



PENNYWISE SCHOOL OF Personal Finance

Who we are?

A team of young enthusiastic individuals who're on a mission to financially educate & empower India. We're here to teach you that one life skill that schools & colleges never taught.



What we do?

We take all your money very seriously.

Through workshops tailored to enhance financial literacy, we equip our participants to be “street-smart” with investment products, be wary of scams, steer clear of ponzi schemes, avoid financial pit-traps and catapult towards better financial decisions.

At the end of the day, it is the individuals themselves who have to stand by and live with the financial decisions that they have made. We are just here to make sure that those decisions are well informed.

Who we've served?



And many more..

Why Personal Finance for your employees?

It is the employees' hard work and dedication that ultimately drives in the profits and improves the wellbeing of a company. Once your employees are healthy, happy & eager to work, you will see a positive change in the fortunes of your firm.

Pennywise helps you achieve that by-



Making the organization move beyond the conventional technical training & certifications which everyone is offering & adding long term value to employees' lives.



Teaching the crucial life skill of money management, which most schools & colleges don't emphasize on, thereby, creating a growth oriented work environment.



Saving employees from committing financial mistakes & falling prey to ponzi schemes, while empowering them to take informed financial decision on their own.



Shooting up the organization's employees retention rate through enabling complete Physical, Mental & Financial well being of the employees.



Relieving employee stress by pushing them to save, pay off debt, invest for short & long-term goals, stay insured, build a retirement corpus, and have a secure future.




Securing their financial future and preparing them for unforeseen circumstances. Something that a lot of people sadly learnt the hard way with Covid19.



“Employee Padhao, Employee Bachao”
(Train the employee, retain the employee!)

Why Pennywise?



No vested interests.
No product or scheme selling.
Only one target- Educate & Empower India to make the right financial decisions.

Goal & risk appetite based planning to enable the participants to understand the merits and demerits of financial products on their own.

A participant rating of 4.8 / 5 that speaks volumes about the course content and delivery.

Lifetime access to a community of participants & pennywise moderators, for financial discussions & problem solving.

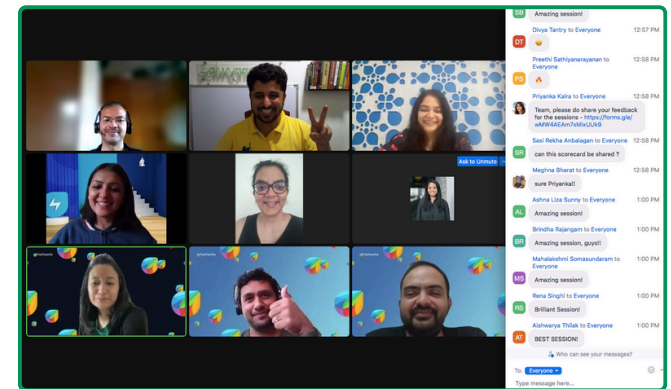
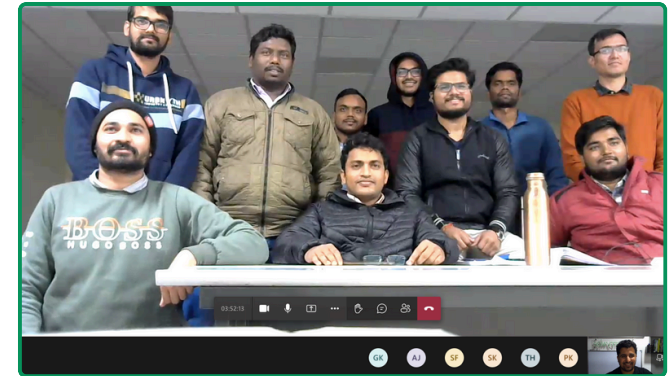
Structured approach to learning, and planning. Complete coverage of all aspects through one course.

Our Offerings

1. LIVE WORKSHOPS:

Live & Interactive workshop series (with 2,3,4 hour sessions) that welcomes you to discover a whole new world of Execution Driven Learning.

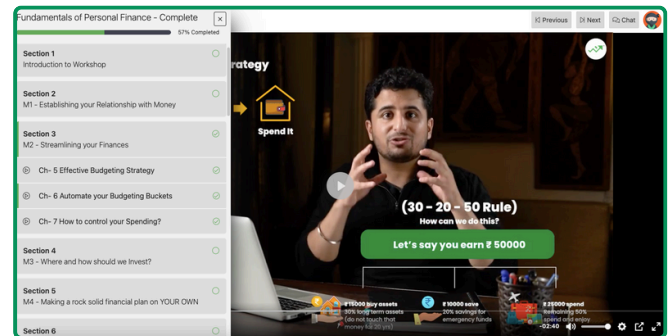
Aimed at providing you with the confidence to make your financial decisions, the workshop takes you through the **'whys', 'whens' & 'hows' of personal finance**, and empowers you with skills to manage your savings, spendings & investments to achieve your life goals.




2. SEMI-LIVE WORKSHOPS WITH LMS CONTENT:

Our semi-live workshop **combines pre-recorded video modules** with **live sessions** led by skilled facilitators. An approach that optimizes learning by offering flexibility in timing while ensuring interactive engagement and enhanced knowledge retention.


Participants experience the convenience of self-paced learning through recorded content, balanced with the valuable real-time guidance provided during live sessions.



List of Topics




The Basics - Why save & Invest, Whats Inflation, Effective budgeting strategy



Fixed Income Instruments - NHAI, InVits, REITs, Debt Instruments



Finding the right Mutual Funds to Invest In



Fundamentals of Direct Equity investment, Stock Selection

An Overview of all financial avenues - Equity, Debt, Gold, Real Estate

Effective Tax Planning and Filing

Effective Use of Credit Cards - How to make the most of it.

Retirement Planning, Optimising & Reducing your BAD DEBT

Assets & Liabilities, Calculating your Network

All about Insurances: Life, Health & Other important Must Have Insurances

Importance of WILL PLANNING and how to go about it.

Financial Hacks, Tips, Tools & Tricks

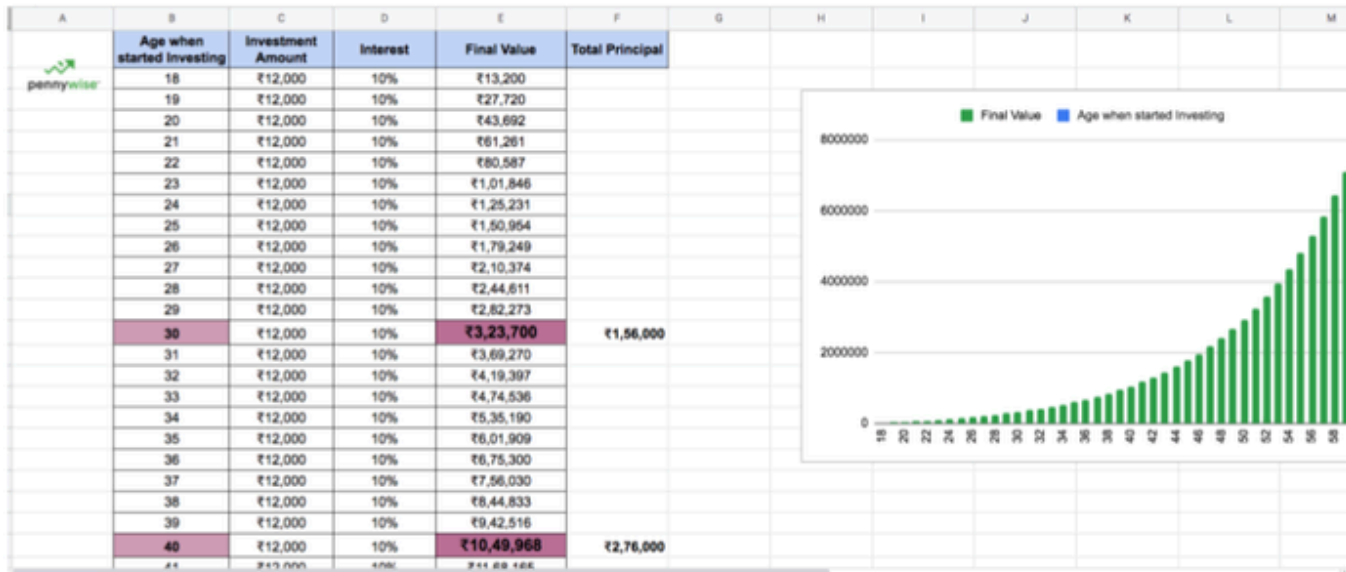
And a lot more....



Excel Based Tools

Our USP is combining knowledge with actionable techniques using 50+ trackers spanning across diverse financial topics. Use them, check the numbers & and make informed financial decisions.

Power of Compounding - How it really works?



Calculating your Insurance cover

Insurance Calculator	
Current Age (Yrs)	27
Current Annual Expenditure (Rs.)	₹5,00,000
Retirement Age	60
No. of years to retire	33
Required Sum Assured	₹1,65,00,000
Loans	₹11,50,000 Plus
Life Goals	₹25,00,000 Plus
Investments	₹10,00,000 Subtract
Required Sum Assured	₹1,91,50,000

SIP or Lumpsum - How should one invest?

NAV Data: HDFC Top 100 Fund(G) - (Regular)									
SIP				Lumpsum					
Date	NAV	Investment Amount	Units	Date	NAV	Investment Amount	Units	Current NAV (1st December)	Investment Value
01-Jan-2020	₹502	₹10,000	19.93	01-Jan-2020	₹502	₹1,20,000	239.14	₹496	₹1,18,702
03-Feb-2020	₹470	₹10,000	21.28	03-Feb-2020	₹470	₹1,20,000	255.33	₹496	₹1,26,739
02-Mar-2020	₹443	₹10,000	22.58	02-Mar-2020	₹443	₹1,20,000	270.93	₹496	₹1,34,479
01-Apr-2020	₹332	₹10,000	30.08	01-Apr-2020	₹332	₹1,20,000	360.96	₹496	₹1,79,169
04-May-2020	₹370	₹10,000	27.04	01-May-2020	₹370	₹1,20,000	324.43	₹496	₹1,61,035
01-Jun-2020	₹386	₹10,000	25.89	01-Jun-2020	₹386	₹1,20,000	310.62	₹496	₹1,54,183
01-Jul-2020	₹409	₹10,000	24.46	01-Jul-2020	₹409	₹1,20,000	293.46	₹496	₹1,45,666
03-Aug-2020	₹421	₹10,000	23.74	03-Aug-2020	₹421	₹1,20,000	284.93	₹496	₹1,41,429
01-Sep-2020	₹445	₹10,000	22.49	01-Sep-2020	₹445	₹1,20,000	269.82	₹496	₹1,33,933
01-Oct-2020	₹428	₹10,000	23.37	01-Oct-2020	₹428	₹1,20,000	280.43	₹496	₹1,39,196
02-Nov-2020	₹438	₹10,000	22.84	02-Nov-2020	₹438	₹1,20,000	274.07	₹496	₹1,36,041
01-Dec-2020	₹496	₹10,000	20.15	01-Dec-2020	₹496	₹1,20,000	241.76	₹496	₹1,20,000

Planning your Retirement Corpus & How do you get there.

A	B	C	D	E	F	G
pennywise	Retirement Calculator			Goal Calculator		
	Current Age (Yrs)		30	Goal		Retirement
	Current Annual Expenditure (Rs.)	₹3,00,000		Time in Hand		30
	Inflation Rate	6%		Expected Rate of Return		12%
	Retirement Age		60	Money Required		₹3,44,60,947
	No. of years to retire		30	SIP Required		₹9,860
	Expenditure on retirement (Annual)	₹17,23,047		Lumpsum Required		₹11,50,235
	Life Expectancy (Yrs)		80			
	Amount required for (Yrs)		20			
	Retirement Corpus		₹3,44,60,947			

Effective Budgeting Techniques

B	C	D	E
Effective Budgeting Technique			
Income Source	Amount		
Primary Income/ Your Income	₹1,00,000		
Secondary Income (Spouse/Family member)	₹85,000		
Additional Income	₹25,000		
Total Income	₹2,10,000		
	Investment Fund	Emergency/Earn Fund	Spend/Expense Fund
Bank Account	SBI	ICICI	HDFC
%age Split	30%	20%	50%
Amount	₹63,000	₹42,000	₹1,05,000

SMART Goal Planning Dashboard

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
pennywise	S.No	SMART Goal	Long/Short Term	Time-Horizon	Risk Appetite	Goal Amount (at Current Cost)	Goal Inflation	Goal Amount (in Future Cost)	Asset Classes	Allocation Percentage	Expected Return	Goal Breakup	Annual SIP Required	Step-up by (in %)	Annual SIP (stepped up)	Products
	1	House	Long Term	20	Aggressive	₹1,00,00,000	8%	₹4,66,09,571	Fixed Income	20.00%	7.00%	₹93,21,914	₹2,13,493	10%	₹91,455	PPF
									Equity	80.00%	14.00%	₹3,72,87,657	₹3,39,920	10%	₹1,86,480	Stocks/MFs
									Gold	0.00%	8.00%	₹0	₹0	10%	₹0	Digital Gold
	2	Car	Medium Term	10	Moderately Aggressive	₹8,00,000	6%	₹14,32,678	Fixed Income	40.00%	6.00%	₹5,73,071	₹41,754	10%	₹26,934	
									Equity	60.00%	10.00%	₹8,59,607	₹49,940	10%	₹33,142	HDFC ABC Equity
									Gold	0.00%	0.00%	₹0	₹0	10%	₹0	
	3	World Tour	Medium Term	10	Moderately Aggressive	₹12,00,000	3%	₹16,12,700	Fixed Income	40.00%	6.00%	₹6,45,080	₹47,001	10%	₹30,319	
									Equity	60.00%	10.00%	₹9,67,620	₹56,216	10%	₹37,306	
									Gold	0.00%	0.00%	₹0	₹0	10%	₹0	
4	Wedding	Short Term	5	Moderately Conservative	₹20,00,000	8%	₹29,38,656	Fixed Income	60.00%	6.00%	₹17,63,194	₹3,01,749	10%	₹2,44,361		
								Equity	30.00%	8.00%	₹8,81,597	₹1,43,026	10%	₹1,15,637		
								Gold	10.00%	6.00%	₹2,93,866	₹50,292	10%	₹40,727		
5	Start your own office	Medium Term	12	Aggressive	₹11,00,000	4%	₹17,61,135	Fixed Income	35.00%	6.00%	₹6,16,397	₹35,022	10%	₹20,653		
								Equity	65.00%	10.00%	₹11,44,738	₹49,282	10%	₹30,396		
								Gold	0.00%	0.00%	₹0	₹0	10%	₹0		
6	Out of country travel	Short Term	2	Conservative	₹1,50,000	3%	₹1,59,135	Fixed Income	100.00%	6.00%	₹1,59,135	₹74,714	10%	₹69,503		
								Equity	0.00%	6.00%	₹0	₹0	10%	₹0		
								Gold	0.00%	0.00%	₹0	₹0	10%	₹0		
					Total Goals	₹1,52,50,000		₹5,45,13,876								

Risk Capacity	Equity	Fixed Income	Time	Type of Goal
Aggressive	100	0	15+	Long Term
Moderately Aggressive	75	25	10+	Medium to Long
Moderate	50	50	7+	Medium Term
Moderately Conservative	35	65	3-7 Years	Short to Medium
Conservative	0	100	0-3 Years	Short Term

Asset type	Normal SIP	Step-up SIP
Fixed Income	₹7,13,734	₹4,83,225
Equity	₹6,38,383	₹4,02,960
Gold	₹50,292	₹40,727
Total SIPs	₹14,02,409	₹9,26,912
Monthly SIP	116867	77243

Our Trainers



Akshat Malhotra
Co-founder & Chief Education Officer

B.Tech - IT, Ex-Accenture
10+ Yrs of Exp working in
India, USA & Mexico

A techie by education, an investor and a tutor by passion, your friendly host for the workshop, the octopus that's hands-on with everything.

Akshat simplifies complex topics through relatable real-life examples, making sessions engaging & easy. He has facilitated 50+ workshops on personal finance to date that were attended by 11000+ participants.



Gautam Kumar
Co-founder & Principal Advisor

CFP, MBA-Finance
Ex- CRISIL, SAP Global,
Scripbox, Hexagon Wealth

A Certified Financial Planner by education, a financial advisor by profession, your go-to guy finance guru.

Gautam finds joy in writing on financial topics and has been featured in esteemed publications like the 'Financial Express.'



Srinath Kamath
Advisor to the Board

Chartered Accountant
Ex- CFO - IBM,
TVS Motors, Aricent

The brain behind the business development, & the face you see in our workshops quite often. The one fixing our shortcomings.

Srinath joined Pennywise in early 2022 to further this vision and has played a pivotal role in Pennywise's growth story.



Aastha Jain
Tax Mentor

Chartered Accountant
Company Secretary (2012),
Msc. Business Finance (2013)

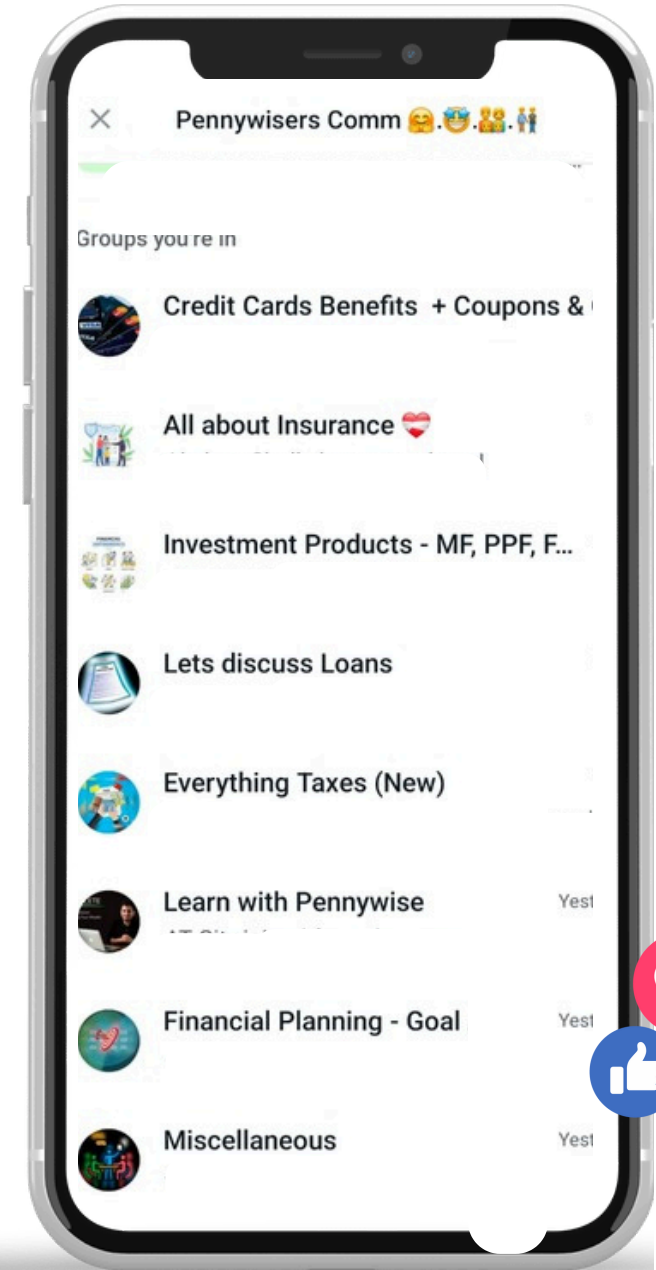
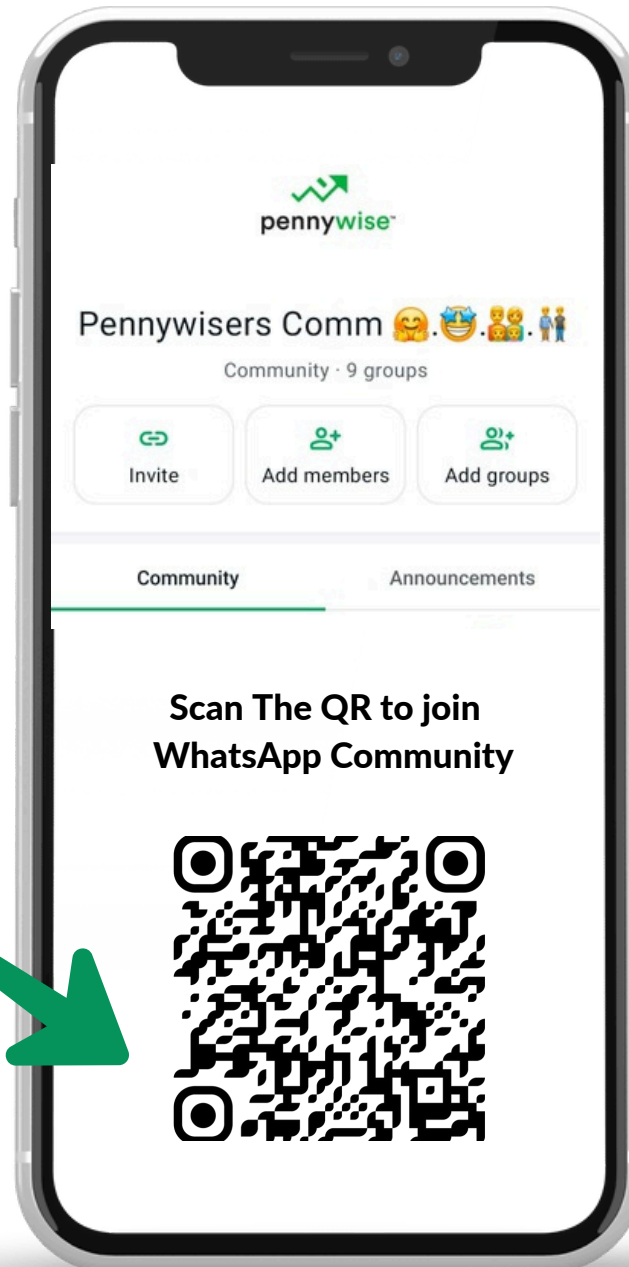
The savior when we need a tax saver. She simplifies the complexities of Tax planning every time the Income Tax season arrives.

Aastha joined Pennywise in 2021 as a Tax Mentor, and has played a crucial role in empowering over 3000 individuals, with the knowledge and confidence to manage taxes with ease.

Our Community

Our **WhatsApp community** is a dynamic space where **Pennywisers** come together to discuss the latest financial news, share advice, discuss investment, insurance and other financial products and help each other with doubts related to personal finance.

There are **8 topic-based** groups and one can join ALL or ANY as per their interests. Participants, get free access to our **LIVE Paise Pe Charcha sessions** (usually twice a month) where we dive into general money management strategies.



FAQs



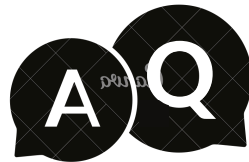
What happens if our team needs some assistance/help after the workshop?



For us, this isn't a sprint, it's a Marathon.

Don't worry, we're always around. **Just a text, mail, or call away.** All the participants get **free Lifetime access to our community**, where they can ask, discuss & drop in their ideas about personal finance anytime, any day.

Apart from that, we connect with our participants to check on their growth and see if they need any help with their finances.



Our employees are not from a financial background, will they even understand it?



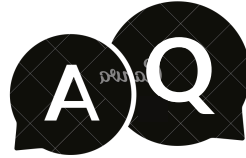
You bet! The whole point of this workshop is to help people who do not understand even the very basics of saving and investing. The entire content has been carefully curated to ensure maximum inclusivity.

It doesn't matter which field or background you come from, the workshop will walk you through the very first step to the top of the financial ladder.



Simple language, real-life examples and easy-to-do tasks make learning all the more fun.

FAQs



What Age group is the workshop best suited for?



From college students to retired professionals, our workshops have had participants from all age groups.

The workshop is best fit for people in their- Early 20s to Late 40s. With time on their side, steady income flow & unachieved financial goals, this age group can reap maximum benefits.

However, in the past we've also adapted our modules to cater senior/elderly participants. In case you want us to conduct the workshop for the age bracket - 40 to 55, we'll be more than happy to deliver as per their needs.



Banks/Financial Institutions offer free sessions, so why should we pay you?



Oh of course they do, but... There are no free lunches in life. Banks & Financial institutions are designed to make money, they will not spend a second on you without their own vested interests. Even with their personal agendas involved, they will explain things to you for a maximum of 1-2 hours.

Unlike them, we don't have any products or schemes to sell for commission/brokerage. We don't hound you to meet our sales targets of those unnecessary products.

This workshop IS our product. We teach, we enable, we support. And that's it.



See what other people are saying about us! 😊



The program was well appreciated. I learnt from the team that it was a wonderful experience. I understand that it was very participate, as the content of the session was very interesting. Well done and best wishes for a bright future.

- **K M Subramanian | CEO - L&T Sargent & Lundy**



I attended all four sessions. Accolades to Team pennywise for making such valuable sessions so simple. I enjoyed the depth and breadth of every session. Session was followed by Q&A sessions with participants. All questions were meaningfully answered. I look forward to more insights. Best of Luck to Team pennywise!

- **Pradeep Kapoor | Global Head - Corporate Affairs at Nucleus Software Exports Ltd.**



Wonderful workshop on Fundamentals of Personal Finance by Pennywise. Thank you for the many many tips and Ultimate-hacks you've shared through the workshop. The workshop was worth every Penny! These sessions give us the required information which could help us make better decisions in managing our Income. I would recommend Pennywise to all regardless of your jobs/age/level/income.

- **Yashashree Bedekar | HR - Axelerant Technologies**

It was an amazing & very informative session. The host made sure the session was very lively and interactive. Most importantly the idea behind pennywise initiative is very impressive, no recommendations, no forceful investments just knowledge sharing.

- **Ankita Sawant | Senior Data Analyst - Evolent Health International Pvt Ltd.**



The team conducted a really informative and engaging workshop L&T-MHI Power Boilers employees. The mode of presentation and explanation was highly appreciated by the attendees. Looking forward to more such interesting and informative workshops from Pennywise!

- **Nidhi Mittal | Manager - HR at L&T-MHI Power Boilers**

[Check out other testimonials →](#)

Don't just be wise, be **pennywise**[™]

THANK YOU!