

Gopal Narayan Singh University
Faculty of Information Technology

Course Name: Financial Literacy and Personal Finance Management

Total duration: 30 hours

Course Code: FL203

Course Objective: To provide students with essential financial knowledge and skills to manage personal finances. Students will learn key financial concepts such as budgeting, saving, investment, and debt management, enabling them to make informed decisions and build a financially secure future. This course will also cover long-term financial planning, including retirement savings and insurance, to prepare students for financial independence.

Unit 1: Introduction to Personal Finance 6 hours

Overview of financial literacy, Budgeting and saving techniques, Tracking income and expenses

Unit 2: Investment Basics 6 hours

Types of investments, Risk and return, Long-term investment strategies

Unit 3: Credit and Debt Management 6 hours

Understanding credit scores, Managing loans and credit cards, Strategies for reducing debt

Unit 4: Retirement and Insurance Planning 6 hours

Importance of retirement savings, Types of insurance, Creating a retirement plan

Unit 5: Financial Decision-Making 6 hours

Making informed financial choices, Case studies on financial success, Ethical considerations in finance


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