



Report on National-Level Online Webinar: Mastering Financial Skills for Youth

Date of Event: August 31, 2026

Organized by: Department of Commerce, Government College Theog

In Collaboration with: Excellence Global Skills (under the guidance of SEBI)

Mode: Online (Zoom)

Introduction

The Department of Commerce at Government College Theog successfully organized a National-Level Online Webinar on August 31, 2026, from 12:00 Noon to 1:00 PM. The session, titled "Mastering Financial Skills for Youth: Earn Knowledge, Build Your Future," was conducted in collaboration with Excellence Global Skills as an educational awareness initiative under the guidance of the Securities and Exchange Board of India (SEBI).

Program Proceedings

The virtual event saw active participation from 42 students of commerce department of the college. The session was formally initiated by Prof. Pardeep Thakur (Department of Commerce), who welcomed the students and introduced the theme of the webinar. The program was organized under the overarching guidance of the College Principal, Dr. Bhupinder Singh Thakur.

The keynote address was delivered by Mr. Vijay Rao, a Certified National Trainer. Mr. Rao led a highly engaging 60-minute session focused on building a strong foundation in financial literacy among the youth to prepare them for long-term financial independence.

Key Highlights of the Address

During his keynote presentation, Mr. Vijay Rao covered several critical areas of personal finance and digital safety, including:

- **Financial Fundamentals:** The importance of goal setting, financial discipline, budgeting, and saving from a young age.
- **Investment Basics:** An introduction to different asset classes and how to make informed financial decisions in everyday life.
- **Fraud Awareness and Prevention:** Comprehensive guidance on identifying and protecting oneself against common financial scams, including fake trading apps, Ponzi schemes, phishing, UPI frauds, KYC scams, and social media investment scams.

Conclusion and Vote of Thanks

The webinar proved to be a highly interactive and motivational experience. Students utilized the opportunity to engage directly with Mr. Rao, asking pertinent questions about managing personal finances and safely navigating the digital financial landscape.

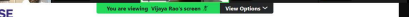
The program was formally concluded by Prof. Ritika Panjta (Department of Commerce), who delivered the official vote of thanks. She expressed profound gratitude to the keynote speaker,









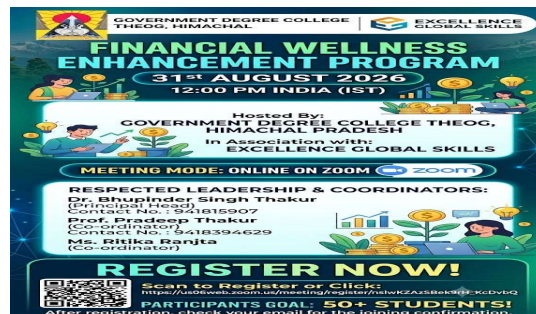
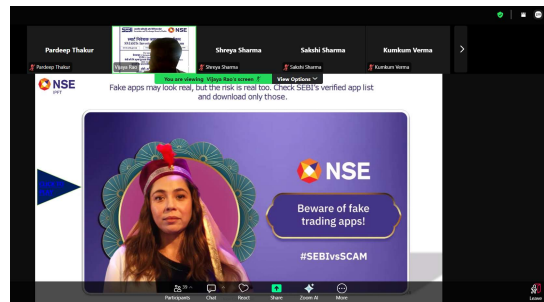


Income, Saving & Investing

- Income: Earnings from work or investments.
- Saving: Portion of income set aside in a bank account to meet future expenses.
- Investing: Putting money into assets for potential growth to meet financial goals.

But, if Saving and Investing both mean putting money aside for future consumption, what's the difference?

	SAVINGS	INVESTING
PROS	HELPS MEET SHORT TERM EXPENSES LIKE BUYING GROceries WILL BE USED AS FUNDING FOR A NEW PROJECT GOOD ON A VACATION	CAN EARN HIGHER RETURNS THAN SAVINGs CAN HELP ACHIEVE LONG TERM FINANCIAL GOALS SERIALS, OPTING TO FORGORETH HELP REDUCE RISK CAN DIVERSIFY INVESTING BEYOND STOCKS
CONS	HIGH LONG TERM YIELDS COMPARED TO OTHER OPTIONS DONES NOT HELP TO MEET IMPLICATION	SUBJECT TO A RISK OF LOSS, ESPECIALLY IN THE SHORT RUN



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