



GOVERNMENT DEGREE COLLEGE

RAMPACHODAVARAM, ALLURI SEETHA RAMARAJU DISTRICT, A.P
(Affiliated to Adikavi Nannaya University)

Accredited by NAAC with "B" Grade



DEPARTMENT OF COMMERCE

REPORT ON ONLINE FINANCIAL LITERACY PROGRAM

ORGANIZED BY DEPARTMENT OF COMMERCE

GOVERNMENT DEGREE COLLEGE, RAMPACHODAVARAM

The Department of Commerce, Government Degree College, Rampachodavaram, organized an Online Financial Literacy Program on 16th September 2025 in collaboration with Edurfin Welfare Foundation (SEBI Empanelled Smart Organization). The program was conducted as part of the Investor Awareness Program (IAP) initiative, which aims to create awareness among students about financial literacy and investment planning.

The session was held virtually from 11:00 AM to 12:00 PM and witnessed enthusiastic participation of more than 100 students across different streams – B.A., B.Com, and B.Sc.

Objectives of the Program:

- To educate students on the importance of financial literacy in everyday life.
- To provide awareness about financial planning, investment, and savings.
- To equip students with knowledge about financial instruments and decision-making.

Topics Covered:

1. Importance of saving and disciplined money management.
2. Planning future goals and financial obligations for retirement.
3. How and why to invest, and its impact on earnings.
4. Stock market discussions and myths.
5. Mutual funds and different types of investment schemes.
6. Financial instruments not related to market, used for tax-saving.
7. Insurance and its benefits.
8. Practical demonstrations with real-life examples.

Outcome:

The program provided valuable insights into financial planning and investment. Students actively participated, asked questions, and gained awareness about how financial literacy can improve their economic well-being. The session was highly beneficial for students of all streams, as it enhanced their understanding of savings, investments, and financial responsibility.

Conclusion:

The online financial literacy program was a grand success with active participation of students from various courses. It helped inculcate financial awareness and responsible money management practices among the youth, which will play a crucial role in shaping their financial future.

Reported by:

Department of Commerce

Government Degree College, Rampachodavaram

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Pillar 2
Expenses

Expenditure - Money spent on various items

Mandatory or non-discretionary expenses

expenses that every family must incur, largely on basic needs.

Money spent towards needs and responsibilities

Two Types of Expenses

Discretionary expenses

expenses relate to wants and desires.

Money spent towards wants and desires

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Pillar 1
Income

Money earned from various sources.

Two types of Income

Active Income

What one gets by working and investing their time and skills.

- Salary
- Professional Fees
- Business Income

Passive Income

The income from investments, keeps accruing even when one takes a break or needs to retire.

- Dividends
- Interest
- Rent

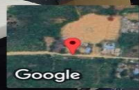
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Nandyala is presenting, annotating

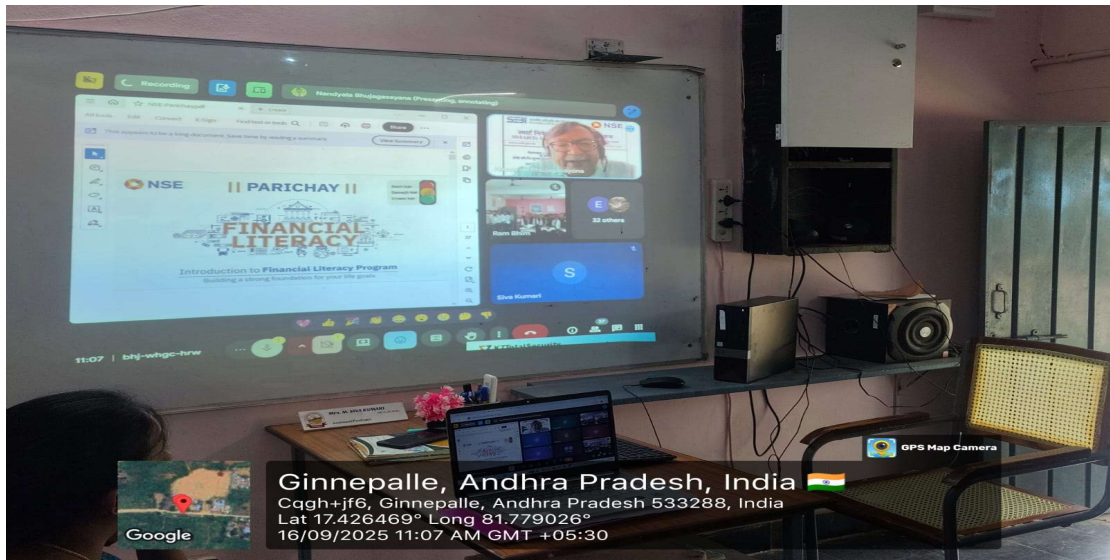
Several participants left the meeting





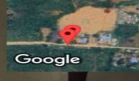
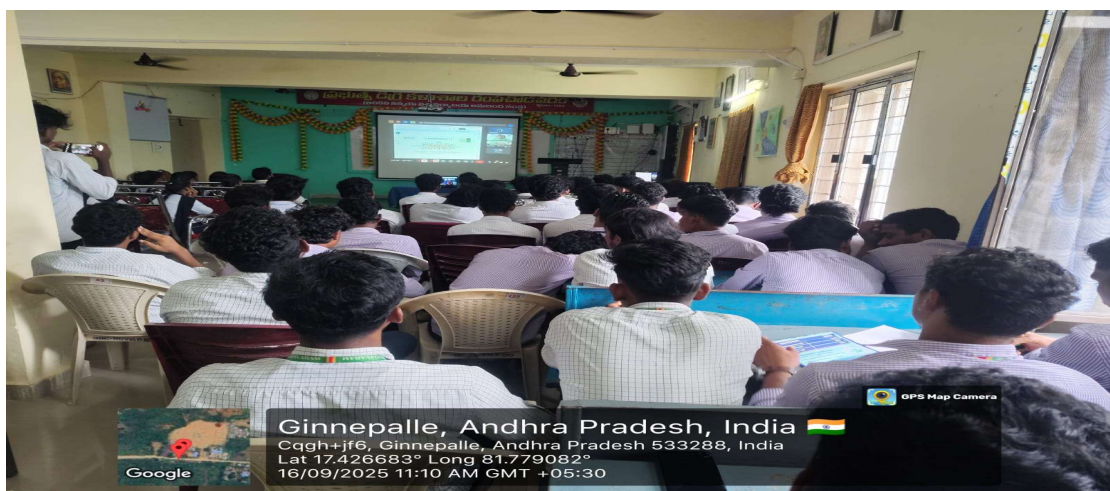
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