AISECT LEARN
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Self-Paced

Personal Finance for Well-Being

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COURSE OVERVIEW

This course on Personal Finance for well-being can help you learn how to make money work for you. The course provides a faster way to understand how money functions: How do you manage your money? How can you manage debt? How can you determine your financial wealth? How can you pay your fair share of taxes and nothing more? How can you prepare for retirement? How can you invest your money? How can you prepare your estate for when you pass on? And most importantly, how can you manage your emotions while managing your money?

COURSE OBJECTIVE

The objective of this course is After completion of the course, learner will be able to:

1. Approach personal finance with clarity and confidence
2. Create a simple financial action plan
3. Start simple action steps to achieve financial goals

WHAT YOU WILL LEARN

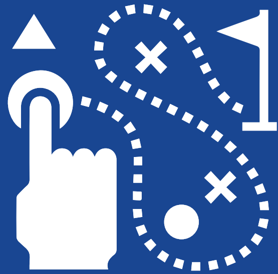
By the end of the course, you would be learning multiple skillsets, including:

1. How to manage your emotions and mind-set around money
2. How to set financial goals and build a financial action plan
3. Important financial goals to plan for
4. Basics of investing, budgeting, and insurance
5. How to plan income tax outgo
6. How to plan for retirement
7. How to leave behind wealth for your loved ones through a sound estate plan

PROGRAM HIGHLIGHTS

Instructor- Shilpa Bhaskar Gole
Duration- 6 Weeks
Eligibility- 10+2
No. of Lectures - 59.
Placement training- N/A
Language-English
Shareable certificate- Yes

CURRICULUM



Module 1: Importance of FinanciaWellbeing

- Money and Time Trade - off
- Money and Emotions
- Meaning of Financial Wellbeing
- Vision for Life
- Importance of a Financial Action Plan

Module 2: Identifying Financial Goals

- Review Financial Action Plan
- Revisit Financial Action Plan
- Plan Action Steps
- SIP / Lumpsum Investment Calculator
- The Power of Compounding in Investing
- Money Habit System
- Third Important Financial Goal
- Retirement Cash Flow Budget Calculator
- Financial Freedom / Retirement Calculator

Module 3: Knowing Current Financial Position

- Assets and Liabilities
- Assets and Liabilities Calculator
- Mapping goals to assets
- Mapping Assets to Goals Calculator

Module 4: Financial Action Plan

- Review Financial Action Plan
- Revisit Financial Action Plan
- Plan Action Steps
- SIP / Lumpsum Investment Calculator
- The Power of CompoundingInvesting
- Money Habit System

Module 5: Investing

- Important Asset Classes
- Debt as an Asset Class
- Equity as an Asset Class

- What are Mutual Funds?
- How to select a Mutual Fund
- Other Asset Classes (Gold, Real estate, crypto)
- Gold as an Investment
- Real Estate Investment Trusts (REITs)
- Government Saving Schemes
- National Pension System (NPS)
- Public Provident Fund (PPF)
- Goal-based Asset Allocation
- Goal-based Asset Allocation Calculator

Module 6: Borrowing Money

- Borrowing versus Investing
- Home Loans and Car Loans
- Buy Now Pay Later
- Using Credit Cards
- Action Plan to Repay Debt

Module 7: Insurance

- Term Life Insurance
- HealthInsurance
- Property Insurance

Module 8: Income Tax

- Introduction to Income Tax
- Calculating Income Tax
- Planning tax outgo
- Filing Income Tax Return
- Income Tax Calculator

Module 9: Leaving behind Wealth

- Unclaimed financial assets in India
- Filling Nominee forms
- Writing a Will

Module 10: Mind and Money

- Discover Money Beliefs
- Money Beliefs and Associated Behaviours
- Rewiring Money Beliefs
- Consulting Experts