

**GLOBAL
MONEY
WEEK**



PRESENTS

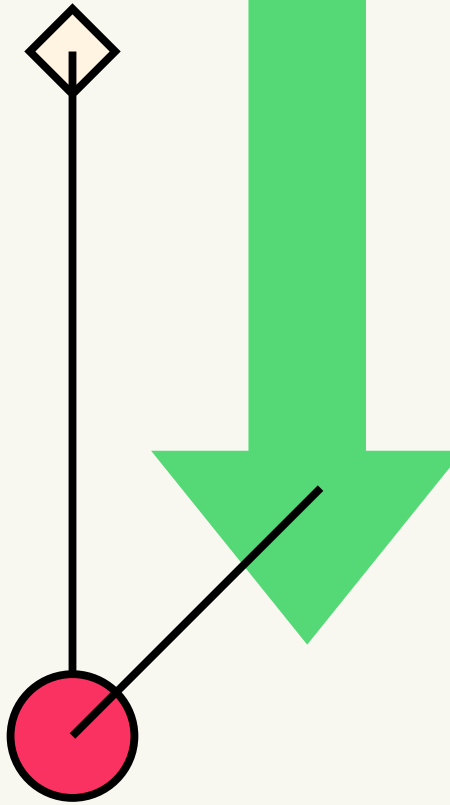
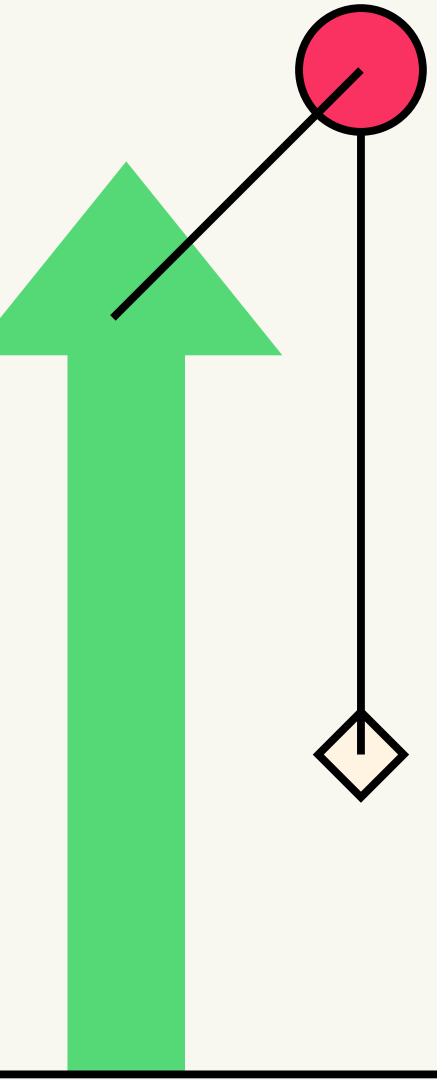
Empowering Young Minds: Financial Literacy & Investment Awareness – GMW 2025

"THINK BEFORE YOU FOLLOW, WISE MONEY TOMORROW"



Learning Outcomes

- Define Global Money Week (GMW) and understand its importance.
- Explain what money is and identify their sources of income as students.
- Understand the significance of saving and the basics of budgeting.
- List various saving avenues in Nepal and compare their returns.
- Recognize the benefits of investing in the capital market.
- Identify the risks and expected returns associated with stock investments.
- Understand the process of opening a DEMAT and trading account.
- Realize the long-term advantages of investing from a young age.
- Apply beginner-friendly stock market tips and develop good money habits.





01

Global Money Week (GMW)

- Global Money Week (GMW) is an annual global awareness campaign organized by the OECD (Organisation for Economic Co-operation and Development).
- Celebrated in over 175 countries, it aims to empower youth to make smart, responsible financial decisions.
- The campaign highlights financial education and encourages youth to build smart habits like saving, budgeting, investing, and managing money.

How did it Begin?

- GMW was launched in 2012 by **Child and Youth Finance International (CYFI)**.
- Since **2021**, it has been led by the **OECD/INFE (International Network on Financial Education)**.
- It started with the idea that young people should learn about money before they start earning or spending it in adulthood.

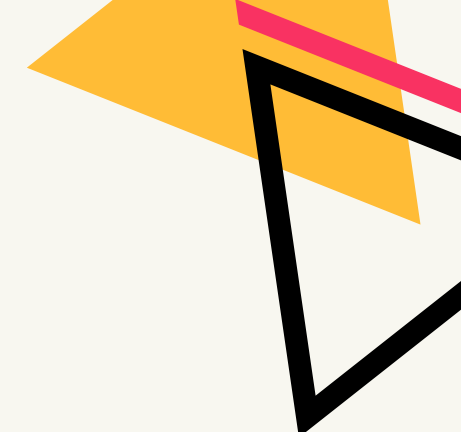


What is the Motive behind GMW?

1. To **empower** children and youth with the **knowledge, skills, and attitudes** to make wise financial decisions.
2. To **develop a generation** that **understands money management** and takes steps to secure their financial future.
3. To promote awareness of key concepts like:
 - Savings
 - Budgeting
 - Investing
 - Financial planning
 - Consumer rights & protection
4. To encourage **early financial literacy**, because "financial habits are formed early in life."

GMW is not just a campaign – it's a movement to prepare today's youth for tomorrow's money decisions.

Global Money Week 17-23 March 2025



GMW Theme 2025: **Think before you follow, wise money tomorrow.**

- 2024 – Protect your money, secure your future
- 2023 – Plan your money, plant your future
- 2022 – Build your future, be smart about money
- 2021 – Take care of yourself, take care of your money
- 2018 – Money Matters Matter
- 2017 – Learn.Save.Earn.
- 2016 – Take Part. Save Smart.
- 2015 – Save today. Safe tomorrow.

Earlier GMW Themes

**GLOBAL
MONEY
WEEK**®

GMW Official Slogan: **Learn.Save.Earn.**

- Highlights the core message of the campaign:
 - Learn to manage money wisely.
 - Save for the future.
 - Earn to support yourself and your family.



Money is a medium of exchange used to facilitate transactions. It is also a store of value and a unit of account.

Sources of money for students may include:

- Pocket money from parents
- Gifts from relatives
- Earnings from part-time work or small business

Importance of Money:

- Provides security
- Offers independence
- Creates opportunities for growth



Golden Rules About Money

- Spend less than you earn
- Save before you spend
- Track your expenses and budget your money
- Invest smartly and regularly

**GOLDEN
RULES**

03

Importance of Saving and Budgeting

Saving helps build a financial cushion for emergencies and long-term goals.



Budgeting allows students to control expenses and make wise financial decisions.

Benefits of Budgeting:

- Helps in tracking income and expenses ✨
- Enables planning and prioritization
- Prevents overspending



Needs, Wants, and Desires – What's the Difference?

✓ Need:

- Something essential for survival and basic living.
- Examples: Food, clothes, shelter, education, healthcare.

✓ Want:

- Something you wish to have, but can live without.
- Examples: Branded shoes, gadgets, going out to eat, new clothes every month.

✓ Desire:

- A strong feeling or craving for something more luxurious or aspirational.
- Examples: Latest iPhone, luxury car, expensive vacation abroad.



50/20/30 RULE:

A simple budgeting formula where 50% of your income goes towards things you need, 20% goes towards savings, and 30% goes towards things you want.



Bank Savings Account

Pros: Easy access, low risk

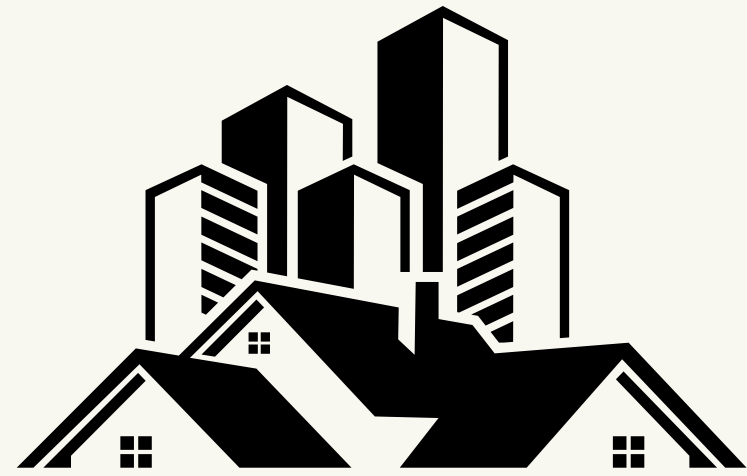
Cons: Low returns

Investment in Gold

Pros: Traditional and liquid asset

Cons: Price fluctuations, no regular income





Real Estate

Pros: Long-term asset, value appreciation

Cons: High cost, low liquidity



Fixed Deposits (FDs)

Pros: Higher returns than savings, secure

Cons: Locked for a fixed period



Capital Market – Stocks, Mutual Funds, Bonds

Pros: Higher return potential, ownership benefits

Cons: Market risks, requires financial knowledge



Why Capital Market is the Best Investment Avenue:

- Accessible with small amounts – anyone can start investing
- Higher return potential compared to traditional savings options
- Promotes financial discipline and long-term wealth creation
- Opportunity to own part of growing companies
- Learn real-life economics, finance, and business skills



Student-Friendly Investment Options in Capital Market:

- Stocks – Share in company profits and value appreciation
- Mutual Funds – Professionally managed diversified investments
- Bonds – Fixed income instruments with stable returns





Returns in Capital Market:

- **Capital Appreciation** – Increase in value of shares over time
- **Dividends** – Profit-sharing income from companies



Risks in Capital Market:

- **Market Volatility** – Prices fluctuate frequently
- **Lack of Knowledge** – Poor investment decisions
- **Emotional Investing** – Reacting based on fear or hype
- **Following Rumors & Unverified Sources** – Acting on unreliable tips can lead to big losses





What is a Primary Market ?

The primary market refers to the market where securities are created and first issued. Some examples of Primary Market are :

Public Issue

- Initial Public Offering (IPO)
- Further Public Offering (FPO)

Bonus Offering



Right Issue/Offering

Private Placement

- Preferential Allotment
- Qualified Institutional Placements
- Institutional Placement Programme

What is a Secondary Market ?

The secondary market is one in which shares are traded afterward among investors..

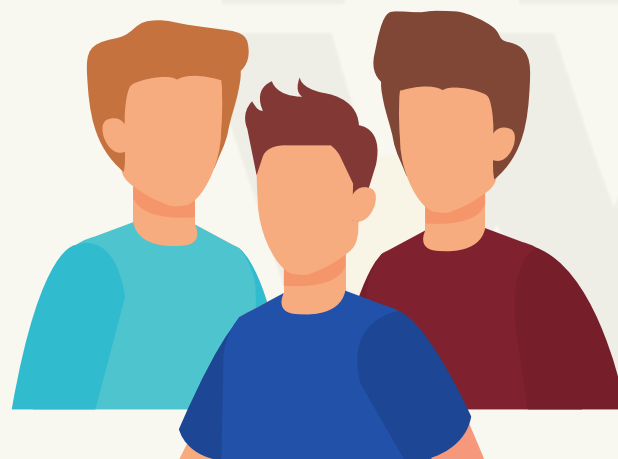
Example



100 IPO shares allotted to you

Share prices goes up

NEPSE'S MATCH ENGINE



Buyers bid for shares if prices match transaction is complete



You put Sell order seeing prices go up



To start investing in the stock market, you need:

- **DEMAT Account** (to store shares)
- **Trading Account** (to buy/sell shares)

Demat Account

- Hold shares in electronic format
- Unique 16 digits Demat Number - BOID
- Holds financial instruments such as equity shares, mutual funds, bonds etc
- Ensures safety of investor's shares

Trading Account

- Acts as a link between your bank account and Demat Account
- Unique Client Code - used to login and trade
- Only helps in act of buying and selling of securities
- Allows you to carry trading transactions in stock market

Why Invest from an Early Age?

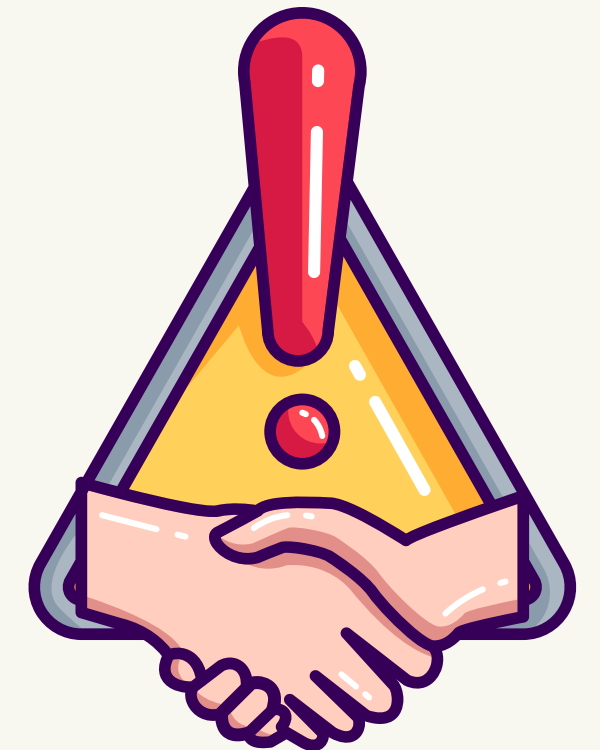
Time

- The earlier you start investing, the more time you must potentially benefit from compound growth.
- Which in turn will grow and potentially earn you more money in the future.



Risk Tolerance

- Younger people have higher risk tolerance as they have more time to recover from market losses.
- Younger investors often prefer riskier assets like stocks, aiming for higher returns despite greater volatility.



Learning Opportunity

- Investing in the stock market can be a great way to learn about personal finance and how the economy works
- By starting to invest at a young age, you can gain valuable knowledge and experience that will benefit you throughout your life.



Potential for higher returns

- Historically stocks have had the potential to generate higher returns than other asset classes, such as bonds and cash, over the long term
- Investing in stocks at a young age could potentially lead to higher returns on your investments over time.



Power of Compound Interest

Compound interest means earning interest on both your money and the interest it earns, helping your money grow faster over time. The earlier you start, the more it grows.



Lets take a real life example scenario:

Aarav the Early Starter !!



- Starts investing Rs. 5,000/month at age 15, grows at 15% annually (assume), invests till age 60 (45 years)
- 👉 Final Corpus: Rs. 13.4 Crores

Bivek the Late But Heavy Investor !!

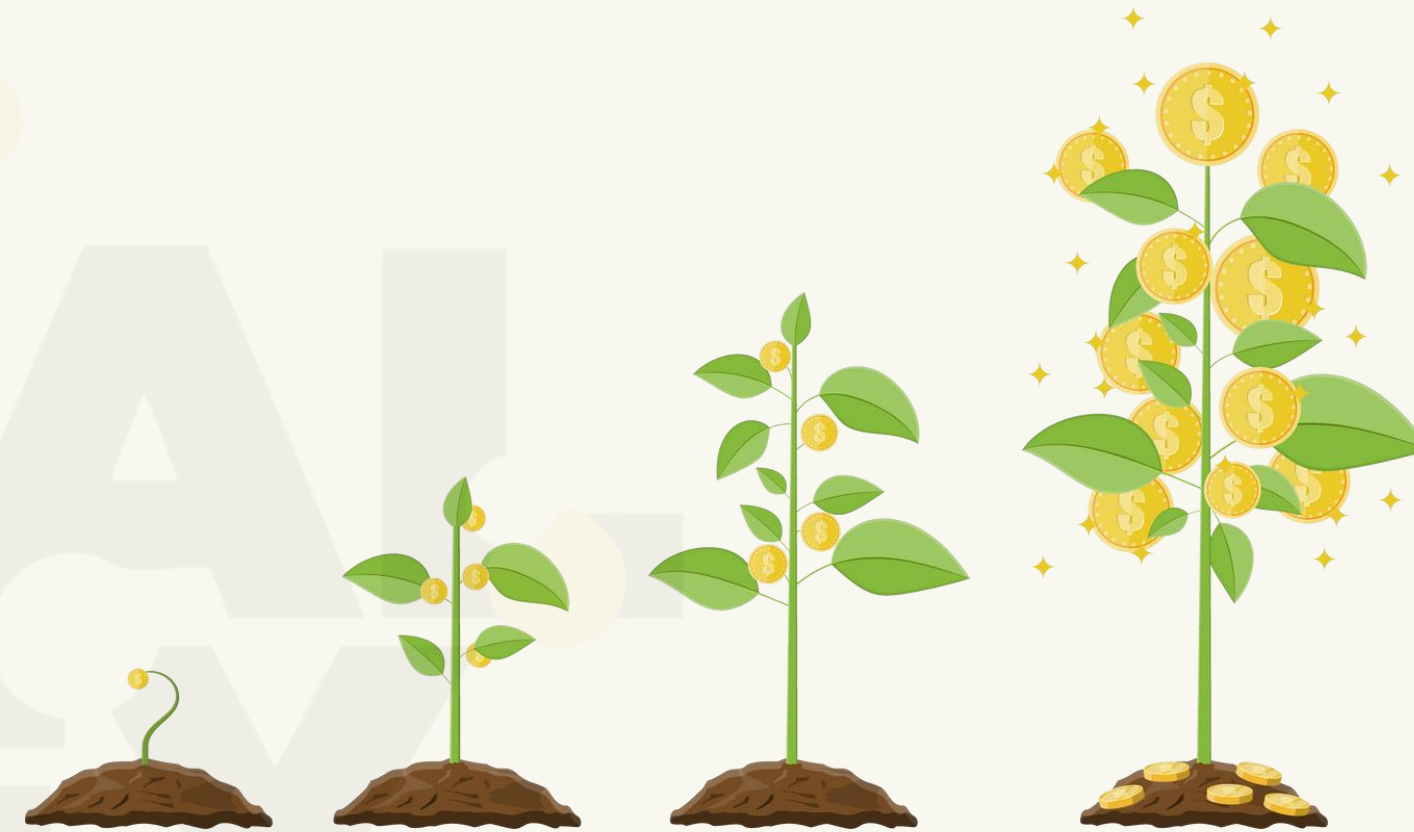


- Starts investing Rs. 20,000/month at age 35, grows at 15% annually (assumption), invests till age 60 (25 years)
- 👉 Final Corpus: Rs. 3.8 Crores

Aarav invested less but gained more—just by starting early. **That's the power of compound interest**

Start Small

- When you're first starting out, it's a good idea to invest smaller amounts.
- This will help you get a feel for the market and allow you to learn from any mistakes you might make without risking too much.



Diversify Your Portfolio

- When you're first starting out, it's a good idea to invest smaller amounts.
- This will help you get a feel for the market and allow you to learn from any mistakes you might make without risking too much.



Learn as much as you can

- The more you understand about the stock market, the better equipped you'll be to make informed decisions.
- Consider taking online courses or working with a financial advisor to learn more about investing.



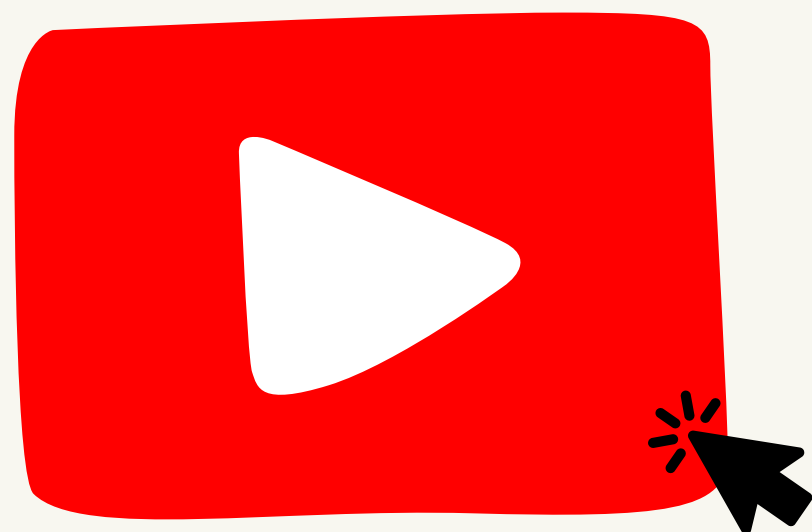
Set Clear Financial Goals

- Before you start investing, it's important to have a clear idea of your financial goals.
- This will help guide your investment decisions and keep you on track.





Thank You



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