

Financial Literacy



Module 1: Budgeting, Debt & Credit Management

Session 1: Budgeting & Debt Management

- Understanding income, expenses, savings, and investments; distinguishing good vs bad debt; identifying and avoiding debt traps; learning repayment strategies.

Session 2: Loans & Credit Cards

- Exploring loan types (home, auto, education), EMI structure, fixed vs floating rates, and amortisation; understanding credit card billing cycles, interest, penalties, and safe usage practices.

Module 2: Investment Fundamentals

Session 3: Investments & Asset Classes

- Understanding saving vs investing; exploring asset classes (equity, debt, gold, real estate, mutual funds); and learning diversification and asset allocation principles.

Session 4: Equity Markets

- Stock market basics, risks vs rewards, long-term vs short-term investing; understanding market participants, SEBI's role, and Demat account operations.



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