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Ages 12–18 · UAE

PLUTO FOR TEENS · UAE

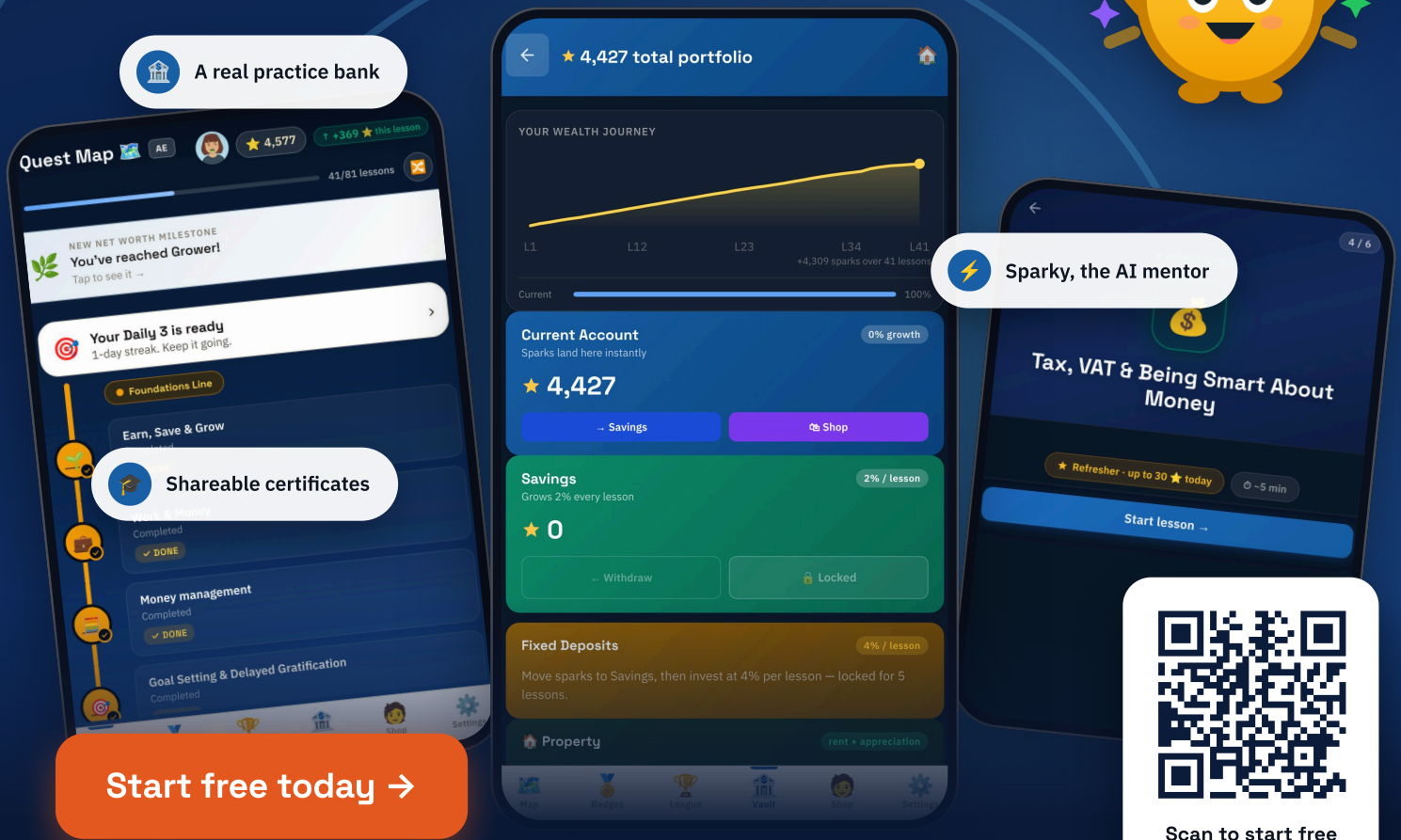
You taught them algebra. Who's teaching them money?

SPARKY · AI MENTOR

Why is compound interest better than simple interest?

Tap-to-pay made spending invisible before saving became intuitive. Pluto is the course that puts money back in your teen's hands: **the smart way, before the real world does it the hard way.**





Start free today →

Scan to start free
pluto-ae.com/start

No card needed to start · Parent-paid, teen-owned · Education only, never advice

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PLUTO FOR TEENS · UAE · AGES 12–18

THE GAP

Teens get handed real money years before anyone teaches them what to do with it.

🌍 A young, digital-first country

A young, digital-first population, yet money sits almost nowhere in the school curriculum.

📲 Tap-to-pay in every pocket

Instant payment apps and tap-to-pay give teens real spending power before they grasp interest or debt.

⏳ No time, no lesson plan

Parents want capable kids but lack the time or the lesson plan to teach it.

🧩 Nothing in between

Kids' games with no substance, or adult investing apps that assume knowledge no teen has.

THREE AGE-MATCHED FLIGHT PLANS

STAGE 1 · 12–14 · Liftoff

Round numbers and clean AED amounts, built around first allowance, first bank account, first tap-to-pay payment.

- Banking Basics
- Family Money & Communication
- Goal Setting & Delayed Gratification
- Digital Money & Payments

14 modules · 84 lessons

STAGE 2 · 15–16 · Orbit

The baseline curriculum at full real-world complexity, plus four modules built for this exact age.

- Goal Setting & Delayed Gratification
- Digital Money & Payments
- Smart Spending in a Social World
- Subscriptions & the Autopay Trap

14 modules · 81 lessons

STAGE 3 · 17+ · Escape Velocity

A first freelance gig, a first credit card, a first end-of-service savings plan (DEWS/GPSSA), running money as an adult.

- Gig & Freelance Income
- Credit Score & Real Loans
- Retirement & Long-Term Wealth
- Running Money as a UAE Adult

14 modules · 78 lessons

THE CORE CURRICULUM · 62 LESSONS EVERY LEARNER COMPLETES

Earn, Save & Grow Profit rates, compound growth 7 lessons	**Work & Money** First salary, VAT, expat money 6 lessons	**Money Management** Budgeting, banking, payments 4 lessons	**Borrowing Money** Loans, credit scores, BNPL 7 lessons	**Investment** FDs, Sukuk, stocks, halal 13 lessons
Business From idea to income 5 lessons	**Startup School** Build something from zero 4 lessons	**Next-Gen Currency** Crypto, without the hype 5 lessons	**Money & Relationships** Bills, lending, FOMO 3 lessons	**Money Shield** Scams, insurance, safety 8 lessons

WHY IT STICKS

🏦 The Vault

A practice bank: Checking, Savings, Fixed Deposits, Stocks and Property, growing at the rate each lesson teaches.

⚡ Sparky, the AI mentor

Lesson-aware and always one question away. It explains, and never gives personal investment advice.

🔥 Sparks, streaks, leagues

Leagues are scoped to your teen's own age tier: a 13-year-old is never ranked against an 18-year-old.

🎓 Certificates that mean something

Every module and the full tier curriculum ends in a shareable certificate.



Built to global standards. Designed around the US and UK personal-finance standards that now give financial literacy its own dedicated course.

Safe by design. Parental consent is built in. Education only, never advice. Sparky explains, it never tells your teen what to buy.

Start free today

No card. Opens in the browser.
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Education only. Pluto is a financial-education platform only. Nothing in this flyer or the app is investment, trading, tax or legal advice, or a recommendation to buy, sell or hold any asset. Lessons and simulations are for learning only. Parental consent is built in for under-18s.

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