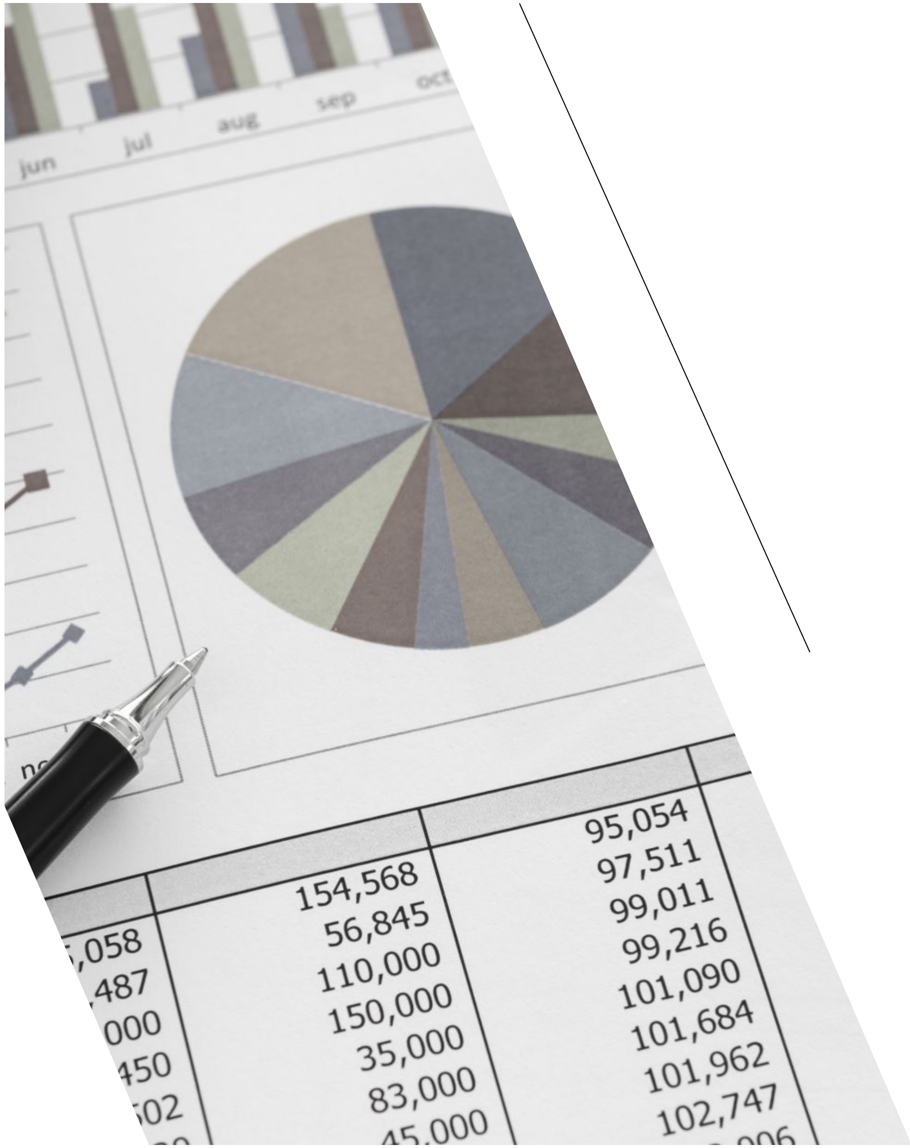


FINANCIAL LITERACY CHARTER

Empowering Every Individual To Make Smarter Financial Decisions

EMS + CA BATRA SIR

VISION

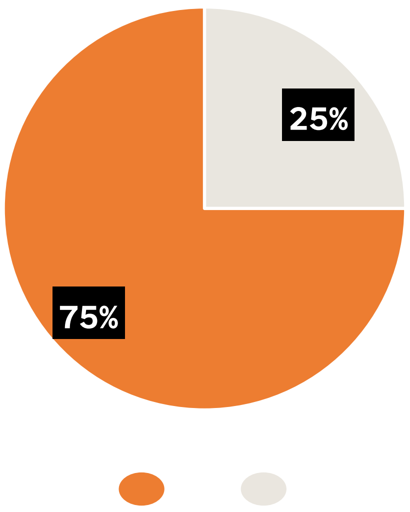
"To make financial education accessible, relatable, and practical for every Indian — from Students to Housewives to Working professionals."

Key Points:

- Build long-term financial awareness
- Foster responsible money habits
- Bridge the gap between theory & real-world finance

THE NEED FOR FINANCIAL LITERACY

Basic Financoal Literacy in India



Why Now?

- 75% of Indian adults lack basic financial knowledge
- Increasing personal debt and credit misuse
- Complex investment and tax landscape
- Rising need for financial independence

TARGET AUDIENCES

Who We Serve

- **School & College Students**
- **Working Professionals**
- **Entrepreneurs & Self-employed Individuals**
- **Homemakers & Retired Citizens**

PROGRAM OVERVIEW

- Customizable Modules
- Live Classes
- Lifetime Recording Available

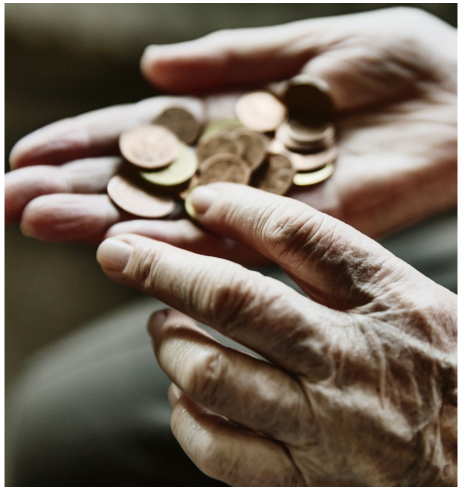
Program Title: *EMS Financial Literacy Charter*

Led By: CA Batra & EMS Academy Experts

Goal: Build a scalable, modular financial education framework for diverse learners

Structure: 🪙 Foundation → 💼 Intermediate → 📈 Advanced

MODULE 1 – FOUNDATIONS OF FINANCIAL LITERACY

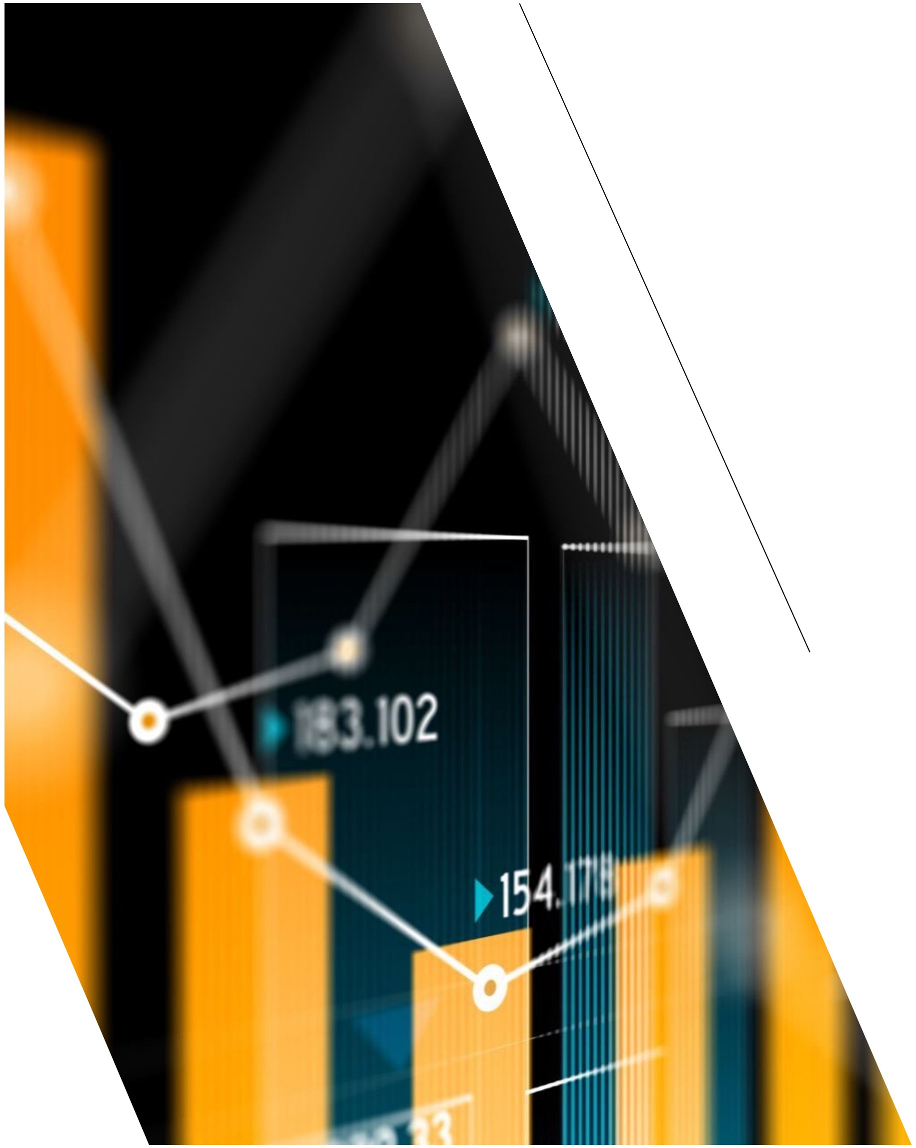


Topics to be covered

- Understanding money and its value
- Gullak to Bank: early saving habits
- Net worth, budgeting, and goal-setting
- Everyday financial terms simplifie

MODULE 2 – SAVING & BANKING ESSENTIALS

- Smart saving methods
- Digital banking & UPI ecosystem
- Emergency fund planning
- Building financial discipline



MODULE 3 – INTRODUCTION TO INVESTMENTS

- Art of investing: Risk vs Return
- Asset classes: Equity, Debt, Mutual Funds, Gold
- Power of compounding
- Inflation and real returns

MODULE 4 – MANAGING DEBT WISELY

- Understanding borrowing needs
- Good debt vs bad debt
- Credit cards – pros & cons
- Credit scores and CIBIL

MODULE 5 – TAXATION SIMPLIFIED

- Basics of Income Tax
- Tax-saving options under 80C/80D
- Filing returns correctly
- Ethical tax planning

MODULE 6 – LIFE-STAGE FINANCIAL PLANNING

- Planning for education, marriage, retirement
- Importance of insurance
- Succession & inheritance planning

MODULE 7 – ADVANCED TOPICS

- **Financial markets overview**
- **Personal finance automation**
- **Startup finance and valuation**
- **Global investing concepts**

LEARNING FORMAT

Delivery Approach:

- Video Lectures + Live Webinars
- Case Studies & Real Scenarios
- Interactive Quizzes
- EMS AI-based Learning Dashboard

Duration: 6–8 weeks per level

OUTCOMES & IMPACT

For Learners:

- Practical financial confidence
- Better control over savings, debt & investments
- Structured financial goals

For Society:

- Financially empowered youth
- Lower debt dependency
- Stronger national financial culture

THANK YOU