

D.A.V. PUBLIC SCHOOL, VELACHERY, CHENNAI-42
ACADEMIC YEAR 2025-2026

REPORT ON FINANCIAL LITERACY

Date : July 24, 2025
Venue : AV Room
Resource Person : Mr. Vasudevan Krishnan
Astute Finvest

Mr. Vasudevan Krishnan's Session on 'Financial Literacy' likely covered essential topics to help individuals manage their finances effectively.

Key Components of Financial Literacy:

- Budgeting: Creating a financial roadmap to track expenses and prioritize needs over wants
- Saving: Building an emergency fund to cover unexpected expenses and avoid debt
- Investing: Understanding different investment options, such as stocks, bonds, and mutual funds

Important Financial Concepts:

- Compound Interest: Understanding how interest can work in your favour when saving and investing
- Risk Management: Knowing how to assess and manage financial risks
- Financial Independence: Building wealth through income-generating assets and smart financial decisions

Best Practices:

- Prioritize Needs Over Wants: Distinguishing between essential expenses and discretionary spending
- Save First, Spend Later: Allocating a portion of income towards savings and investments
- Monitor and Adjust: Regularly reviewing financial progress and making adjustments as needed

Overall, Mr. Krishnan's session likely emphasized the importance of financial literacy in achieving financial stability and security. By applying these concepts and best practices, individuals can make informed financial decisions and work towards a more secure financial future.

