fixed Deposits (FDs) or Recurring Deposits (RDs) to ensure the capital is protected and available when needed.
  - Government Schemes (India): Leverage tax-advantaged government schemes such as the Public Provident Fund (PPF) (for any child) or the Sukanya Samriddhi Yojana (SSY) (exclusively for a girl child) for a secure, tax-free foundation.
5. **Secure the Plan with Insurance:** Purchase adequate term life and health insurance to ensure that your child's education fund remains intact and their future is secure in case of your untimely demise or disability. The "waiver of premium" benefit in some child insurance plans can be useful here, where the insurer continues to pay the premiums if the parent passes away.
6. **Review and Rebalance Regularly:** Monitor your portfolio's performance periodically and rebalance your assets as you approach the goal. As the goal comes within 3-5 years, gradually shift investments from volatile equity to safer debt instruments to safeguard the accumulated corpus from market fluctuations.
7. **Explore Other Funding Avenues:** Encourage your child to apply for scholarships and grants to reduce the overall financial burden. Education loans can also bridge any remaining funding gaps and offer tax benefits on the interest paid under Section 80E.
8. **A Case Study:** A child's investment begins at 10-13 years at approx. Rs 25000/- per month, then for his education life, a life-time funding for his studies in India and abroad is taken care of with less financial challenges.

So, following a disciplined approach and starting early, you can build a substantial fund to support your child's educational aspirations without financial stress. Consulting a qualified financial advisor can provide a personalised plan tailored to your specific situation and risk tolerance.

We at TecWealth have created & successfully delivered many such financial goals by investing.

**Suchita Ambardekar- Personal Financial Consultant**

**Founder: TecWealth, Mumbai, India | Mob: +91-9820056943 | [Email-suchita@tecwealth.com](mailto:suchita@tecwealth.com)**

**<http://www.TecWealth.com>**





# Tree of Wisdom

## Books of Creativity

Creativity becomes a lifelong confidence, that's how our teaching blends experiences in written work, to communicate precisely, ensuring every student grows into a global thinker and communicator.

## Tree Branches – Programs

### Current Courses

- Creative Writing
- IGCSE English & Literature
- Public Speaking

### Coming Soon (Jan 2026)

- IGCSE FLE & ESL Bootcamp by IGCSE EX-Examiner
- Master Reader Program
- Spell Surgery
- Comprehension Mastery
- Business English + Communication Skills

## Roots – Our Philosophy: “Where Words Take Flight”

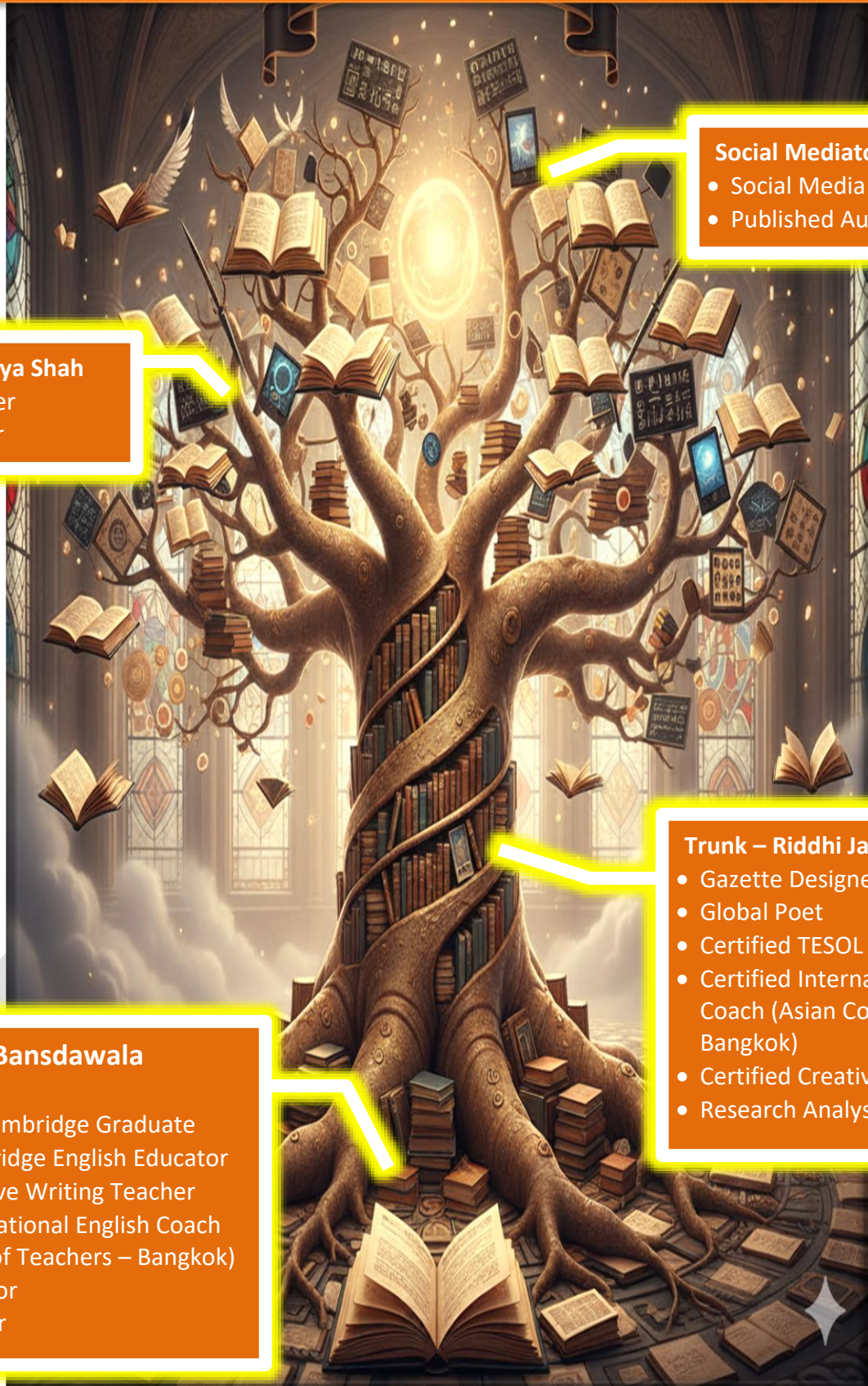
At Wordspire Academy, every word is a seed of transformation. We nurture learners – from Grade 1 to adults – to write, speak and express with purpose.

## Trunk – The Strength of our Vision

- Real-world learning through publishing and performance
- Global recognition via Substack and Amazon Book launches
- Every learner showcases their Professional Writing Portfolio



# Levels of Leadership



## Social Mediator – Tanvi Vaya

- Social Media Manager
- Published Author

## Publishing - Maanya Shah

- Substack Manager
- Published Author

## Trunk – Riddhi Jani

- Gazette Designer
- Global Poet
- Certified TESOL / TEFL Certified
- Certified International English Coach (Asian College of Teachers – Bangkok)
- Certified Creative Writing Teacher
- Research Analyst

## Roots – Sunita Bansdawala

- Founder
- University of Cambridge Graduate
- Certified Cambridge English Educator
- Certified Creative Writing Teacher
- Certified International English Coach (Asian College of Teachers – Bangkok)
- Published Author
- NLP Practitioner