

AARYAVIR SHAH

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EDUCATION

Aditya Birla World Academy, Mumbai, India Cambridge International A Levels: Mathematics, Physics, Psychology (final examinations May 2027) Cambridge International AS Level: English Language (2026) Cambridge IGCSE (2025)	2022-2027
The Cathedral and John Connon School, Mumbai, India ICSE curriculum; studied until Grade 7 (March 2022)	2014-2022

RESEARCH AND PUBLICATIONS

Five independent, sole-author papers published in 2026

The Effect of Digital Payment Systems on Consumer Spending Habits <i>International Journal of Research and Analytical Reviews (IJRAR), Vol. 13, Issue 3</i> - Analysed how mobile wallets, contactless payments and UPI shape purchasing behaviour, transaction frequency and impulse buying - Weighed the convenience and financial-inclusion gains of cashless payment against over-spending, cybersecurity and privacy risks	Aug 2026
The Impact of Artificial Intelligence on Small Business Growth <i>International Journal of Scientific Development and Research (IJS DR), Vol. 11, Issue 8</i> - Examined how AI tools improve small-business productivity, decision-making, customer experience and cost efficiency - Identified the main barriers to adoption: limited budgets, skill gaps, data privacy concerns and resistance to change	Aug 2026
Sustainability as a Competitive Advantage in Business <i>International Journal for Research Trends and Innovation (IJRTI), Vol. 11, Issue 8</i> - Studied how ESG practices create advantage through brand reputation, operational efficiency, innovation and access to investors and talent - Assessed the challenges of implementation, including upfront cost, measurement difficulty and regulatory complexity	Aug 2026
Entrepreneurship Intentions among High School Students <i>International Journal for Multidisciplinary Research (IJFMR), Vol. 8, Issue 4</i> - Applied the Theory of Planned Behaviour to examine how entrepreneurship education, self-efficacy, family background and social influences shape students' intent to start businesses - Proposed school-level measures such as mentorship, business plan competitions and financial literacy education	Jul-Aug 2026
Thermal Performance Enhancement of Phase Change Materials for Sustainable Energy Storage <i>International Journal for Multidisciplinary Research (IJFMR), Vol. 8, Issue 4</i> - Reviewed methods for improving phase change materials, including carbon-based additives, metal foams, fins, heat pipes and encapsulation - Built a five-criteria framework (conductivity, latent heat, cycling stability, cost, sustainability) to compare organic, inorganic and composite materials - Identified buildings, solar thermal systems, industrial waste heat and cold-chain logistics as the strongest commercial applications	Jul-Aug 2026

PASSION PROJECT

Ledger, Founder ledgerfinancialliteracy.com - Founded a student-built financial literacy platform where young people practise budgeting and investing with virtual money and live market data, at no financial risk - Designed three modules: short lessons on budgeting, credit, taxes and investing; a simulated trading engine; and a personal ledger that logs every decision - Built the site through self-taught web development and drafted a revenue model of freemium subscriptions, school licensing and broker referral partnerships - Currently a concept prototype open for pilot sign-ups; exploring a fixed-budget feature that splits money between spending, saving and investing	2026-2027
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INTERNSHIPS AND PROGRAMMES

Youth Incorporated Magazine, Intern - Interned at an Indian youth magazine covering careers, finance, education and entertainment - Gained exposure to media and content operations, alongside a growing interest in business and finance	June 2026 - July 2026
KK Globaltex Pvt Ltd, Mumbai, Intern - Four-week internship at a Government Recognised Export House exporting ready-made garments to the USA, Central America and Latin America - Attended buyer meetings where collections were presented to buyers for US retailers such as Target and Macy's	June 2025 - July 2025

- Learned how the firm uses recycled yarn to make garments that are both fashionable and sustainable

Turakhia Polymers Pvt Ltd, Intern

2024

- Interned at a polymer distributor holding the Indian Oil Corporation agency for sales across Western India
- Learned how a distributor works with a large supplier and how the business manages its finances

ATLAS SkillTech University, Mumbai, Summer School in Business Management

2024

- Completed the business management programme and worked in a team to create an application for managing and organising tasks

COURSES AND CERTIFICATIONS

- Financial Markets, Yale University (Coursera)

2026

AWARDS AND HONOURS

- Academic Excellence in English Language, AS Level, Aditya Birla World Academy 2025-2026
- ABWA Attribute Award for being Confident and Enthusiastic, AS Level 2025-2026
- Certificates of Excellence in Economics, Physics and General Proficiency, Grade 10 2024-2025
- ABWA Attribute Award for being Empathetic, Enthusiastic, Honest, Respectful and Responsible, Grade 9 2023-2024

COMMUNITY SERVICE

- Rotary Club: taught young children the basics of financial literacy using the Ledger platform 2026
- Akanksha Foundation: taught underprivileged children through a school initiative 2025-2026

ACTIVITIES AND ATHLETICS

- Participated in the FRC Robotics Binary Bolts competition, New York 2023-2024
- Played in the ISSO inter-school cricket tournament 2023-2024
- Tandem skydive from 15,000 feet, Pretoria, South Africa 2023
- Les Elfes International Mountain Biking Course and Snowsports Certificate, Switzerland 2022
- Introduction to Dinghy Sailing course (AYA) 2021
- Certified Coder, Levels 1 to 3 (Camp K12); Certified Game Developer (WhiteHat Jr) 2020
- Participated in the World Robot Olympiad 2019
- Competitive tennis player Ongoing

SKILLS AND INTERESTS

Languages: English, Hindi, Gujarati

Technical: Self-taught web development; coding (Camp K12, WhiteHat Jr)

Interests: Travelling, fashion, chess, cricket, tennis, skydiving, skiing, reading, horse riding, polo, cooking