HEAD	SUB HEAD	DESCRIPTION	LINK	INDEX DATA	OTHER
				hitos (leave factors comitos-10-lips- for-creating an effective personal.	
Personal finance	What is personal finance	budgeting, banking, insurance, saving, investments	https://www.investopedia.com/terms/p/personalfinance.asp		https://peers.financial/understanding-the-four-pillars-of-personal-finances, bitos//www.annuity.org/sersonal-finances
				https://courses.lumenlearning.	
			http://doi.org/1/2016/2016/2016/2016/2016/2016/2016/20	personalinance/chapter/5-1-the-	
Budgeting	Main Objective	spending, setting goals, and planning for expenses	2C%20and%20more	budget-process/	https://www.fisdom.com/important-aspects-of-personal-finance-management/
				commission personal framonichapter (5-1-the- budget forces) where tides need, contract where tides need, contract where tides need, contract where	
	Income	All the money that a person makes is their income.	https://au.indeed.com/career-advice/career-development/types-of-income	income Hm	hitro: //www.thehalancemoney.com/hore to make a budget-1280587
				CEDEANING PRODUCES.	
				morthly-expenses#-2-feat-They/s 20include%20mortage%20a% 5-20rent liter%20fead%20%	
			https://courses.lumenlearning.com/sunv-personaffinance/chapter/2-1-income-and	20rent liters 20food 5 20%	
	Expenses	The outgoing cash flow from the income earned. Setting Financial Goals, Creating a budget plan, Tracking spending, Making Adjustments	expenses/ https://www.wealthcrafts.in/budgeting-components-5-ateps-importance/	20clothing%20and%20travel.	
	4 main components 50-30-20 Budget rule	Setting Pinancial Goals, Creating a budget plan, Tracking spending, Making Adjustments 50% of your money toward needs, 30% toward wants, and 20% toward savings	https://www.wealthcrafts.in/budgeting.components-5-aleps-importance/ https://www.unfou.org/guides/the-50-30-20-rule/#		https://emphore.com/p105-30-20-oile-oil-budgetingsttest-Ruini-200f-20Thursh-What 200f-200f-200f-200f-200f-200f-200f-200f
	30-30-20 bioget time	30 N G YOU HOLEY DEED THEOR, 30 N DAWN WHITE, BIG 20 N DAWN SHITTING	and the second s	https://www.bea.gov/data/personal-	
	Types of Budgets	Personal Budgeting	https://econfriedry.org/ois/index.php/te/article/viewf/8e/2881/22778/676	consumption-expanditures-price- index	
Income and Wealth	What is income	expenses, savings, investments, and protection	https://au.indeed.com/career-advice/career-development/types-of-income	<u>1008</u>	
				https://dhaprogram.	
	Wealth	The ultimate goal of every individual is to build wealth.	https://www.investopedia.com/managing-wealth/simple-steps-building-wealth/		
	Personal Assets	Anything you own that adds financial value	https://www.upcoursel.com/personal-assets	https://state.oecd.org/index.espx? DataSetCode=QASA_7HH	
	Personal Liabilities			https://state.cocd.cog/index.eapx? DataSetCode=QASA_7HH	
		Anything owed to someone else is	https://www.nerdwallet.com/articlefinance/what-are-liabilities https://wwwatyourssets.biz/the-most-important-formulas-in-personal-finance/	DataSetCode+QASA_7HH	
		Main principle relies on: spend less than you earn and invest the difference.	https://ducly.com/sgademy/lesson/benignat-finance-planning-base-assets-		
Taxes	Meaning	tax slab, to the Government of India	investing him		
	Types of Tixees	Direct and Indirect Taxes	Types of Tax Direct & Indirect Taxation in India 2023-24		
	Income Tax Act	The income taxed by this act can be generated from from salaries and investments	https://www.indiacode.nic.in/bibbream/123456789/2435/1/a1951-43.pdf	https://incometaxindia.gov. in/pages/acts/income-lax-act_eags	https://deartor.in/s/recerne-tax-slabs
				https://ncometaxindia.gov.	
	Income Tax Stab- FY 2023-24	Income tax slabs under Union Budget 2023	https://www.hdicife.com/reurance-knowledge-centre/lax-asving- reurance/income-tax-stat-rates	https://incometaxindia.gov/ Infrances/rharts.and-lables.sopn/2 CCQ	
	Calculation of taxable income on	Guide for calculating taxable income		https://groww.in/pites/income-tex-	
		Guide for calculating taxable income	https://tex2vin.in/puide/how-to-calculate-income-lax-on-salary https://www.mothalcowal.com/bloo-dehala-how-taxes-impact-your-financial-	sub.	
	Financial Planning	How taxes impact financial planning process	hitos //www.molisicosval.com/blog-debala/how-bases-impact-your-financial- planning-process/1338		
Beating	Personal Banking		https://www.dbs.com/digitarik/in/articles/save/what-is-personal-banking	https://shi.co.in/seb/personal- banting/personal-finance	
	r execute parking	r making with products and services orened by baries	man and the first state of the	bitos (herwichs,	
	Types of bank accounts	Types of bank accounts that can be owned in India and their technicalities	https://www.creditkarma.com/advice/shoes-of-accounts	com/diplank/in/ericles/save/types-	
	types of bank accounts	types or conx accounts that can be owned in India and their technicalities	copy version consists com/advice l/types-of-accounts	of bank accounts https://www.hdfchank.	
				com/personal/resources/learning-	
				com/personal/resources/learning- centre/save/know-the-types-of-	
	NRI Acccounts	Types of accounts that NRI can own in India and their technicalities	https://groww.in/p/nri-account		
				B1-EXCENT. https://economiclines.indistines. com/seath/borrow/0-ways-credit- cards-can improve-personal-	
			After Commission of the Indian Commission of the	cards-can improve personal- finances of young new-samera/ety-	
		Credit cards give you access to a line of credit issued by a bank	blins //www.investoperia.com/erticles/personal-finance/050214/credit-va-debit- cards-which-better.asp# ~ text=The%25key%20dfference%20s%20that.to%	you should get a credit- cardioloshow 90235005, cres	
	Credit card	Credit cards give you access to a line of credit issued by a bank	20ary%20interest%20charges%20accrued		
				https://www.autenk. in/blogs/mastering-personal-finance.	
	Debit card	Debit cards deduct money directly from your bank account	https://www.fruencialexpress.com/money/everything-you-need-to-know-about- your-debt-card/2084355/	debit-cards-lips-amed-money, management	
			https://bench.co.biog.bookkesping/debits-credits/WcSmi-b		
			https://www.investopedia.com/terma/u/unified-payment-interface-upi.asp#:>:		
	Unified Payments Interface	What is it, how does it work, features and objetives	bed=The%20Unified%20Payments%20Interface%20(UPI)%20in%20India%20id 20a%20regulated Payments%20Interface%20(UPI) %22	5. https://www.fadom.com/upi-how- doss-upi-payments-work/	
				Mine Ower hamilton	
	ATM	ATM card is a PIN-based card issued by a bank to account holders	https://deartex.in/otermalistm.card	edutocumenta Personal's 20finance ad	
		, , , , , , , , , , , , , , , , , , , ,		https://financiatesruices.gov. in:banking-divisions/Regional-Rural-	
	Government Certificates	National Savings certificate and Regional Rural Banks	https://mintgenie.livemint.com/news/personal-finance/what-are-national-savings- restriction-all-ver-need-in-knows-141641800004008		
				https://www.indiapost.gov.	
		Data for post office saving bank certificate and savings certificate		in VAS pages tomodash board boatd for saving standard finales, sags	
Arranging Funds	Personal Loans	It can be offered by banks, authentic credit unions	blins (filmoney/biogrosts/ehat are personal loans all about how do they work		
				https://www.hdfchank.	
	Procedure for obtaining a		https://www.bajajfinservmarkets.in/dacover/journals/blogs/loans/a-step-by-step-	combenoral/hazources/learning- gente-borrowiget-e-personal-loan- to-5-easy-shops.	
	personal loan	Step by step procedure	procedure-for-personal-loan/	n-5-easy-steps.	
				https://dbshco. in/database/downbackProfessional-	
	Personal loan databae	All India Personal loan database		Service-Provider/Personal-Loans	
	Eligibility	self-employed and salaried and of the age group 21 - 61 are eligible to apply.	https://www.paisahapaar.com/personal-loan/eligibility-calculated https://www.amfoindiacredit.com/personal-loan-documents-required aspx		
	Documents required for thr loan Benefits and drawbacks		https://www.amtgridiscredit.com/personal-loan-documents-required aspx https://www.bankbapair.com/personal-loan-pros-and-cons.html		
			STREET, STREET	https://www.hankhoraar	
	Database	Data for personal loans interest rates		https://www.hankhisnier. com/personal-loss-inferest-rate.html	
				http://ndianbank. m/departments/interest-rates-cn-	
		Data for interest rates on different personal loan products		personal segment loan productsW	
investment		A strategic approach to growing your wealth over time by purchasing financial assets Pathway to smart investment	https://www.maddininsurance.com/blog/investments/what-is-investment		
			https://www.nerdwallet.com/article/investing/how-to-start-investing https://www.maxifeinsurance.com/bloo/investments/best-investment-options-in-		
	Investment Options	Top Investment options available in India	rds		
			https://www.policybazaar.com/life-insurance/investment-plans/best-	https://www.forbes. com/advisor/in/nyesting/best-	
		Details of the best investment plans with high returns in India in 2023	investment-ontions-in-india/.	investment-collons-in-indial	
	Inflation 2023	CPI and WPI- 2023 data	https://www.forbes.com/advisor/in/personal-finance/inflation-rate-in-india/		
		Insurance plans are beneficial to anyone looking to protect their family, assets/property and themselves from a financial risk/toss or medical emergencies, hospitalisation, contraction of any linesses and heatment that is required in the future.			
Insurance	Meaning	Illnesses and treatment that is required in the future.	https://www.acko.com/insurance/planning/ https://www.forbes.com/ack/son/in/bersponel-finance/insurance-asi-the-first-also-in- financial-planning/		
		First step of financial planning	financial-planning		
	Types	Life and general insurance			
		Including Insurance in personal finance strategy- Indian Context	https://www.nersonath.com/de/Insurance/4-benefits-of-including-insurance-in- your-personal-finance-strategy		
			https://www.tasset.com/inancial.advisor/inancial.planning.explained#		
Financial Planning	Covered area	The process of taking a comprehensive took at the financial situation and building a specific financial plan to reach goals.	https://www.tasset.com/financial-advisor/financial-planning-com/ained8 ted=Prancial%-20-tenning-1-20-6-20-te-%-20-encosis, your %-20-state %-20-te 20-encosing-7-20-ench-20-en		
	Data gathering in financial				
	planning-	Data gathering			
	Type of data	Type of data required for financial planning and the various methods	https://www.financestrategists.com/financial-advisor/financial-planning/data- cegured-for-financial-planning/Webst-ta-data-gathering-in-financial-planning		
	Process	Personal finance planning process			
	Some thumb rules		https://www.hotes/consists.com/insurance-knowledge-centre/investment-for-future- planning/inancial-parming-in-india		
Recommendations	Self help books	Some recommended books that can help in understanding personal finance in more depth.			
Top 4 personal finance books	Rich Dad, Poor Dad by Robert T. Kiyosaki	Summary and notes	https://growthabit.com/business-finance-books/rich-dad-poor-dad-book-summary- review-notes/		
	,	Bevire-	https://www.thecen.in/the-cen-manazine/book-review-rich-dad-poor-dad		
		E-book download link	https://www.pdfdrive.com/rich-dad-poor-dad-e136494023.html		
	Money by Toby Robbins	Summary and notes-	https://www.pebitoryshots.com/books/money-master-the-game-summary		
		Review-	https://mysstorjunkie.com/systems/money-master-game/		
		E-book download link	https://www.aimonandschuster.com/books/MONEY.Master-the-Game/Tony- Bobbins/9781476757872		
	The Barefoot Investor by Scott Pape	Summary and notes	https://fourminulebooks.com/the-barefool-investor-summary/		
		E-Book download link	https://fourmeutebooks.com/be-barefool-investor-summary/ https://www.acribd.com/book/641020519/The-Barefool-Investor		
	The One Page Financial Plan by Carl Richards		https://forminulabooks.com/fis-one-case-financial-olin-summary/8~fast=1% 2DSentence%2DSummary%3A%2DThs.butne%2Don%2Da%2Dangle%2Dosgs.		
	Carl Richards		2DSentence%2DSummary%3A%20The future%20on%20s%20single%20page,		
		E-book download link	https://www.pdfdive.com/the-one-page-financial-plan-e-simple-way-to-be-amart- about-your-money-e195016541 html		