



My Financial Advisor

Wealth Management-Risk Management, Insurance Planning, Investment Planning,
Tax Planning, Estate Planning (Wills, Trusts and Legal services) and Business Planning

**“ Financial literacy
is financial self-defense.
It should be a part of
every child's core curriculum. ”**



Kids

often get mixed messages about the easy availability of money. There are 4 main drivers for this...

- **ATM : Any Time Magic or Any Time Money:** Most kid's think money comes by magic or free from an ATM or credit card. When children are old enough to use ATM open a junior account for them with some deposit. Let them spend money from here and read account slips to know that account balances have decreased.
- **Time :** For most families there is very little to spare.
- **Friends and Peers :** The influence of your child's friends can be much more powerful than that of your family.
- **Advertising & Media :** Despite your best efforts to instill values in your children, often corporates with their enormous advertising budgets and campaigns do manage to tempt & lure kids into the never ending quest of material acquisition.

The end result could be

- Inability to delay gratification and very little patience. The child wants everything now.
- Lack of self confidence due to peer pressure. If friends had something, the child wants it too. This is not restricted to just toys but to clothes, mobiles and other things.
- Thoughts that parents are very rich people with an unlimited reservoir of wealth and that life is easy ("Chalta Hai Yaar" attitude).

Not just to kids, Financial Literacy is like Greek and Latin to even adults in this era of economic prosperity. For most people, earning money might not be an issue but managing or spending it turns out to be a nightmare.

An MBA from one of the IIMs or Harvard will not teach your child how to manage his personal finances prudently. There is no better time to teach your child the meaning of money than when he/she is in school.

My Financial Advisor's Financial Literacy Program will help develop financial vocabulary; establish early financial habits and values; practice saving, spending, earning, and philanthropy. Financial literacy is our collective responsibility as caring adults to arm the next generation with the skills and knowledge they need to handle themselves.

This program will help children to enter the world as financially stable individuals and contributing members of both their family and society. My Financial Advisor's financial literacy Program will help develop these skills through a module that is specially developed for children. This includes...

For Primary section:

- What is money ?
- How do you get money ?
What do your parents do to get money ?
- How do you spend money wisely ?
- What matters the most ?
- Where does your money go ?
- Piggy bank or saving account ?
- How does your money grow ?
- Protecting what you have -Insurance.

For Secondary sections:

- Where it all begins
- Art of Budgeting :
What kind of Budget should you have ?
(Savings or Expenses)
- Investing, Banking, and Different types of investments.
- Good ,Bad and Ugly Debt.
- Different Types of Risk - Insurance.
- Planning for Retirement.
- Will and Estate planning (Transfer of Wealth).
- Philanthropy-
How money should be put to good use ?

This program has been designed in an easy to learn format with hands on exercises mixed throughout the curriculum. Children will not only learn to appreciate the value of money but will be well equipped to take prudent financial decisions.

“Financial illiteracy is weapon of self destruction...”

To enroll your child in this life changing course Contact:

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