



NATIONAL CENTRE FOR FINANCIAL EDUCATION

A financially aware and empowered India

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Financial Awareness and Consumer Training (FACT) online programme

Financial Awareness and Consumer Training (FACT) is a programme by National Centre for Financial Education (NCFE) to provide financial education to young graduates and postgraduates, on topics relevant to them, which will positively impact their financial well-being.

Mr. Sudipto Ghosh, NCFE trainer conducted the online FACT programme for Government Aizawl North College, Ramhlun North, Aizawl, Mizoram on **Tuesday, 18th May 2021 at 07:00 PM** covering the seven topics in the session. The objectives provided are as follows:

1. **Identity theft protection:** What measures can be taken to safeguard personal data in online transactions?
2. **Responsible use of credit card:** How to avoid overusing credit card and get fraud purchase protection?
3. **Education loan borrowing principles:** Relaxations and repayment strategies of education loan
4. **How to avoid impulse buying:** How to make a proper budget before shopping?
5. **Let's go cashless:** Different modes of digital payments and Know-how of these modes.
6. **Your first paycheque:** How to manage your income?
7. **How to set the Financial Goals?**

The online programme is of 2 hours duration and without financial involvement to the students or the college. Number of faculties and students attended the programme. The benefit of facilitating the FACT programme to the students is that as soon as they graduate and join the workforce and take on more financial obligations for the first time, they will be aware of their rights and responsibilities as financial consumers.