

Financial Counselling

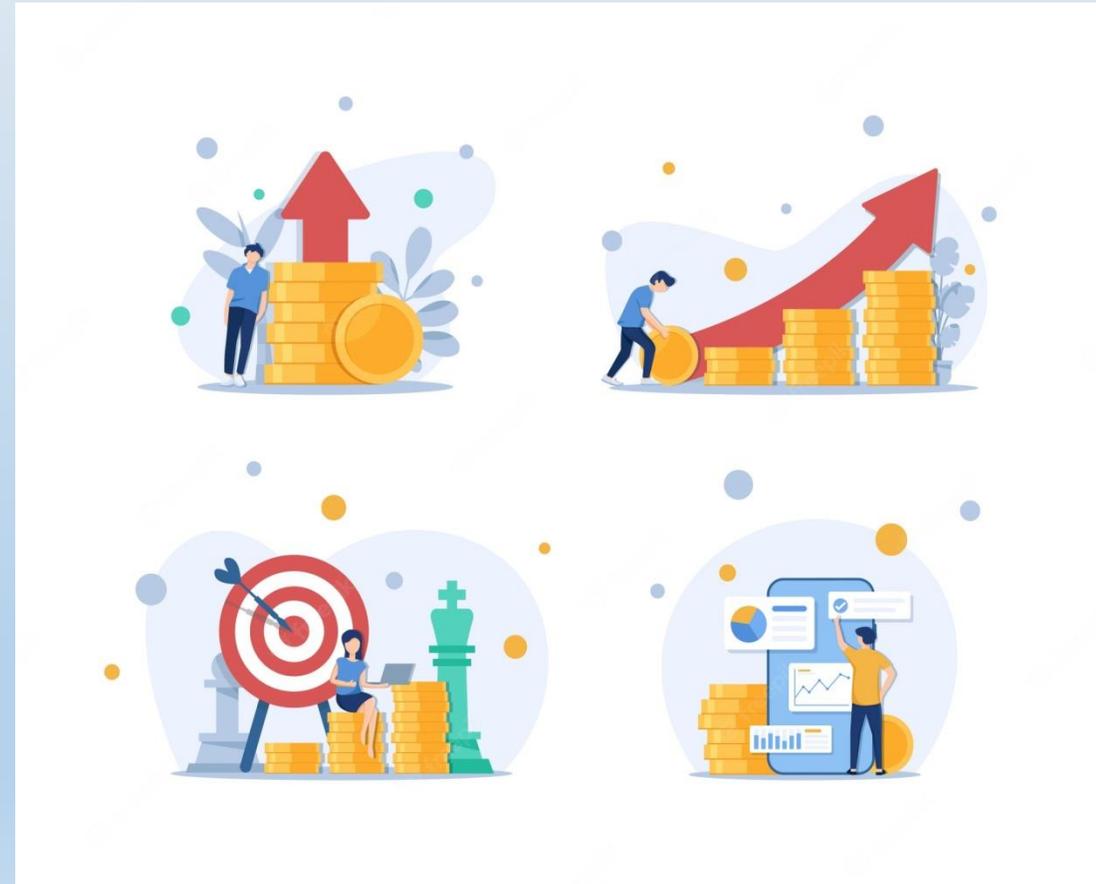


Basics of Investments

- How to Diversify your portfolio. How to Spread your money out among different types of investments to minimize risk.
- How to Think long-term. Training on about how what you're buying today will benefit you down the road.
- How to do Research to find such investments.
- Self Help tools provided.

Expense Management and Budgeting

- How to make a budget and stick to it.
- How to be mindful of your spending habits and adjust where necessary.
- How to Live within your means.
- How to save for rainy days.
- How to Invest in yourself by learning about financial planning and investing basics.
- Financial self-help tools to accomplish above.



Options to save more and create wealth

- How to Automate your finances.
- How to Create a budget and stick to it religiously.
- How to spend less than you earn
- How to make use of tax breaks and incentives related to saving and investing money.

Smart Borrowing options

Helping with the following

- Understanding interest rate and minimizing ?
- Understanding the fees?
- Understanding long do I have to pay it back?
- Understanding the annual percentage rate (APR)?
- Understanding How much can I borrow?
- Understanding the term of the loan?
- Getting help accessing the best options.



Thanks

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