

**ONE MONTH Online Course on Personal Finance and Money Management
(Financial Literacy)**

(English Version)

Introduction

Name of the Course

Certificate Course on Personal Finance and Money Management

Course Duration

One Month

Free Course available in languages

- Assamese
- Bengali
- English
- Hindi
- Kannada
- Malayalam
- Marathi
- Tamil
- Telugu
- Gujarati

Objectives of the Course

- Reaching out to those who have not had an opportunity to participate in any training / sensitization initiatives on Financial Literacy
- Bringing greater clarity on Financial Literacy
- Having better informed citizens, civil society and other stakeholders

Outcome of the proposed Course

- A sound knowledge of the Financial aspects among the people taking this course
- Good understanding of the Indian Financial aspects
- A certificate for learners of this course on its successful completion - as an incentive How the course will help to me
- The course will help to enhance your knowledge on Personal finance, diversified financial products and services and its benefits
- After this course the learner may manage his own financial activities
- And also the course will help to the CSC operators / VLEs/ Business correspondents (BC) / Financial Agents etc to deliver their products and services on proper way to the rural people.

Course Modules and Topics (Course Structure)

1. Introduction to Personal Finance
 - Financial Products
 - Access to Money
 - Managing your money
 - Budgeting
2. Mastering Personal Finance
 - Identifying and Prioritizing needs and goals
 - Factors that influence Financial Planning
 - Planning in practice
 - Review and Revising
3. Employee Wages and Salaries
 - Employee Wages and Benefits
 - Taxation and Government Benefits
4. Running a home and raising a family
 - Rent and Buy
 - Home related insurance and bills
 - Planning for children
5. Long Term Savings and investment
 - The nature of long term goals
 - Long term investment
 - Retirement
6. Seeking and advice help
 - Keeping informed
 - Sources of Advice
 - Complaints and safe-guard while investing
7. Financial Products for Rural People
 - Savings, term deposits and loan products for rural people
 - Insurance and investments