

| Event Details       |   |
|---------------------|---|
| Event Name          | Value Added Course  |
| Topic               | Value Added Course on Financial Literacy  |
| Date                | 2024 - 05 - 13 to 2024 - 05 - 17  |
| Mode                | Offline   |
| Venue               | LH- 103, Rockefeller Block .  |
| Organizer Name      | Chitkara Business School  |
| Resource Person     | Dr. Rajesh Ahuja   Associate Professor  |
| No. of Participants | 31  |
| SDG No              | SDG 4: Quality Education , SDG 8: Decent Work and Economic Growth , SDG 9: Industry , Innovation and Infrastructure |

### Objective :

1. Practical Application : Equipping learners with skills they may use in everyday financial problems is one of the course's main goals. Students have practical experience managing their finances , making wise decisions , and making financial plans through case studies , simulations , and hands-on activities .
2. Personalized Learning : By providing individualized instruction and support , the course aims to accommodate the participants ' varied requirements and backgrounds . Regardless of whether pupils

### Description :

The goal of financial literacy programmes is to provide students with the information and abilities needed to make wise financial decisions . A wide range of subjects are usually covered in these sessions , such as understanding credit ratings , managing debt , investing , saving , and retirement planning . Teaching students how to make and stick to a budget that fits their income and financial objectives is a fundamental component of financial literacy programmes . This entails keeping tabs on expenditures , spotting trends in spending , and setting financial necessities and wants in order of importance . Another crucial element is saving , which emphasizes the significance of putting money aside for future objectives , crises , and retirement . A variety of savings techniques , including using employer -sponsored retirement plans like 70:30 rules or automating transfers to a savings account , to be covered in financial literacy classes . Students are frequently introduced to the fundamentals of investing in stocks , bonds , mutual funds , and other assets through investing education . This entails being aware of diversification , risk and return , and how inflation affects investment returns . Furthermore , several investment plans and long-term wealth development strategies may be covered in class . A vital component of financial literacy is managing debt , since many people struggle with mortgages , credit card debt , school loans , and other obligations . Courses include advice on debt reduction tactics

### Outcomes :

- 1.Competent Budgeting Skills: Participants will be able to efficiently establish , monitor , and modify personal spending plans .

## Integrated Programme Chitkara Business School

They will know how to keep tabs on their earnings and outlays , see trends in their spending , and distribute funds for investments , savings , and essential costs .

2. Improved Investment and Savings Strategies : Students learnt about a variety of investment and saving options . They were able to make decisions that are in line with their risk tolerance and financial objective



Students presenting the importance of managing money.  
(16/05/2024 )



Students with IPM Faculty and Dr. Ahuja.(17/05/2024 )



Students having interaction with sir on Financial literacy components .(15.05.2024 )



Dr. Ahuja providing insightful session on Financial Literacy .  
(16.05.2024 )



Students presenting Money management techniques .(16.05.2024 )



Group Discussions on students going on project given by Dr. Ahuja.(16.05.2024 )