



**Online Certificate Program on Financial Independence,
Wealth Creation and Debt Free Lifestyle**

By
Mr. Budget Padmanaban
• *Senior Financial Advisor* •

Course Approved & Certified By



B.S. Abdur Rahman

Crescent

Institute of Science & Technology

Deemed to be University u/s 3 of the UGC Act, 1956



- ₹ Are you a working professional caught in EMI Trap?
- ₹ Do you want to create a Debt free lifestyle?
- ₹ Are you stuck in a 9 to 5 Job looking to generate Passive Income?
- ₹ Do you want to create wealth and retire early?
- ₹ Do you wish to shift from spending habits to saving habits?
- ₹ Have you already invested in Bank Fixed Deposits and making loss as Inflation is more than Bank Interest?
- ₹ Interested to learn the lucrative investment strategies in Stock Market, Mutual Funds, Bonds and other investments that beat the inflation?
- ₹ Are you aiming for financially independence?



If so you've come to the right place!

WELCOME TO

Online Certificate Program on

Financial Independence

Wealth Creation

Debt Free Lifestyle





Who can benefit from this Course?



Students



Professionals



Doctors



Lawyers



Business Owners



Home Makers



**Passive Income
Seekers**



Single Parent



Skill2Win – Key Takeaways

Skill2Win is an online upskill platform focused on enhancing life skills and employability to help people lead a happy lifestyle! It connects industry experts, universities and learners to offer best in class instruction geared towards skill based learning outcomes.

Skill2Win has successfully integrated its Learning Management Systems into universities, in India and abroad for over 15 years establishing a reputation for delivering both synchronous and asynchronous learning solutions to various academic institutions. We will be launching more and more skill enhancement courses down the line in association with various top notch universities and industry experts.

“Unlike courses Skill2Win’s offerings are designed to equip individuals, with practical skills that enhance employability, financial independence and overall proficiency and wellbeing!”



Dr Thottakurichi Iqbal
Founder & CEO – Skill2Win



Skill2Win

LIFE LESSONS

Certificate No:



B.S. Abdur Rahman

Crescent

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CERTIFICATE

of Completion

Successfully completed the course on
Financial Independence, Wealth Creation and Debt Free Lifestyle

Dr. Thottakurichi Iqbal
Founder & CEO – Skill2Win

Mr. Budget Padmanaban
Senior Financial Advisor

Director - Online Cell
Crescent - Institute of Science & Technology



Course Duration: 8 Weeks



Language: Tamil/English



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LIFE LESSONS

Course Curriculum

Financial Independence, Wealth Creation and Debt Free Lifestyle

Week 1

Personal Finance

- ₹ Introduction to Personal Finance/ Creating Money Mindset
- ₹ Transform middle class mindset to Millionaire Mindset
- ₹ Importance of Finance
- ₹ Overview of Financial Independence & Self Esteem
- ₹ Four Stages of Financial Independence
- ₹ Concept of Savings and Principles of Saving
- ₹ Analyze your spending pattern
- ₹ Creating "Emergency Fund"
- ₹ What is an Investment and who is an Intelligence Investor?
- ₹ Difference between Saving and Investing
- ₹ Inflation and how to beat the inflation
- ₹ Difference between Investment, Speculations and Insurance
- ₹ Features of Investment and Investment Lifecycle





Week 2

Financial Independence, Assets and Liability

- ₹ How Financial Independence can be achieved?
- ₹ What is Asset and Liability?
- ₹ What are the types of Assets?
- ₹ Difference between Depreciating Assets and Appreciating Assets?
- ₹ Who are the Real Millionaires?
- ₹ Whether they hold big real estate?
- ₹ How the top rich people hold their assets?
- ₹ What is Networth and HNI?
- ₹ Middle-class to Millionaire Mindset
- ₹ Mindset required to become Rich - Correcting misconceptions about Rich & Emulate





Week 3

Debt

- ₹ What is Debt?
- ₹ Good Debt and Bad Debt
- ₹ Control Spending with 5 Filter Approach
- ₹ How to come out of Bad Debt - Control Spending
- ₹ How to come out of Bad Debt - Clearing Debt – Prioritization
- ₹ Alternate/Additional Income Generation
- ₹ Mindset Required and Pitfalls to Avoid
- ₹ Options to Generate Alternate Income





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LIFE LESSONS

Week 4

Financial Freedom

- ₹ How to design your financial life?
- ₹ Budgeting and Setting financial goals
- ₹ Setting your goals for financial independence
- ₹ Build your budget and Calculate your net worth
- ₹ Estimate your income, expenses assets and debt and your net worth
- ₹ The 4% Rule and Calculate your FI Number
- ₹ What is Financial Freedom?
- ₹ 4 Stages of Financial Freedom
- ₹ Rate of Returns expected from Investments
- ₹ How long does it take to achieve Financial Freedom?
- ₹ Pareto Principle and Wealth Distribution Disparity
- ₹ 4 Types of People and Their Cash Flow & Who is Rich?





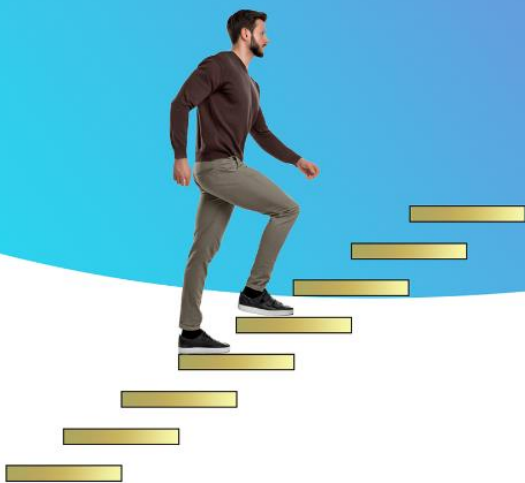
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LIFE LESSONS

Week 5

Investment

- ₹ What is investment and what is not?
- ₹ What is Inflation?
- ₹ Benefits of starting early
- ₹ The beauty of early Retirement
- ₹ Investment in fixed deposits and recurring deposits
- ₹ Investment in Gold
- ₹ Investment in Real Estate
- ₹ Are Rental Properties a Good Idea?
Pros and Cons
- ₹ Unsafe Investment practices





Week 6

Stock Market

- ₹ Introduction to Stock Market
- ₹ Why should you invest in Stocks
- ₹ Myths about Investment in Stocks
- ₹ Types of Investors & how not to buy Stocks & why?
- ₹ How to buy Stocks: Shortlisting
- ₹ The beauty of early Retirement
- ₹ How to buy Stocks: Shortlisting - Practical Demo
- ₹ How to buy Stocks: Due Diligence
- ₹ Halal Stocks and Tools to identify it's compliance/ Nifty 50 and Shariah Index
- ₹ Building portfolio – When to sell?





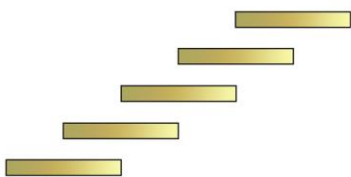
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LIFE LESSONS

Week 7

Mutual Funds

- ₹ Introduction to Mutual Funds
- ₹ Advantages of Investing in Mutual Funds
- ₹ Disadvantages of Mutual Funds and how to mitigate them
- ₹ Types of Mutual Funds
- ₹ Do's and Don'ts in Mutual Funds
- ₹ 4 Step approach to Mutual funds investment
- ₹ Halal Mutual funds and Tools to identify it's compliance





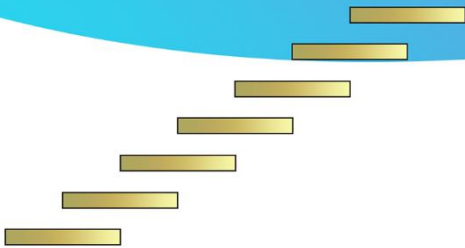
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LIFE LESSONS

Week 8

Achieving
"Financial Freedom"

- ₹ Trading
- ₹ Options Trading
- ₹ Algo Trading
- ₹ Safe Investment Practices
- ₹ Advantages of having a Portfolio Manager
- ₹ Portfolio Management





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LIFE LESSONS

SCAN FOR REGISTRATION



Admission Process

1. Registration



2. Take the course



3. Assessment



5. Investment Guidance*



4. Certification



(* - Subject to terms and conditions)