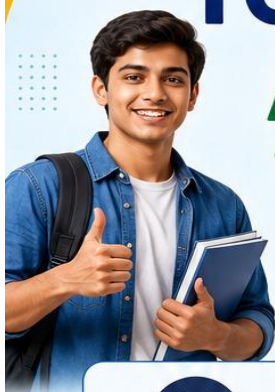


— ADVISORS SKILLS DEVELOPMENT ORGANIZATION —



Organizes

YOUTH FINANCIAL AWARENESS TRAINING PROGRAM



EMPOWER TODAY, SECURE TOMORROW

An insightful program to help students understand money, build smart habits and create a secure future.



DATES

22nd to 27th
August 2026



MODE

ONLINE SESSION



FOR

STUDENTS



FACULTY

Most Senior Faculty
Available Online
(At Your Location)

TOPICS TO BE COVERED



Importance of Financial Awareness for Youth



Smart Money Management & Budgeting



Saving Habits & Building an Emergency Fund



Understanding Bank Accounts, UPI & Digital Payments



Introduction to Investments (Mutual Funds, SIP)



Avoiding Financial Frauds & Online Scams



Setting Financial Goals & Planning for the Future



KEY BENEFITS FOR STUDENTS

- ✓ Gain clarity on money & financial decisions
- ✓ Learn practical money management skills
- ✓ Build smart saving & spending habits
- ✓ Understand investments for wealth creation
- ✓ Protect yourself from financial risks & frauds
- ✓ Plan your future with confidence
- ✓ Develop financial independence early in life

ONLINE MODE



Most Senior Faculty
Available At Your
Location (Online)

6 DAYS PROGRAM

22nd to 27th
August 2026

**INVEST IN KNOWLEDGE
REAP FINANCIAL FREEDOM**

A Small Step Today, A Secure Future Tomorrow



K.L.S DEGREE COLLEGE, HALIYAL
Udyog Vidyanagar, Dandeli Road, HALIYAL-581329
(Approved by AICTE, New Delhi. Affiliated to Karnatak University, Dharwad)

REPORT ON YOUTH FINANCIAL AWARENESS TRAINING PROGRAMME

1. Programme Details

Name of the Programme: Youth Financial Awareness Training Programme

Organised By: Advisors Skills Development Organisation

Venue: KLS Degree College, Haliyal

Mode: Online

Date: 24 September 2026

Time: 2:00 PM

Target Group: Girl Students

Number of Participants: 122 Girl Students

2. Introduction

KLS Degree College, Haliyal, in association with **Advisors Skills Development Organisation**, organised a **Youth Financial Awareness Training Programme** exclusively for girl students on **24 September 2026 at 2:00 PM** through online mode. The programme was organised with the objective of creating awareness among young students about the importance of financial literacy and developing responsible financial habits at an early stage.

Financial awareness is an essential life skill for young people. Understanding how to manage money, save regularly and make informed investment decisions can contribute to better financial planning and independence. Keeping this in view, the programme provided students with practical knowledge about personal finance and basic investment concepts.

A total of 122 girls i.e **64 girl students from BCom department & 58 girl students from BCA department** actively participated in the online training session.

3. Objectives of the Programme

The major objectives of the programme were:

1. To create awareness among students about the importance of financial literacy.
2. To develop smart and responsible money-management habits among young women.
3. To encourage students to develop a regular habit of saving.
4. To introduce students to basic investment avenues such as mutual funds.
5. To explain the concept and benefits of **Systematic Investment Plans (SIP)**.
6. To encourage students to make informed financial decisions in their personal and professional lives.

4. Topics Covered

The resource persons from **Advisors Skills Development Organisation** addressed the students on various important aspects of financial awareness. The major topics covered during the session were:

a) Importance of Financial Awareness

The session highlighted the significance of financial literacy in everyday life. Students were encouraged to understand their income, expenses, savings and financial goals. The importance of making informed financial decisions and avoiding unnecessary financial commitments was also discussed.

b) Smart Money Management

Students were introduced to the principles of effective money management. The discussion focused on preparing a simple budget, distinguishing between needs and wants, controlling unnecessary expenditure and planning finances according to individual goals.

c) Saving Habits

The importance of developing saving habits from a young age was explained. Students were encouraged to save a portion of their available money regularly and to develop financial discipline. The session also emphasised the role of savings in meeting future needs and emergencies.

d) Mutual Funds

The students were introduced to the basic concept of mutual funds and how they can be used as an investment avenue. The session provided an overview of how mutual funds pool money from investors and invest it in different financial instruments. Students were also made aware that investment decisions should be taken after understanding associated risks and objectives.

e) Systematic Investment Plan (SIP)

The resource persons explained the concept of **Systematic Investment Plan (SIP)** and its basic working mechanism. Students learned how regular investments can be made in mutual fund schemes at predetermined intervals. The discussion also highlighted the importance of consistency, long-term financial planning and understanding investment risk before investing.

5. Participation and Interaction

The programme witnessed active participation from 122 girl students i.e. **64 girl students from BCom department & 58 girl students from BCA department** of KLS Degree College, Haliyal. Being conducted through online mode, the session enabled students to participate from their respective locations while interacting with the resource persons.

Students showed interest in understanding practical aspects of personal finance, particularly saving habits, mutual funds and SIP. The interactive nature of the session helped students relate the concepts discussed to their own financial goals and future needs.

6. Learning Outcomes

At the end of the programme, students were expected to:

- Understand the importance of financial awareness in personal life.
- Develop better money-management practices.
- Recognise the importance of regular savings.
- Gain basic knowledge of mutual funds.
- Understand the meaning and basic functioning of SIP.
- Become more conscious about financial planning and informed decision-making.
- Develop an interest in acquiring further knowledge about personal finance and investment.

7. Conclusion

The **Youth Financial Awareness Training Programme** organised by **Advisors Skills Development Organisation** at KLS Degree College, Haliyal, provided valuable financial literacy inputs to the girl students. The session addressed essential areas such as financial awareness, smart money management, saving habits, mutual funds and SIP.

The participation of **64 girl students from BCom department & 58 girl students from BCA department** reflected their interest in acquiring practical financial knowledge. The programme contributed towards developing financial awareness and encouraging students to adopt responsible financial habits, thereby supporting their future personal and professional development.

8. Photographs



9. Programme Highlights

Particular	Details
Programme	Youth Financial Awareness Training Programme
Organising Organisation	Advisors Skills Development Organisation
Host Institution	KLS Degree College, Haliyal
Date	24 September 2026
Time	2:00 PM
Mode	Online
Participants	Girl Students
Number of Participants	$64 + 58 = 122$
Major Topics	Financial Awareness, Smart Money Management, Saving Habits, Mutual Funds and SIP