



MES Night College of Arts and Commerce

Karve Road, pune

Financial Literacy



MES Night College of Arts and Commerce successfully organized a guest lecture on financial literacy on December 13, 2024. The event aimed to enhance students' understanding of personal finance, investment strategies, and overall economic well-being. The esteemed guest speaker, Hemant B. Ghisad, delivered an insightful and informative session.

Objectives of the Financial Literacy Program

1. Enhance Financial Knowledge and Awareness
2. Develop Financial Skills
3. Promote Financial Well-being
4. Inspire Financial Responsibility
5. Prepare for Future Financial Challenges

Date: 13/12/2024

Time: 6 pm

Venue: Classroom NG94A

Speaker: Hemant B. Ghisad



Highlighted Points from the Lecture

- **Importance of Financial Planning:** Mr. Ghisad emphasized the significance of creating a comprehensive financial plan, including budgeting, saving, and investing & growing the money.
- **Understanding Investment Avenues:** The speaker shed light on various investment options, such as stocks, mutual funds, Shares, IPO, SEBI discussing their pros and cons.
- **Managing Debt Wisely:** Mr. Ghisad provided valuable tips on effective debt management, including strategies for reducing debt burden and improving credit scores.
- **He suggested students review the PM's speech, other politicians' speeches, and social issues and need them accordingly.**
- **Financial Security for the Future:** The speaker encouraged students to save early and invest regularly to secure their financial future.



Advantages of the Guest Lecture

- Practical Applications: The session offered practical tips and strategies that students can implement in their daily lives.
- Motivational Insights: Mr. Ghisad's inspiring talk motivated students to take control of their finances and work towards achieving their financial goals.
- Career Opportunities: The knowledge gained from the lecture can be beneficial for students pursuing careers in finance, accounting, and related fields.



Outcomes of the Guest Lecture

- Increased Financial Awareness: Students better understood financial concepts and their impact on personal well-being.
- Positive Behavioral Changes: The lecture encouraged students to adopt healthy financial habits.
- Empowered Decision-Making: Students gained the confidence to make informed financial decisions, reducing the risk of financial mistakes.
- Long-Term Financial Security: The session fostered a mindset of long-term financial planning, enabling students to secure their future.

The guest lecture on financial literacy was a resounding success, providing immense value to the students of MES Night College of Arts and Commerce. By imparting essential knowledge and practical insights, the event contributed to the overall development of the students and equipped them to navigate the complexities of personal finance.

