



Program in Personal Finance



Course Overview

This course is designed for the everyday Indian - salaried employees, small business owners, homemakers, and young professionals — who want to take complete control of their financial life. No jargon, no complexity. Just practical, real-world money management that works.

 Module	What You Will Achieve
1 Money Foundations	Understand money, mindset & core financial principles
2 Cash Flow & Control	Master your income, expenses & budgeting
3 Financial Safety Net	Build your insurance & emergency fund fortress
4 Debt & Credit Management	Handle loans smartly & build a strong credit score
5 Investing Foundations	Understand risk, returns & all investment options
6 Mutual Funds Deep Dive	Select, manage & exit mutual funds like a pro
7 Tax Planning	Legal tax saving strategies for salaried & business
8 Goal-Based Planning	Plan education, home, marriage & retirement
9 Digital Money & Protection	UPI safety, scam prevention & fintech tools +NEW

MODULE 1

MONEY FOUNDATIONS

Objective: Build an unshakeable understanding of how money works - and why most people struggle with it despite earning decent salaries.

Understanding Money

- What is money & why it matters in modern life
- Income vs. wealth — the critical difference most people miss
- Active income vs. passive income — building both
- Time value of money — why ₹1,000 today is worth more than ₹1,000 tomorrow
- Inflation — the silent enemy eating your savings (India-specific data)

Money Mindset & Behaviour

- Money beliefs formed in childhood — identifying & rewiring them
- Why people stay poor despite earning more
- Lifestyle inflation trap — the biggest middle-class wealth destroyer
- Good debt vs. bad debt — with real Indian examples (home loan vs. BNPL)
- Emotional spending & social pressure — weddings, festivals, peer pressure
- **Exercise**

MODULE 2

CASH FLOW & CONTROL

Objective: Know exactly where every rupee comes from and where it goes - and take back full control of your money flow.

Income Management

- Types of income — salary, business, freelancing, rental, royalties
- Increasing income without burnout — productivity vs. overwork
- Side income myths vs. reality (YouTube, drop shipping, stocks — real talk)
- Skill income vs. capital income — which to build first?
- *The 'Income Diversification Roadmap' — building your second income stream*

Expense Management & Budgeting

- Needs vs. wants — a practical classification method (not just theory)
- The 50-30-20 rule — when it works and when it fails for Indians
- Zero-based budgeting — alternative for variable income earners
- Tracking money painlessly — best free apps & spreadsheet methods
- The envelope system adapted for digital India
- *'Pay yourself first' strategy — automating savings before spending*
- *How to do a monthly money review (30-minute process)*
- *Practical exercise: Build your first personal cash flow statement*
- **Exercise**

MODULE 3

FINANCIAL SAFETY NET

Objective: Protect everything you've built. Insurance & emergency funds are the foundation - without them, all wealth can collapse overnight.

Insurance — The Right Way

- Why insurance is NOT an investment — the ULIP & endowment trap
- Health insurance — individual vs. family floater (with sums insured guidance)
- Term insurance — how much cover, till what age & which company to choose
- Common policy traps — exclusions, waiting periods, claim settlement ratio
- Insurance claim mistakes that get claims rejected
- *Critical illness vs. super top-up — do you need both?*
- *Group insurance through employer — why it's not enough*
- *How to review & update your insurance coverage every year*

Emergency Fund Planning

- What qualifies as a real financial emergency
- How much is enough — 3 months (salaried) vs. 6-12 months (business)
- Where to park emergency money — liquid funds vs. FD vs. savings account
- How to build your emergency fund without stress
- *The tiered emergency fund strategy — Tier 1 instant access, Tier 2 short-term*
- *Sweep-in FD accounts — the best of both worlds*
- **Exercise**

MODULE 4

DEBT & CREDIT MANAGEMENT

Objective: Use debt as a tool, not a trap. Build excellent credit while staying free from financial slavery.

Loans — How They Really Work

- How loans actually work — principal, interest, amortisation schedule
- EMI psychology — why banks want you to think in monthly instalments
- Home loan vs. personal loan vs. credit card — a cost comparison
- When debt helps & when it destroys — the ROI framework
- Prepayment strategies — when & how to pay off loans faster
- Loan stacking dangers — the debt spiral trap
- *How to calculate the true cost of a loan using EMI calculators*

Credit Score (CIBIL & Beyond)

- What is a CIBIL score & how it's calculated (India-specific)
- How to check your credit score for free
- How to improve your score safely — step-by-step action plan
- Credit card usage strategy — 30% utilisation rule & more
- Common mistakes that destroy your credit score
- **Exercise**

MODULE 5

INVESTING FOUNDATIONS

Objective: Understand the universe of investments — what each option is, how it works, and where it fits in your financial life.

Core Investing Concepts

- Why saving is not enough — how inflation kills savings account wealth
- Risk vs. return — the iron law of investing, explained simply
- Compounding — real-life Indian examples (₹5,000 SIP for 20 years)
- Asset allocation — the golden concept that determines 90% of returns
- Investor behaviour cycles — why people buy high and sell low
- Rupee cost averaging — the SIP advantage
- *How to define your personal risk profile (quiz-based framework)*
- *The investment pyramid — building from safety to growth to speculation*

Investment Instruments Overview

- Fixed income — FDs, PPF, RD (safety-first options)
- Gold — physical, digital, SGBs, Gold ETFs compared
- Stocks — equity ownership, how markets work, Sensex vs. Nifty
- Mutual funds — diversified, managed investing (covered in Module 6)
- ETFs — passive investing, index funds, low-cost strategy
- REITs & InvITs — real estate & infrastructure without buying property
- Bonds & G-Secs — RBI Retail Direct, how to buy government bonds

- PMS & AIF — for HNIs, minimum tickets & what to know
- NPS (National Pension System) — detailed guide for retirement savings
- EPF/VPF — maximising your provident fund for guaranteed returns
- [Exercise](#)

MODULE 6

MUTUAL FUNDS DEEP DIVE

Objective: Become a confident, informed mutual fund investor — select the right funds, avoid traps, and know when to exit.

Mutual Fund Mechanics

- How mutual funds work — pooling, units, fund house, SEBI regulation
- What is NAV — the real explanation (why it doesn't indicate cheapness)
- SIP vs. lumpsum — which is better and when?
- Direct vs. regular plans — the 1% difference that costs lakhs over time
- Expense ratio & tracking error — what to look for
- IDCW vs. growth option — which to choose and why
- *How to invest on MF Central, MF Utility & KUFERA directly*

Mutual Fund Categories

- Equity funds — large cap, mid cap, small cap, flexi cap, ELSS
- Debt funds — liquid, short-term, gilt, credit risk funds
- Hybrid funds — balanced advantage, multi-asset, arbitrage funds
- Index funds & ETFs — the passive investing advantage

Choosing, Managing & Exiting Funds

- Goal-based fund selection — matching fund type to timeline
- How to read past returns correctly (CAGR vs. absolute, rolling returns)
- Evaluating fund manager — consistency, tenure, strategy
- Portfolio overlap tool — avoiding duplicate holdings
- When to exit a mutual fund — red flags & switching strategies
- *Step-up SIP — increasing SIP amount with income growth*
- *Reviewing your mutual fund portfolio annually — 5-point checklist*
- **Exercise**

MODULE 7

TAX PLANNING (PRACTICAL & LEGAL)

Objective: Legally minimise your tax burden using every provision available.

The average Indian overpays tax by ₹20,000–₹50,000 every year.

Income Tax — Structure & Savings

- Old tax regime vs. new tax regime — which one saves you more?
- Salary structure optimisation — HRA, LTA, food coupons, NPS deduction
- Deductions under 80C — PPF, ELSS, ULIP, home loan principal, LIC
- Deductions under 80D, 80E, 80G — health, education loan, donations
- Exemptions — HRA, LTA, gratuity, leave encashment
- ITR filing — which ITR form applies to you?

Investment Taxation

- Equity taxation — STCG (20%) vs. LTCG (12.5%) with indexation gone
- Mutual fund taxation — debt vs. equity classification post-2023
- Gold & property tax — LTCG, indexation benefit on property
- NPS tax benefits — additional ₹50,000 deduction under 80CCD(1B)
- Dividend taxation — how DDT works now in the investor's hands
- *Tax harvesting strategy — booking ₹1.25 lakh LTCG annually tax-free*
- *Common ITR filing mistakes that trigger notices*
- **Exercise**

MODULE 8

GOAL-BASED FINANCIAL PLANNING

Objective: Transform your financial life from reactive to intentional - with a clear roadmap for every major life goal.

Life Goal Planning

- Short, medium & long-term goals — defining timelines correctly
- Inflation-adjusted goal setting — what ₹10 lakh today costs in 10 years
- Child education planning — how much to save & where (Sukanya, ELSS, NPS)
- Marriage planning — realistic budgeting, avoiding debt traps
- Home purchase planning — rent vs. buy analysis, EMI affordability ratio
- *Goal SIP calculator — reverse engineering your monthly investment need*
- *The 'one fund per goal' approach — keeping goals separate and trackable*

Retirement Planning

- Why retirement planning fails — starting too late, underestimating corpus
- Corpus calculation — the 25x rule and 4% withdrawal rule adapted for India
- Building the retirement corpus — EPF + NPS + mutual funds strategy
- Withdrawal strategies — SWP vs. dividends vs. annuities
- Post-retirement asset allocation — reducing risk as you age
- Longevity risk — planning to live to 90 (healthcare & inflation)
- FIRE (*Financial Independence, Retire Early*) — the Indian FIRE number
- Senior Citizen Savings Scheme (SCSS) & PMVVY — post-retirement income
- Creating a Will & Nomination — often ignored, critically important
- Exercise

MODULE 9

DIGITAL MONEY & FINANCIAL PROTECTION

Objective: Stay safe in the digital money era. Protect your wealth from fraud, scams, and your own impulsive digital spending habits. This module added to address India's growing digital financial risks and opportunities that no existing course adequately covers

Digital Payments & Safety

- UPI safety best practices — pin hygiene, SIM swap fraud, vishing
- Common UPI scams — QR code fraud, fake payment confirmations
- Safe online banking — 2FA, password management, phishing identification
- NPCI complaint process — how to get your money back if scammed

Fintech Tools & Credit Products

- Buy Now Pay Later (BNPL) — benefits, dangers & credit score impact
- Digital lending apps — RBI-regulated vs. illegal loan sharks
- Account Aggregator framework — securely sharing financial data
- Robo-advisors & investment apps — what they are, pros and cons

Protecting Your Financial Future

- Nomination & estate planning basics — who gets your money if something happens
- Creating a Will — simple process for every Indian
- Joint accounts, Power of Attorney — when & how to use them
- Financial checklist for your family — documents, account list, passwords
- *Financial Emergency Kit'* — what your family needs to know
- **Exercise**

Course Features

 Live Interactive Sessions

 Doubt Clearance Support

Certifications

 ENTRI Course Completion Certification

 N.S.D.C.
National Skill Development Corporation
Transforming the skill landscape

Course Outcomes

- Understand and manage income, expenses, and budgeting
- Handle debt smartly and avoid financial mistakes
- Master mutual funds and investment basics
- Plan and save taxes with practical strategies
- Build goal-based financial plans

Your Path to Success

Join Live
Interactive Sessions

Practice
consistently

Become a Professional
Personal Finance Investor

1



2



3

Our Mentor

Vishnu M

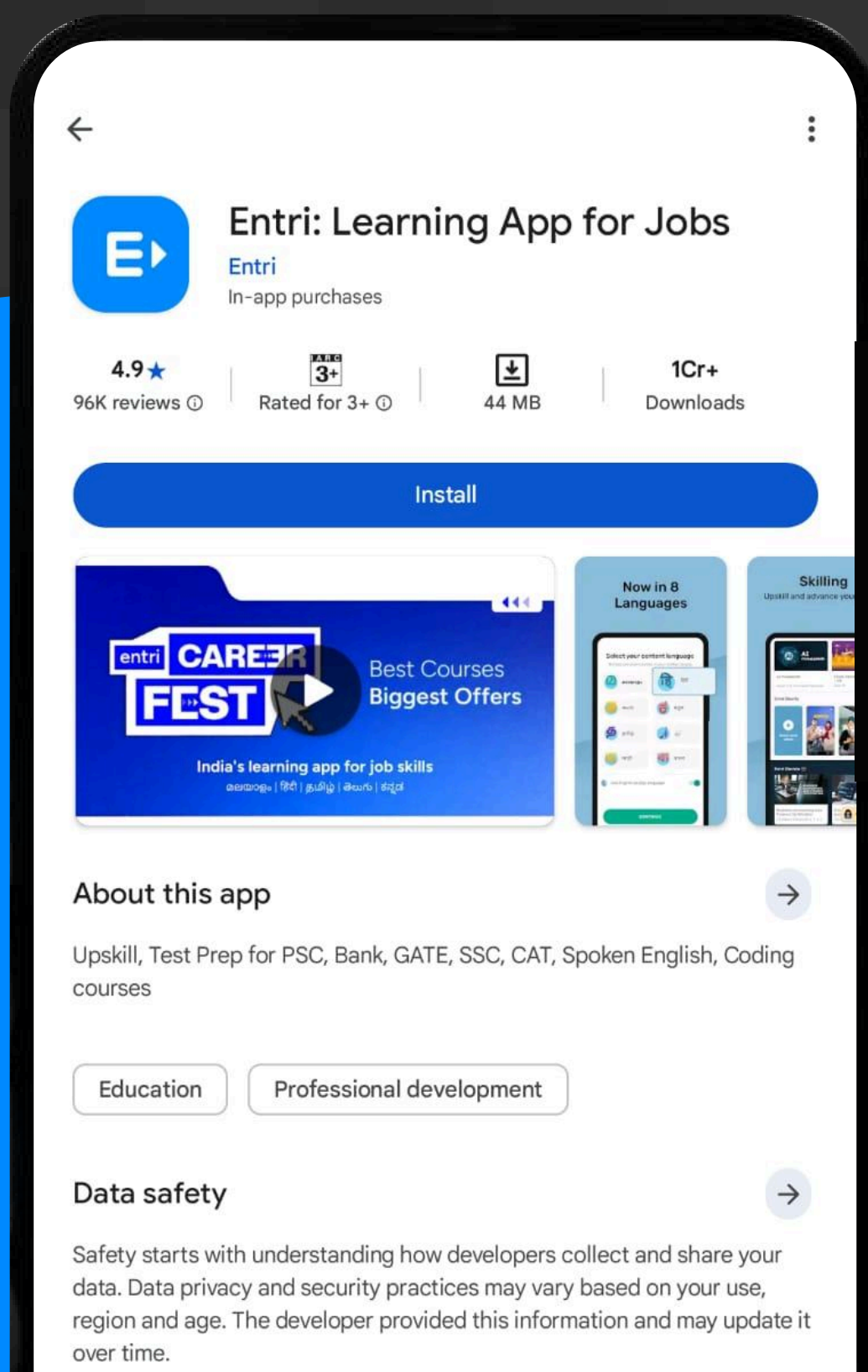
- SEBI Registered Investment Adviser
- Registration No: INA000021696
- Trader and Investor with 5+ years of market experience
- Investment professional focused on goal-based wealth creation



About ENTRI APP

Entri is India's fastest-growing local language learning app for job skills with over 9 M users. However, what makes Entri truly unique is its devoted focus on the future generation.

Entri coaches aspirants on a variety of upskilling courses from all backgrounds. Major courses include Coding, Digital marketing, Spoken English, Finance etc. In the finance segment, we have courses from India's best share trading experts and industrial leaders such as Manu Bhatia, Abid Hassan, Rajesh E A and Nagaraj B.



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