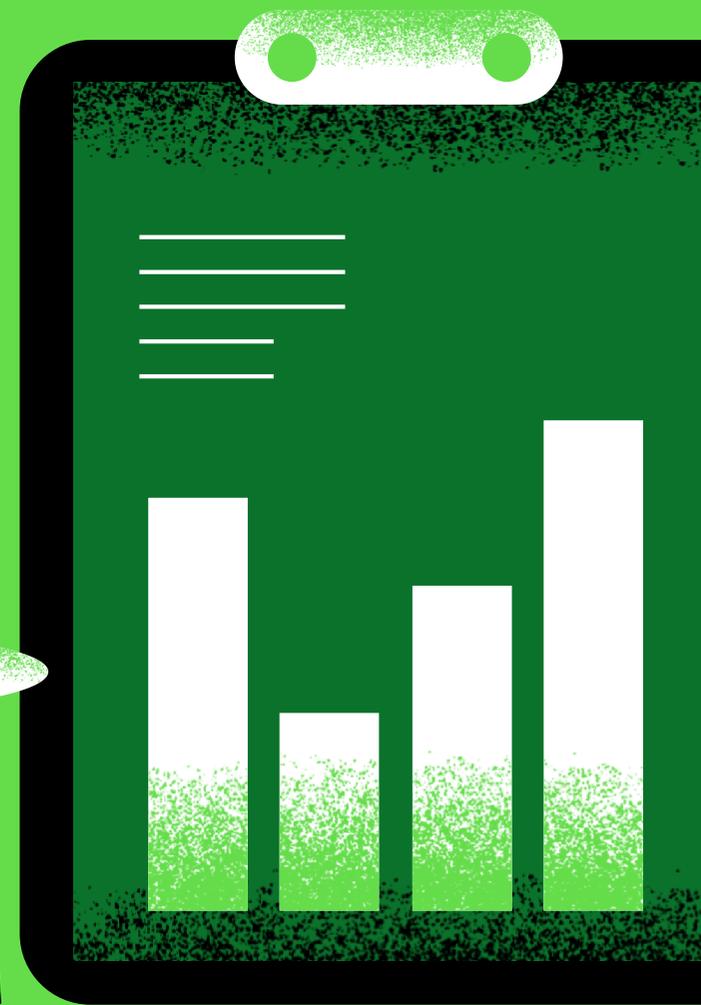
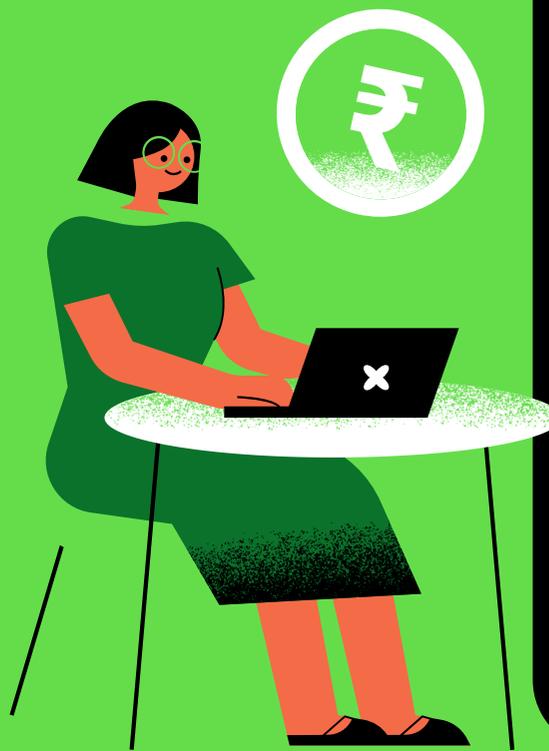


The why, where, how & who of investing

for first-time employees!

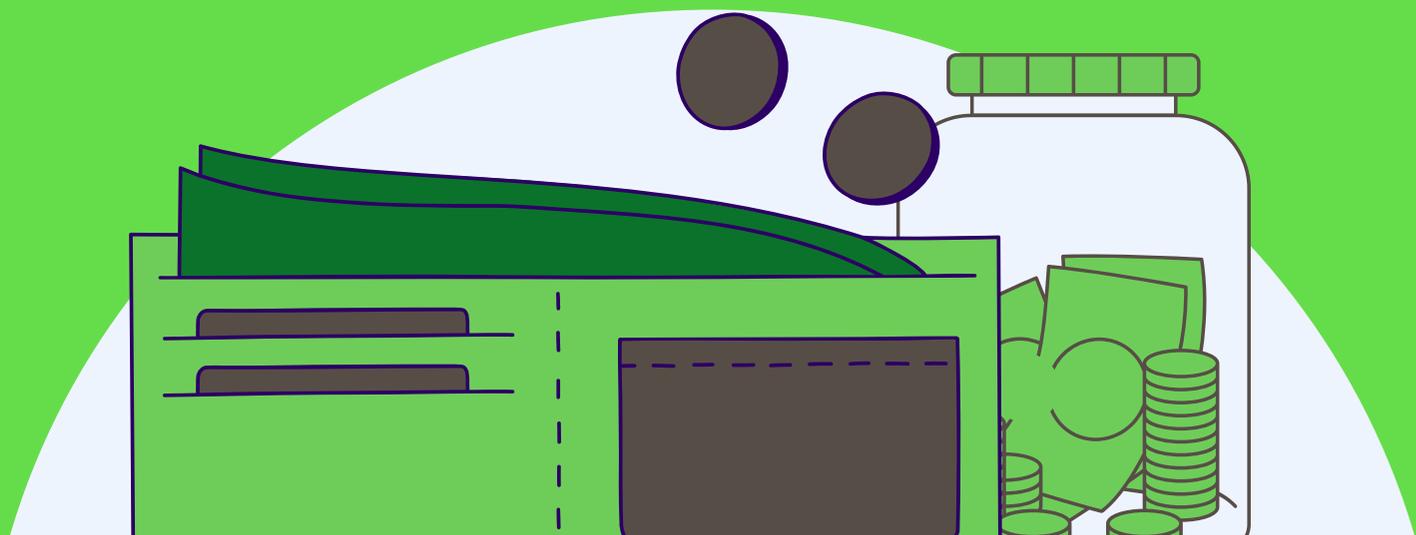


The why of investment

Set goals

Short-term: Paying off student loans, wedding, travel

Long-term: Retirement, starting a business



How much to invest & how to start?

Pay off debt: Credit card, school debt

Save first, spend later

Create an emergency fund

Have health and life insurance

Automate savings, bills & investments

While 20% is a general thumb rule, save as much as possible

Check for retirement plans at your company like gratuity and PF

Start early. Experiment after due diligence



Where to invest?

- 01 Mutual fund via SIPs
- 02 Post office saving schemes
- 03 Tax saving investment options like PPF, NSS, ELSS, 5-year fixed deposits
- 04 In yourself: upskill, freelancing, internships



Who can help?

Financial advisors



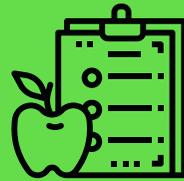
Other wellness services that you can 'bank' on!



Counsellors



Doctors



Nutritionists



Diagnostics



Pharmacy



Finance guide



Newsletters



Self-assessments



Live classes



Articles



Videos



Webinars