



#### THREE DAYS

## "WORKSHOP ON FINANCIAL AWARENESS

## **PROGRAM**"

Organized by

# LUCKNOW PUBLIC COLLEGE OF PROFESSIONAL STUDIES

(LPCPS)

(Affiliated to University of Lucknow)

Vinamra Khand, (Near Kathauta Lake)

Gomti Nagar, Lucknow

**Date: SEPTEMBER 28 - 30, 2023** 

Time: 11:00 AM Onwards

Principal

Lucknow Public College of Professional Studies

Vinamra Khand, Gomtinagar, Lucknow

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(Department of Commerce)
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(Department of Management)

Arangh Principal

Lucknow Public College of Professional Studies Vinamra Khand, Gomtmagar, Lucknow

#### Workshop Report:

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Date: SEPTEMBER 28 - 30, 2023

Time: 11:00 AM Onwards

Venue: Block- A -202/Conference Hall LPCPS

#### **ABOUT THE SEMINAR**

Three Days Workshop on Financial Awareness is designed to educate students and the wider community about the basics of investing, financial literacy, and the opportunities available in the world of finance. This Workshop on Financial Awareness aims to demystify the world of finance and investing, providing individuals with the knowledge and skills needed to make sound financial decisions. This workshop contributes to the overall financial literacy of the participants, enabling them to plan for their financial future with greater confidence and security. They also play a role in reducing the potential for investment-related fraud and poor financial decisions.

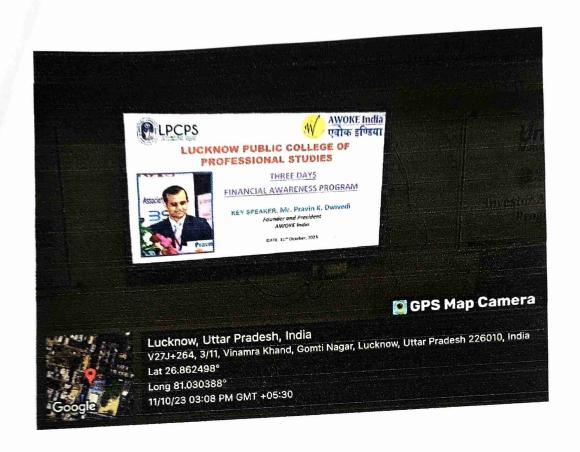
#### **INVITED SPEAKER**

Mr. Pravin K. Dwivedi Founder & President AWOKE India, Ms. Shalini Grover Trainer AWOKE India, Prof. Supriya Agrawal Senior Trainer AWOKE India

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Mr. Pravin K. Dwivedi As an educator teach financial literacy to our students. Helping young students to become financially literate is one of the most important things you can do to help them succeed in life. But what are the key components of financial literacy? What topics should you focus on in order to make the most impact? He told that -

Saving Learning to save money is one of the most important financial skills that anyone can learn. It's the foundation of all other financial goals, such as buying a car, a house, or investing in a business. Encourage your students to start saving as early as possible. Teach them different strategies, such as setting savings goals, creating a budget, and automating savings. Make it fun by showing them how compound interest works and how their savings can grow over time.

Budgeting Budgeting is the process of creating a plan to spend your money wisely. It's about allocating your resources based on your income and expenses. By teaching your students how to budget, you're helping them to avoid debt and live within their means. Start by showing them how to create a simple budget, including fixed, variable and discretionary expenses. Emphasize the importance of tracking expenses and adjusting the budget as necessary.

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Mr. Pravin K. Dwivedi was telling that Investing Investing is about putting your money to work for you. It's about using your resources to generate a return over time. While investing can be intimidating, it doesn't have to be. Teach your students about the different types of investments, such as stocks, bonds, and mutual funds. Show them how to research investments and evaluate risk. Encourage them to start investing as early as possible.

He told that Managing **Debt** Debt can be a valuable tool for achieving your goals, but it can also be a burden. By teaching your students how to manage debt responsibly, you're equipping them with the skills they need to avoid financial trouble down the road. Teach them about the different types of debt, such as credit cards, loans and mortgages. Emphasize the importance of paying off debt as soon as possible and avoiding high-interest debt whenever possible.

Managing Credit Credit is an essential financial tool that can help us achieve our goals, such as buying a home or a car. However, it can also be a double-edged sword. By teaching your students how to manage their credit wisely, you're helping them to avoid financial trouble down the road. Teach them how to use credit responsibly, including paying bills on time, keeping credit utilization low, and monitoring their credit score regularly.

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# THREE DAYS WORKSHOP ON FINANCIAL AWARENESS PROGRAM

### **Attendance Sheet**

Date- 28,29,30 sept	ember ,2023	6
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Vinamra Khand, Gomlinagar, Lucknow



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Date- 28,29,30 september ,2023			
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