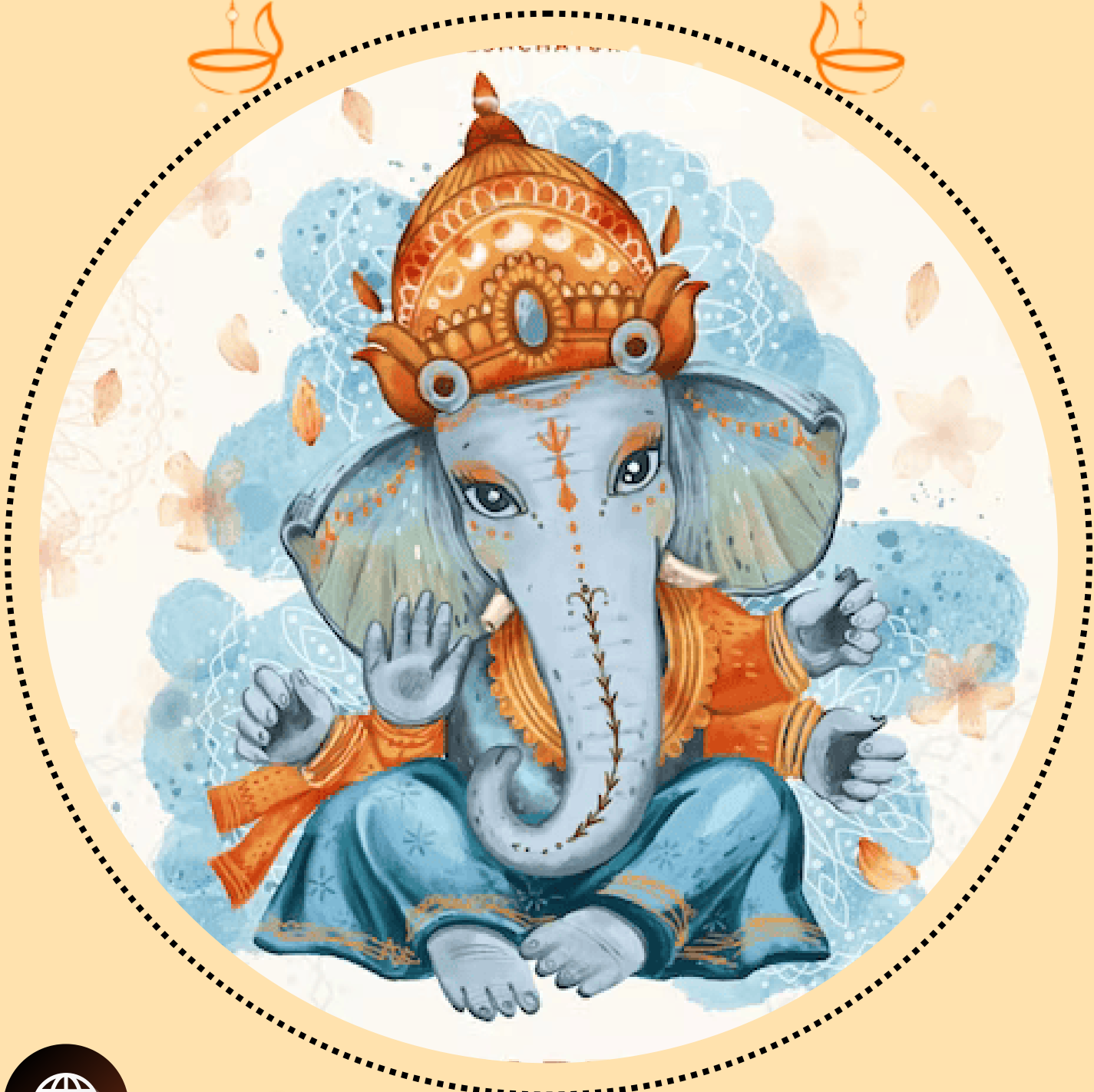




LaxmiGyaan[®]



www.laxmigyaaan.com



ABOUT THIS NEWSLETTER

How to read an insurance policy? How to choose an appropriate mutual fund scheme? How to manage documentations amidst our fast lives?

I wish this was taught while we were in school, college or post graduation! None of us can survive without money but for many decades, the process of managing money has been left to our own preference!

Financial Literacy is now a buzz word around us. However, with digital trends making life convenient, many families are living with the MYTH DEMON which is - "I have managed my finances because I have invested & insured myself"! Well, that's not really enough today.

LaxmiGyaan is a Financial Education initiative with 2 focus areas:

- a. building education in the Health Insurance space
- b. building financial education fruitful to women

This newsletter comprises curated content in these 2 areas and is a monthly gift to all our well-wishers & acquaintances whom we truly care for! Enjoy reading, connect to us to share your views and be a part of this effort!



**WARM REGARDS,
PRIYANKA ACHARYA
FOUNDER & FACILITATOR
- LAXMIGYAAN®**

RESOLUTION OF THE MONTH



LAXMIGYAAN RESOLUTION

Decorate your financial files, after all - they are records of prosperity!



INVEST & INSURE SMARTLY

Laxmigyaan Articles



Akbar once organized a musical contest with a twist! The condition is, to ensure that the lazy BULL must get alert by the music.

Ace level musicians tried but couldn't solve this! When Birbal was roped in, he simply made the humming bees sound and the bull was alert!

Lesson: It is not just about knowledge; it is important to be relevant!

Hence, gain the regularity to read financial documents and understand the relevance of your family finances!





Identify what to read in the financial documents!

1. Bank Accounts –

Download statements every 6 months and analyze all the transactions. You will be able to understand your monthly outflows, unwanted expenses, income patterns and many things!

2. Fixed Deposits –

As soon as you get the FD receipt, please ensure all holders have signed it at the beginning itself, do not wait for maturity date! In your FD receipts, check the branch address, ORIGINAL amount (after multiple renewals in cumulative FDs, the amount keeps changing), interest frequency and pin up a paper mentioning purpose of buying the FD

3. Gold/Metals –

Retain bills of every purchase to ensure good resale value and having a clear record of your purchases



HIGHLIGHTS OF MONTH



Access to 10 topics of HarGharLaxmiGyaan

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HarGharLaxmiGyaan 10 Topics

- Family Finance: A Team Work
- 7 basics for fine-tuning your finances
- 3 basics of savings accounts
- Reading an insurance policy
- 5 things to check in your Medications
- 3 facts you must know about credit cards, debit cards, and ATM
- 5 Things to know before Doing SFR
- The real worth of gold and real estate investments
- 20 Questions to ask before buying financial products
- Money - Wealth - Prosperity: The Journey

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Speaker at **NAARITVAM** on LaxmiGyaan Recipe

Conducted a MDP on **FINANCE: THE FUEL FOR MSME JOURNEY**

Faculty for PG Diploma in Financial Management by **California State University & Ahmedabad Management Association**

Launched a series **"Mediclaim Mantra" on YouTube**

Key Statistics

Here is one of the, **Top Health Insurance Statistics Of 2023**

Health Insurance Coverage-Related Statistics

- Around 70% of the population is estimated to be covered under public health insurance or voluntarily private health insurance. The remaining 30% of the population -over 40 crore individuals, devoid of health insurance.

Health Insurance- Articles | forbes.com

FAMILY FINANCE: A TEAM WORK



- Family finance needs teamwork. Teamwork is usually associated with lots of organizations, big businesses and all.
- The four Fs of the family activities, festivals, films, food and fun all these we do with our family together as a team.
- There can be disciplined way of reading financial documents, talking, making decisions together as a team, what happens is real prosperity, coming in the form of fine-tuning finances.
- Every investment, every brand, so many choices within so many instruments. When there is so much of choice which was not there in earlier days, we need somebody as a team where we can delegate some task. We can do some tasks together. We can bring some coordination and have fun in the whole journey rather than getting really, really messed up with the whole process of managing our finances.



FAMILY FINANCE: A TEAM WORK



- There is a lot of financial mistakes at all sorts of ages, at all sorts of stages of life and there is an absence of communication in the family when it comes to finances you do yours. I will do mine is what children tell to their parents. Spouses tell each other. Siblings tell each other in spite of living in the same house. If you don't behave like a team there will be a lot of mess.
- We need to build some context of family conversations in the family
 1. Write down all your financial dreams on the piece of paper and put on your refrigerator.
 2. Create a family email id where you can upload all your financial documents.
 3. Have one Sunday in a month dedicated to discussing and talking about finances.





MEMORIES OF MONTH

#BringtheChange

#Laxmigyaaan..

let **Laxmigyaaan** flow across the world

#bringthechange

LaxmiGyaan® Recipe

The Meal for family prosperity

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INGREDIENTS

DIRECTIONS



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