



P.C.E.T.'s

S. B. PATIL INSTITUTE OF MANAGEMENT.

A REPORT ON

“Financial Wellness for Women”



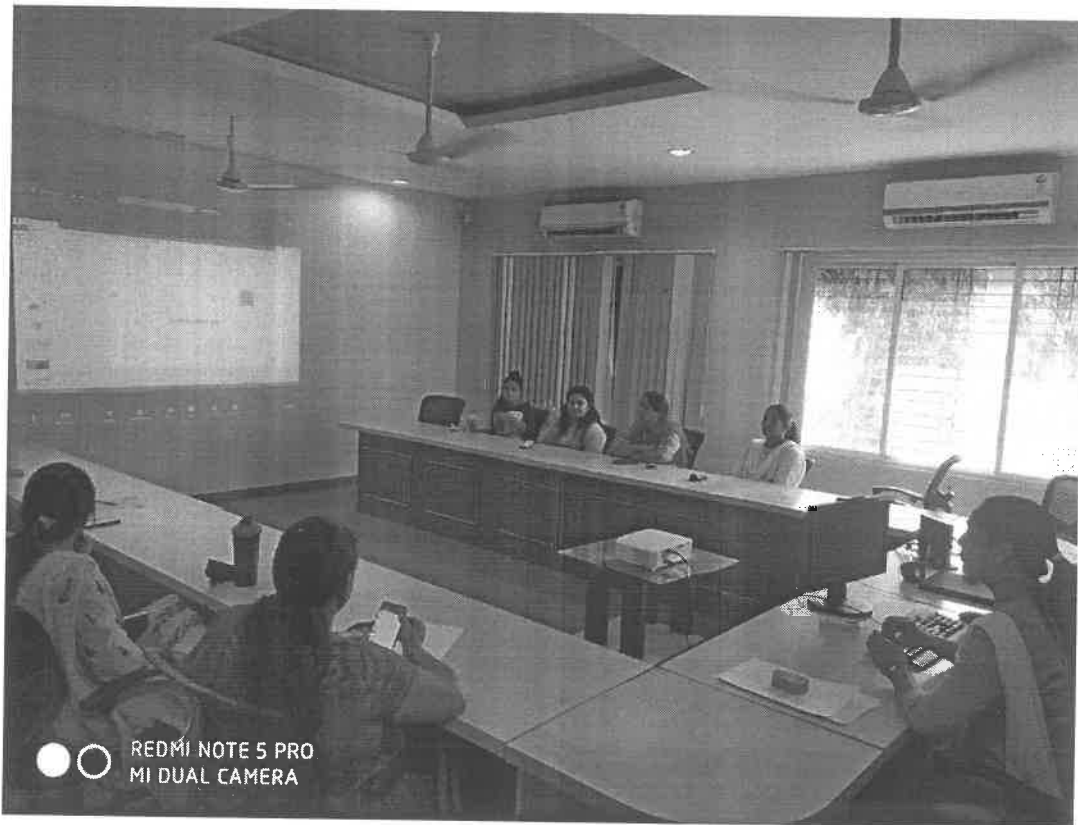
Financial Planning is the process of estimating the capital required and determining its competition. It is the process of framing financial policies in relation to procurement, investment and administration of funds of an enterprise.

Financial planning is a step-by-step approach to meet one's life goals. A financial plan acts as a guide as you go through life's journey. Essentially, it helps you be in control of your income, expenses and investments such that you can manage your money and achieve your goals. Money is the factor which connects all of them. One needs to have an adequate amount of money to fulfill the goals and desires. More importantly, one needs to have money at the right point in time.

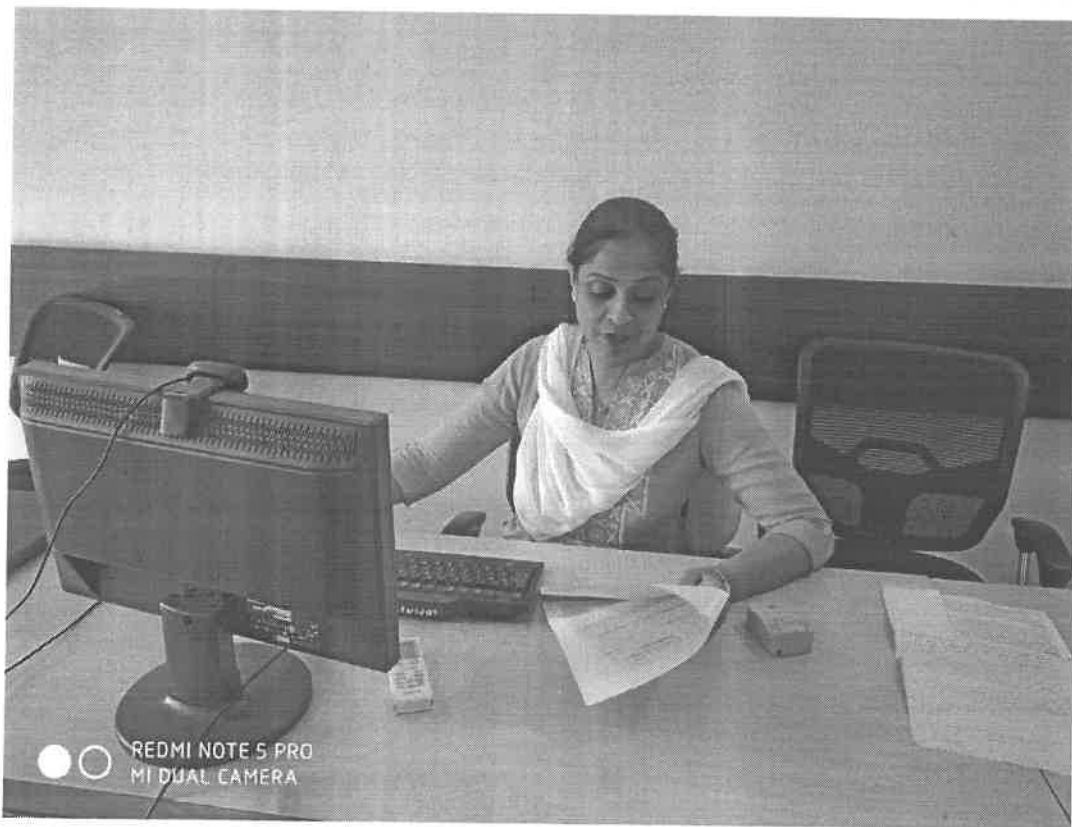
Women are raised in an environment where they are made to believe that investments and financial matters are complicated and a man's domain. Thus, we usually depend on our partners or other male members of the family like our fathers or brothers when it comes to taking financial decisions. It is only when faced with unforeseen situations like sudden death of an earning member or divorce when women really understand the importance of having a financial plan. But quite certainly, it is too late then.

With this view in mind, S. B. Patil Institute of Management conducted a session on “Financial Wellness for Women”. Ms. Ashwini Kulkarni, Financial advisor was invited to guide the ladies staff members of the Institute. She spoke about how to grow the money, achieve financial goals, and retire like a queen, while still indulging in the occasional shopping spree or international holiday or whatever else one may fancy. Her session helped the ladies to think and rethink about their financial planning.

The speaker was introduced by Dr. Swapnali Kulkarni and vote of thanks was given by Dr. Iram Ansari.



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