



Handbook for the
Financial Wellbeing Journey
Tackling Money Biases



Introduction

Thank you for your interest in the Financial Wellness program.
Hope the program was insightful with many implementable take-aways.

Here is a Handbook which gives a glance:

- To the Financial rights of women
- Important financial habits
- Staying committed to your financial journey
- Useful video links to help you with further information
- Finsafe Tips



Women's Financial Rights

- **Right to father's property**
- **Right to Streedhan**
 - Movable & immovable property received before during and after marriage from either side
 - For Hindu women
- **Right to residence**
 - The right to stay in matrimonial household
- **Right to Maintenance by husband**
- **Right to child maintenance**
- **Right to committed relationship**
- **Right to live with dignity & self respect**

Finsafe Tips

Be aware. Know your rights



Be Aware & Involved

- Do not let down your financial guard
- Do not underestimate your financial ability
- Be aware of your financial rights
- Be aware of how much money you need for financial independence

Finsafe Tips:

- Know your rights and work towards financial independence
- Plan well to achieve your financial goals



Important Financial Habits

- Maintain economic independence
- Separate bank accounts – joint bank accounts for expenses
- Have access to all relevant documents
- Be joint owner in all assets and investments
- Ensure the right amount of insurance
- Keep track of all accounts, passwords and nominees
- Take charge of the bank locker if it mainly consists of your jewellery

Learning Resources:

<https://www.youtube.com/watch?v=ub7j5EzfYHs&t=13s>

Finsafe Tips:

- Work towards building good financial habits
- Plan well to fulfil your goals



Staying Committed

- Read Read Read
- Dream a bigger dream
- Be committed
- Focus on Financial security, retirement and goal planning
- Set mini goals as part of long term goals
- Don't churn portfolio frequently. Review once a quarter
- Don't get influenced by others/ financial celebs/ bloggers
- Keep loans in check

Learning Resources:

https://www.youtube.com/watch?v=d1MA_jgJill&t=



Finsafe Mantra

- Let go of stereotyping
- Have open conversations around finance at home
- Don't think of money as yours or mine but ours and that it may not last forever. Trust each other to do the right things with common finances so that you have mutual financial freedom
- Show intent by action
- Build a friends/ colleagues circle with whom you can discuss generic matters
- **ME FUND**
- Managing money means that you can live life on your terms



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Women and Money 4:



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